







 <p>Copy It must be clear to consumers that they have to apply for a Latitude credit card to access Interest Free payment plans.</p>	 <p>Website Online copy that leads to Latitude's application pages.</p>	 <p>Online digital media Small format e.g. MREC or skyscraper.</p>	 <p>Signage POS materials like poster or window display.</p>	 <p>TVC or Video</p>	 <p>Radio</p>	 <p>Catalogue</p>	 <p>Minimum spend amount(s) Must always be displayed in the subheadline.</p>	 <p>Have a different offer?</p>
<p>Headlines are flexible. You can use your own, or tweak the options we've provided as per the matrix, however your Program Leader will need to review and approve prior to publication.</p> <p>It needs to be clear in all copy that the customer needs a participating Latitude credit card to access Interest Free payment plans. The dominant message is that you need to have a participating credit card with Latitude to access Interest Free. The dominant message also needs to call out that fees apply, so you also need to call out that "T&Cs, fees & charges apply" with similar font size to the subheadline.</p> <p>You must always include the headline and subheadline as per the matrix. The subheadline needs to be approximately 50% of the size of the headline for prominence.</p> <p>An end date is not required if the promotional term being offered is an every day offer and will not expire.</p> <p>You must always reference credit card, not just card. Same applies to using the term Interest Free payment plan - OR - Interest Free plan, and not just "Interest Free".</p> <p>You need to specify if an offer is only available either in-store or online. If it is available for both, then no need to callout as the offer will be fulfilled.</p> <p>You can only refer to "Latitude" if you have the Latitude logo symbol in your communication. If the Latitude logo symbol is not used then you must always refer to "Latitude Financial Services". The Latitude logo symbol also needs to be prominent so clearly visible.</p> <p>If you have something that is not covered in these guidelines, you must speak to your Latitude Program Leader. Ensure you obtain final approval from Latitude before going live with your advertisement.</p>	<p>To ensure that consumers understand that they are applying for a Latitude Gem Visa credit card, you must either-</p> <ol style="list-style-type: none"> 1) Display the card image of the Latitude Gem Visa credit card near the APPLY button, OR 2) Under the APPLY button add "For a Latitude Gem Visa credit card". This will be displayed as follows:- <p>APPLY For a Latitude Gem Visa credit card.</p> <p>Note - both card art and wording 'credit card' should be used in the first instance on the communication e.g. Latitude Gem Visa credit card. Thereafter the word 'credit card' can be removed e.g. Latitude Gem Visa.</p>	<p>Best practice is to always stipulate the legal entity - (Credit provided by Latitude Finance Australia ABN 42 008 583 588 Australian Credit Licence number 392145.)</p> <p>Therefore, if space and/or multiple frames permit this, then it is recommended.</p>	<p>For any point of sale or signage, subheadlines need to be approximately 50% of the size of the headlines to ensure prominence.</p> <p>You must always state the legal entity on any signage - (Credit provided by Latitude Finance Australia ABN 42 008 583 588 Australian Credit Licence number 392145.)</p>	<p>Please note that Latitude does not sign CAD agreements.</p> <p>The TVC disclaimer must be legible with the word colour in contrast to the background and readable font size. Do not fast read disclaimer for the voiceover. If the offer has an end date, this must also be stated.</p> <p>The below needs to be in the TVC, either visually displayed in the super - OR - verbally in the voiceover-</p> <ol style="list-style-type: none"> 1) The applicable disclaimer as defined for TVC or video. 2) Any other information relating to the offer, including key qualifiers if applicable. 3) Credit provided by Latitude Finance Australia ABN 42 008 583 588 Australian Credit Licence number 392145. <p>Note - For a story board with multiple frames - you need to include all information in the story board, including the key headline, subheadline and disclaimer, including the LFS legal entity. This information does not need to appear on all frames, however the dominant message needs to ensure that this is a credit card with access to an Interest Free payment plan, and (Credit provided by Latitude Finance Australia ABN 42 008 583 588 Australian Credit Licence number 392145.)</p>	<p>Please note that Latitude does not sign CAD agreements.</p> <p>Do not fast read disclaimer for the voiceover. If the offer has an end date, this must also be stated.</p> <p>The below needs to be in the radio voiceover -</p> <ol style="list-style-type: none"> 1) The applicable disclaimer as defined for Radio. You must always reference "Latitude Financial Services" as per the disclaimer matrix 2) Any other information relating to the offer, including key qualifiers if applicable. 	<p>The catalogue distribution date must be on or after the promotion start date unless a commencing date or a range of dates is specified for the promotion in the catalogue.</p> <p>Ensure goods advertised on a page with any Interest Free payment plan includes products advertised above the minimum spend threshold.</p>	<p>If minimum spend amounts differ, based on the promotional term being offered, then this also needs to be called out in the sub headline.</p> <p>For example -</p> <p>"Up to 24 months Interest Free payment plans available. Minimum spend \$250 for 6 months and \$500 for 12 months."</p> <p>OR</p> <p>You may want to keep the messaging generic for example -</p> <p>"Up to 24 months Interest Free, minimum spend applies. Visit <retailer website> - OR - <see instore for details>."</p> <p>Refer to the matrix for additional guidance.</p>	<p>Speak to your Latitude Program Leader about how we can help. Please ensure your Program Leader provides you with final approval before going live with your advertising.</p>

Please note that this document is a guideline for Latitude Retail Partners only, providing a starting template for your Latitude Interest Free payment plan advertising. All advertising must be reviewed and approved by your Program Leader before it goes live in market.

