

# Latitude Gem Visa (Australia) - Retail Partner Advertising Guidelines

Copy	Website	Online digital media	Signage	TVC or Video	Radio	Catalogue	Minimum financed amount(s)	Different offer
<p><b>It must be clear to consumers that they have to apply for a Latitude credit card to access Interest Free payment plans.</b></p> <p>Headlines are flexible. You can use your own, or tweak the options we've provided as per the matrix, however your Latitude 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 "T&amp;Cs and monthly credit card fee (currently \$10.95) will apply. Other credit card fees and charges may 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>When advertising credit cards, always endeavour to include an image of the card.</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><b>Online copy that leads to Latitude's application pages.</b></p> <p>To ensure that consumers understand that they are applying for a Latitude Gem Visa credit card, you must either</p> <p>1) Display the card image of the Latitude Gem Visa credit card near the APPLY button,</p> <p>OR</p> <p>2) Under the APPLY button add "For a Latitude Gem Visa credit card". This will be displayed as follows:-</p> <p><b>APPLY</b> For a Latitude Gem Visa credit card.</p> <p><b>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.</b></p>	<p><b>Small format e.g. MREC or skyscraper.</b></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><b>POS materials like poster or window display.</b></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> <p>1) The applicable disclaimer as defined for TVC or video. Refer to the disclaimer matrix.</p> <p>2) Any other information relating to the offer, including key qualifiers if applicable.</p> <p>3) Credit provided by Latitude Finance Australia ABN 42 008 583 588 Australian Credit Licence number 392145.</p> <p><b>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, and fees and charges apply. Latitudes legal entity needs to be displayed as follows: Credit provided by Latitude Finance Australia ABN 42 008 583 588 Australian Credit Licence number 392145.</b></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> <p>1) The applicable disclaimer as defined for Radio. You must always reference "Latitude Financial Services" as per the disclaimer matrix</p> <p>2) Any other information relating to the offer, including key qualifiers if applicable.</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><b>Must always be displayed in the subheadline.</b></p> <p>If minimum financed amounts differ, based on the promotional terms being offered, then this needs to be called out in the T&amp;Cs in the Footer. Refer to the disclaimer 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 Latitude Program Leader before it goes live in market.**

# Latitude Gem Visa (Australia) - Retail Partner Advertising Guidelines

Plan	Headline	Sub-Headline	Disclaimer for Online large (eDM/webpage, newspaper & catalogue). <i>View all other channels on last page of document.</i>
<p><b>Minimum Monthly Payment Plan</b> (no term advertised)</p> <p>This doesn't advertise a plan term.</p> <p>Minimum Monthly Payment Plans gives your customers access to Interest Free for the plan term, provided they pay their credit card minimum payment each month.</p> <p>No additional payments are