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<p>MINIMUM MONTHLY PAYMENT PLAN INTEREST FREE (no term)</p> <p>This promotion doesn't advertise a term. It's simply a way to tell your customers that Interest Free is available at your store.</p> <p>Pay minimum monthly payments, but customers can chip in extra when they can. This plan requires customers to make a minimum payment each month, but they have the flexibility to make extra payments at any time. Plans start from 6 months.</p> <p>GENERIC INTEREST FREE MESSAGING Copy that does not state an interest free term, and has no end date e.g 'Interest free plans available' or talks to a range of terms e.g 'Interest free plans from 6 to 60 months available'. Can be used for minimum monthly or equal monthly payment plans, OR both.</p>	<p>Interest Free payment plan* .</p> <p>The way to pay with Interest Free*.</p> <p>Pay it on a plan with Interest Free*.</p> <p>Buy today with more time to pay*.</p> <p>Make it yours today with an Interest Free payment plan*.</p>	<p>Minimum spend applies. Monthly payments required. T&Cs, fees & charges apply. Offer ends xx/xx/xx. Available from Latitude on participating credit cards. (OR, Available on participating Latitude credit cards).</p> <p>(Note - if there is no end date to this promotional offer then you do not need to state an end date).</p> <p>Exclusions: If exclusions apply, use: T&Cs, fees & charges apply. Exclusions apply. If unsure if exclusions apply, use: T&Cs, fees & charges apply. Exclusions may apply.</p>	<p>*Approved customers only. Monthly payments required (exact amounts specified in your statement). Paying only the minimum monthly payment will not pay out the purchase before the end of the plan. If there is an outstanding balance after the interest free period ends, interest will be charged at the Expired Promotional Purchase Rate, currently 29.99% (subject to change). Interest may also apply to other credit card transactions or if you do not comply with the T&Cs. Conditions of use set out the T&Cs of the Latitude Gem Visa credit card. Credit provided by Latitude Finance Australia ABN 42 008 583 588 Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Visit <retailer website> or <see in-store> for details. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Visit <retailer website> or <see in-store> for details. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Visit <retailer website> OR <see in-store > for details. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p> <p>(Note - please ensure that the Latitude logo symbol is displayed on the TVC – if this is not displayed, then the subheadline needs to be amended to "Available from Latitude Financial Services on participating credit cards" - OR - "Available on participating Latitude Financial Services credit cards".)</p>	<p>*Approved customers only. T&Cs, fees & charges apply. Exclusions may apply. Available from Latitude Financial Services on participating credit cards. Visit <retailer website> or <see in-store> for details.</p>
<p>MINIMUM MONTHLY PAYMENT PLAN INTEREST FREE (with one term)</p> <p>Pay minimum monthly payments, but customers can chip in extra when they can. This plan requires customers to make a minimum payment each month, but they have the flexibility to make extra payments at any time. Plans start from 6 months.</p>	<p><term> months Interest Free*.</p> <p>Interest Free for <term> months*.</p> <p><term> months Interest Free payment plan*.</p>	<p>Minimum spend \$xxx. Monthly payments required. T&Cs, fees & charges apply. Offer ends xx/xx/xx. Available from Latitude on participating credit cards. (OR, Available on participating Latitude credit cards).</p> <p>(Note - if there is no end date to this promotional offer then you do not need to state an end date).</p> <p>Exclusions: If exclusions apply, use: T&Cs, fees & charges apply. Exclusions apply. If unsure if exclusions apply, use: T&Cs, fees & charges apply. Exclusions may apply.</p>	<p>*Approved customers only. Monthly payments required (exact amounts specified in your statement). Paying only the minimum monthly payment will not pay out the purchase before the end of the plan. If there is an outstanding balance after the interest free period ends, interest will be charged at the Expired Promotional Purchase Rate, currently 29.99% (subject to change). Interest may also apply to other credit card transactions or if you do not comply with the T&Cs. Conditions of use set out the T&Cs of the Latitude Gem Visa credit card. Credit provided by Latitude Finance Australia ABN 42 008 583 588 Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Visit <retailer website> or <see in-store> for details. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Visit <retailer website> or <see in-store> for details. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Visit <retailer website> OR <see in-store > for details. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p> <p>(Note - please ensure that the Latitude logo symbol is displayed on the TVC – if this is not displayed, then the subheadline needs to be amended to "Available from Latitude Financial Services on participating credit cards" - OR - "Available on participating Latitude Financial Services credit cards".)</p>	<p>*Approved customers only. T&Cs, fees & charges apply. Exclusions may apply. Available from Latitude Financial Services on participating credit cards. Visit <retailer website> or <see in-store> for details.</p>
<p>MINIMUM MONTHLY PAYMENT PLAN INTEREST FREE (with multiple terms available and minimum spend differs) 6, 12, 18 and 24 months available.</p> <p>Pay minimum monthly payments, but customers can chip in extra when they can. This plan requires customers to make a minimum payment each month, but they have the flexibility to make extra payments at any time. Plans start from 6 months.</p>	<p>Up to <term> months Interest Free*.</p> <p>Interest Free for up to <term> months*.</p> <p>Up to <term> months Interest Free payment plans*.</p>	<p>Minimum spend applies. Monthly payments required. T&Cs, fees & charges apply. Offer ends xx/xx/xx. Available from Latitude on participating credit cards. (OR, Available on participating Latitude credit cards).</p> <p>(Note - if there is no end date to this promotional offer then you do not need to state an end date).</p> <p>Exclusions: If exclusions apply, use: T&Cs, fees & charges apply. Exclusions apply. If unsure if exclusions apply, use: T&Cs, fees & charges apply. Exclusions may apply.</p>	<p>*Approved customers only. Monthly payments required (exact amounts specified in your statement). Minimum spend applies to different plan term(s); minimum spend \$xxx for <term> months, \$xxx for <term> months and \$xxx for <term> months. Paying only the minimum monthly payment will not pay out the purchase before the end of the plan. If there is an outstanding balance after the interest free period ends, interest will be charged at the Expired Promotional Purchase Rate, currently 29.99% (subject to change). Interest may also apply to other credit card transactions or if you do not comply with the T&Cs. Conditions of use set out the T&Cs of the Latitude Gem Visa credit card. Credit provided by Latitude Finance Australia ABN 42 008 583 588 Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Visit <retailer website> or <see in-store> for details. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Visit <retailer website> or <see in-store> for details. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Visit <retailer website> OR <see in-store > for details. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p> <p>(Note - please ensure that the Latitude logo symbol is displayed on the TVC – if this is not displayed, then the subheadline needs to be amended to "Available from Latitude Financial Services on participating credit cards" - OR - "Available on participating Latitude Financial Services credit cards".)</p>	<p>*Approved customers only. T&Cs, fees & charges apply. Exclusions may apply. Available from Latitude Financial Services on participating credit cards. Visit <retailer website> or <see in-store> for details.</p>

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<p>EQUAL MONTHLY PAYMENT PLAN Advertising \$ per month</p> <p>INSTALMENT INTEREST FREE WITH TERM GREATER THAN 33 MONTHS</p> <p>Keep it simple and pay the same amount each month. This plan shows the customer exactly how much they need to pay each month. Plans vary and are only available during select promotional periods. If promoting \$per week/month, the advertisement must ensure that the consumer is made aware of the total cost of the goods.</p>	<p>Pay it on a Plan for \$xx per month*.</p> <p>\$xx per month with <term> months Interest Free*.</p>	<p>One promotional plan term with same minimum spend amount.</p> <p>Total price \$xx.xx (Includes monthly account service fee currently \$10.95, subject to change) Minimum spend \$xxx. T&Cs, fees & charges apply. Offer ends xx/xx/xx. Available from Latitude on participating credit cards. (OR, Available on participating Latitude credit cards).</p> <p>(Note - if there is no end date to this promotional offer then you do not need to state an end date).</p> <p>Exclusions: If exclusions apply, use: T&Cs, fees & charges apply. Exclusions apply. If unsure if exclusions apply, use: T&Cs, fees & charges apply. Exclusions may apply.</p>	<p>One promotional plan term with same minimum spend amount.</p> <p>*Approved customers only. Equal monthly payments required (exact amounts specified in your statement). If there is an outstanding balance after the interest free period ends, interest will be charged at the Expired Promotional Purchase Rate, currently 29.99% (subject to change). Interest may also apply to other credit card transactions or if you do not comply with the T&Cs. Conditions of use set out the T&Cs of the Latitude Gem Visa credit card. Credit provided by Latitude Finance Australia ABN 42 008 583 588 Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Visit <retailer website> or <see in-store> for details. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Visit <retailer website> or <see in-store> for details. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Visit <retailer website> OR <see in-store > for details. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p> <p>(Note - please ensure that the Latitude logo symbol is displayed on the TVC – if this is not displayed, then the subheadline needs to be amended to “Available from Latitude Financial Services on participating credit cards” - OR - “Available on participating Latitude Financial Services credit cards”.)</p>	<p>*Approved customers only. T&Cs, fees & charges apply. Exclusions may apply. Available from Latitude Financial Services on participating credit cards. Visit <retailer website> or <see in-store> for details.</p>
<p>EQUAL MONTHLY PAYMENT PLAN No specific reference to advertising \$ per month</p> <p>INSTALMENT INTEREST FREE WITH TERM GREATER THAN 33 MONTHS</p> <p>ADVERTISING WITH A TERM</p> <p>Keep it simple and pay the same amount each month. This plan shows the customer exactly how much they need to pay each month. Plans vary and are only available during select promotional periods.</p>	<p><Term> months Interest Free with equal monthly payments*.</p>	<p>One promotional plan term with same minimum spend amount.</p> <p>Minimum spend \$xxx. Equal monthly payments required. T&Cs, fees & charges apply. Offer ends xx/xx/xx. Available from Latitude on participating credit cards. (OR, Available on participating Latitude credit cards).</p> <p>(Note - if there is no end date to this promotional offer then you do not need to state an end date).</p> <p>Exclusions: If exclusions apply, use: T&Cs, fees & charges apply. Exclusions apply. If unsure if exclusions apply, use: T&Cs, fees & charges apply. Exclusions may apply.</p>	<p>One promotional plan term with same minimum spend amount.</p> <p>*Approved customers only. Equal monthly payments required (exact amounts specified in your statement). If there is an outstanding balance after the interest free period ends, interest will be charged at the Expired Promotional Purchase Rate, currently 29.99% (subject to change). Interest may also apply to other credit card transactions or if you do not comply with the T&Cs. Conditions of use set out the T&Cs of the Latitude Gem Visa credit card. Credit provided by Latitude Finance Australia ABN 42 008 583 588 Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Visit <retailer website> or <see in-store> for details. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Visit <retailer website> or <see in-store> for details. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Visit <retailer website> OR <see in-store > for details. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p> <p>(Note - please ensure that the Latitude logo symbol is displayed on the TVC – if this is not displayed, then the subheadline needs to be amended to “Available from Latitude Financial Services on participating credit cards” - OR - “Available on participating Latitude Financial Services credit cards”.)</p>	<p>*Approved customers only. T&Cs, fees & charges apply. Exclusions may apply. Available from Latitude Financial Services on participating credit cards. Visit <retailer website> or <see in-store> for details.</p>

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<p>EQUAL MONTHLY PAYMENT PLAN Advertising \$ per month</p> <p>INSTALMENT INTEREST FREE WITH TERM LESS THAN 33 MONTHS (6, 12, 18 & 24 MONTHS)</p> <p>Keep it simple and pay the same amount each month. This plan shows the customer exactly how much they need to pay each month. Plans vary and are only available during select promotional periods. If promoting \$per week/month, the advertisement must ensure that the consumer is made aware of the total cost of the goods.</p>	<p>\$XX.XX per month with <term> months Interest Free*.</p>	<p>One promotional plan term with same minimum spend amount.</p> <p>Total price \$xxx.xx (Includes monthly account service fee, currently \$10.95, subject to change). Minimum spend \$xxx. T&Cs, fees & charges apply. Offer ends xx/xx/xx. Available from Latitude on participating credit cards. (OR, Available on participating Latitude credit cards).</p> <p>(Note - if there is no end date to this promotional offer then you do not need to state an end date).</p> <p>Exclusions: If exclusions apply, use: T&Cs, fees & charges apply. Exclusions apply. If unsure if exclusions apply, use: T&Cs, fees & charges apply. Exclusions may apply.</p>	<p>One promotional plan term with same minimum spend amount.</p> <p>*Approved customers only. Equal monthly payments required (exact amounts specified in your statement). If there is an outstanding balance after the interest free period ends, interest will be charged at the Expired Promotional Purchase Rate, currently 29.99% (subject to change). Interest may also apply to other credit card transactions or if you do not comply with the T&Cs. Conditions of use set out the T&Cs of the Latitude Gem Visa credit card.</p> <p>If you fail to make your minimum monthly payment for two consecutive months, you agree that your equal monthly payment plans (Instalment Interest Free Promotion) with a term of fewer than 33 months will change into a minimum monthly payment plan (Interest Free Promotion) for the remaining duration of the initial plan term. Credit provided by Latitude Finance Australia ABN 42 008 583 588 Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Visit <retailer website> or <see in-store> for details. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Visit <retailer website> or <see in-store> for details. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Visit <retailer website> OR <see in-store > for details. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p> <p>(Note - please ensure that the Latitude logo symbol is displayed on the TVC – if this is not displayed, then the subheadline needs to be amended to “Available from Latitude Financial Services on participating credit cards” - OR - “Available on participating Latitude Financial Services credit cards”.)</p>	<p>*Approved customers only. T&Cs, fees & charges apply. Exclusions may apply. Available from Latitude Financial Services on participating credit cards. Visit <retailer website> or <see in-store> for details.</p>
<p>EQUAL MONTHLY PAYMENT PLAN No specific reference to advertising \$ per month</p> <p>INSTALMENT INTEREST FREE WITH TERM LESS THAN 33 MONTHS (6, 12, 18 & 24 MONTHS)</p> <p>ADVERTISING WITH A TERM</p> <p>Keep it simple and pay the same amount each month. This plan shows the customer exactly how much they need to pay each month. Plans vary and are only available during select promotional periods.</p>	<p><Term> months Interest Free*.</p> <p>Interest Free for <term> months* .</p> <p>Up to <term> months Interest Free*.</p>	<p>One promotional plan term with same minimum spend amount.</p> <p>Minimum spend \$xxx. Equal monthly payments required. T&Cs, fees & charges apply. Offer ends xx/xx/xx. Available from Latitude on participating credit cards. (OR, Available on participating Latitude credit cards).</p> <p>Minimum spend amounts differs across promotional plan terms.</p> <p>Minimum spend applies. Equal monthly payments required. T&Cs, fees & charges apply. Offer ends xx/xx/xx. Available from Latitude on participating credit cards. (OR, Available on participating Latitude credit cards).</p> <p>(Note - if there is no end date to this promotional offer then you do not need to state an end date).</p> <p>Exclusions: If exclusions apply, use: T&Cs, fees & charges apply. Exclusions apply. If unsure if exclusions apply, use: T&Cs, fees & charges apply. Exclusions may apply.</p>	<p>One promotional plan term with same minimum spend amount.</p> <p>*Approved customers only. Equal monthly payments required (exact amounts specified in your statement). If there is an outstanding balance after the interest free period ends, interest will be charged at the Expired Promotional Purchase Rate, currently 29.99% (subject to change). Interest may also apply to other credit card transactions or if you do not comply with the T&Cs. Conditions of use set out the T&Cs of the Latitude Gem Visa credit card.</p> <p>If you fail to make your minimum monthly payment for two consecutive months, you agree that your equal monthly payment plans (Instalment Interest Free Promotion) with a term of fewer than 33 months will change into a minimum monthly payment plan (Interest Free Promotion) for the remaining duration of the initial plan term. Credit provided by Latitude Finance Australia ABN 42 008 583 588 Australian Credit Licence number 392145.</p> <p>Minimum spend amounts differs across promotional plan terms.</p> <p>*Approved customers only. Equal monthly payments required (exact amounts specified in your statement). Minimum spend applies to different plan term(s): minimum spend \$xxx for <term> months, \$xxx for <term> months and \$xxx for <term> months. If there is an outstanding balance after the interest free period ends, interest will be charged at the Expired Promotional Purchase Rate, currently 29.99% (subject to change). Interest may also apply to other credit card transactions or if you do not comply with the T&Cs. Conditions of use set out the T&Cs of the Latitude Gem Visa credit card.</p> <p>If you fail to make your minimum monthly payment for two consecutive months, you agree that your equal monthly payment plans (Instalment Interest Free Promotion) with a term of fewer than 33 months will change into a minimum monthly payment plan (Interest Free Promotion) for the remaining duration of the initial plan term. Credit provided by Latitude Finance Australia ABN 42 008 583 588 Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Visit <retailer website> or <see in-store> for details. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Visit <retailer website> or <see in-store> for details. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Visit <retailer website> OR <see in-store > for details. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p> <p>(Note - please ensure that the Latitude logo symbol is displayed on the TVC – if this is not displayed, then the subheadline needs to be amended to “Available from Latitude Financial Services on participating credit cards” - OR - “Available on participating Latitude Financial Services credit cards”.)</p>	<p>*Approved customers only. T&Cs, fees & charges apply. Exclusions may apply. Available from Latitude Financial Services on participating credit cards. Visit <retailer website> or <see in-store> for details.</p>

CHOOSE THE RELEVANT ADVERTISING DISCLAIMER FROM THE FOLLOWING OPTIONS BELOW:

Choose a plan	Choose a headline	Apply the subheadline	ONLINE LARGE <i>(e.g. eDM or webpage)</i>	ONLINE SMALL <i>(e.g. paid third party digital media, online banners or social)</i>	OOH <i>(e.g. outdoor banner, billboard, bus back)</i>	SIGNAGE <i>(e.g. poster or window display)</i>	TVC <i>(can also be online video)</i>	RADIO <i>(e.g. paid media or live read)</i>
<p>MINIMUM MONTHLY & EQUAL MONTHLY PAYMENT PLANS Advertising with a term</p> <p>Where EQUAL MONTHLY (INSTALMENT INTEREST FREE PROMOTION) TERM IS GREATER THAN 33 MONTHS</p>	<p><term> months Interest Free*.</p> <p>Interest Free for <term> months*.</p>	<p>Minimum spend applies. Monthly payments required. T&Cs, fees & charges apply. Offer ends xx/xx/xx. Available from Latitude on participating credit cards. (OR, Available on participating Latitude credit cards).</p> <p>(Note - if there is no end date to this promotional offer then you do not need to state an end date).</p> <p>Exclusions: If exclusions apply, use: T&Cs, fees & charges apply. Exclusions apply. If unsure if exclusions apply, use: T&Cs, fees & charges apply. Exclusions may apply.</p>	<p><term> months Interest Free (Minimum monthly) *Approved customers only. Monthly payments required (exact amounts specified in your statement). Paying only the minimum monthly payment will not pay out the purchase before the end of the plan.</p> <p><term> months Interest Free (Equal monthly) *Approved customers only. Equal monthly payments (Instalment Interest Free Promotion) required (exact amounts specified in your statement).</p> <p>If there is an outstanding balance after the interest free period ends, interest will be charged at the Expired Promotional Purchase Rate, currently 29.99% (subject to change). Interest may also apply to other credit card transactions or if you do not comply with the T&Cs. Conditions of use set out the T&Cs of the Latitude Gem Visa credit card. Credit provided by Latitude Finance Australia ABN 42 008 583 588 Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Visit <retailer website> or <see in-store> for details. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Visit <retailer website> or <see in-store> for details. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Visit <retailer website> OR <see in-store > for details. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p> <p>(Note - please ensure that the Latitude logo symbol is displayed on the TVC – if this is not displayed, then the subheadline needs to be amended to “Available from Latitude Financial Services on participating credit cards” - OR - “Available on participating Latitude Financial Services credit cards”.)</p>	<p>*Approved customers only. T&Cs, fees & charges apply. Exclusions may apply. Available from Latitude Financial Services on participating credit cards. Visit <retailer website> or <see in-store> for details.</p>
<p>MINIMUM MONTHLY & EQUAL MONTHLY PAYMENT PLANS Advertising with a term</p> <p>Where EQUAL MONTHLY (INSTALMENT INTEREST FREE PROMOTION) TERM IS LESS THAN 33 MONTHS</p>	<p><term> months Interest Free*.</p> <p>Interest Free for <term> months*.</p>	<p>Minimum spend applies. Monthly payments required. T&Cs, fees & charges apply. Offer ends xx/xx/xx. Available from Latitude on participating credit cards. (OR, Available on participating Latitude credit cards).</p> <p>(Note - if there is no end date to this promotional offer then you do not need to state an end date).</p> <p>Exclusions: If exclusions apply, use: T&Cs, fees & charges apply. Exclusions apply. If unsure if exclusions apply, use: T&Cs, fees & charges apply. Exclusions may apply.</p>	<p><term> months Interest Free (Minimum monthly) *Approved customers only. Monthly payments required (exact amounts specified in your statement). Paying only the minimum monthly payment will not pay out the purchase before the end of the plan.</p> <p><term> months Interest Free (Equal monthly) *Approved customers only. Equal monthly payments (Instalment Interest Free Promotion) required (exact amounts specified in your statement). If you fail to make your minimum monthly payment for two consecutive months, you agree that your equal monthly payment plans (Instalment Interest Free Promotion) with a term of fewer than 33 months will change into a minimum monthly payment plan (Interest Free Promotion) for the remaining duration of the initial plan term.</p> <p>If there is an outstanding balance after the interest free period ends, interest will be charged at the Expired Promotional Purchase Rate, currently 29.99% (subject to change). Interest may also apply to other credit card transactions or if you do not comply with the T&Cs. Conditions of use set out the T&Cs of the Latitude Gem Visa credit card. Credit provided by Latitude Finance Australia ABN 42 008 583 588 Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Visit <retailer website> or <see in-store> for details. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Visit <retailer website> or <see in-store> for details. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Visit <retailer website> OR <see in-store > for details. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p> <p>(Note - please ensure that the Latitude logo symbol is displayed on the TVC – if this is not displayed, then the subheadline needs to be amended to “Available from Latitude Financial Services on participating credit cards” - OR - “Available on participating Latitude Financial Services credit cards”.)</p>	<p>*Approved customers only. T&Cs, fees & charges apply. Exclusions may apply. Available from Latitude Financial Services on participating credit cards. Visit <retailer website> or <see in-store> for details.</p>
<p>FLEXIBLE PAYMENT PLANS INTEREST FREE DEFERRED</p> <p>Customers can pay when it suits them. This plan doesn't require customers to make any payments during the promotional period. However, they can make payments at any time. Plans start from 3 months.</p>	<p><term> months Interest Free*.</p> <p>Interest Free for <term> months*.</p>	<p>Minimum spend applies. (OR, Minimum spend \$xxx.) T&Cs, fees & charges apply. Offer ends xx/xx/xx. Available from Latitude on participating credit cards. (OR, Available on participating Latitude credit cards).</p> <p>(Note - if there is no end date to this promotional offer then you do not need to state an end date).</p> <p>Exclusions: If exclusions apply, use: T&Cs, fees & charges apply. Exclusions apply. If unsure if exclusions apply, use: T&Cs, fees & charges apply. Exclusions may apply.</p>	<p>*Approved customers only. If there is an outstanding balance after the interest free period ends, interest will be charged at the Expired Promotional Purchase Rate, currently 29.99% (subject to change). Interest may also apply to other credit card transactions or if you do not comply with the T&Cs. Conditions of use set out the T&Cs of the Latitude Gem Visa credit card. Credit provided by Latitude Finance Australia ABN 42 008 583 588 Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Visit <retailer website> or <see in-store> for details. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Visit <retailer website> or <see in-store> for details. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p>	<p>*Approved customers only. Visit <retailer website> OR <see in-store > for details. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p> <p>(Note - please ensure that the Latitude logo symbol is displayed on the TVC – if this is not displayed, then the subheadline needs to be amended to “Available from Latitude Financial Services on participating credit cards” - OR - “Available on participating Latitude Financial Services credit cards”.)</p>	<p>*Approved customers only. T&Cs, fees & charges apply. Exclusions may apply. Available from Latitude Financial Services on participating credit cards. Visit <retailer website> or <see in-store> for details.</p>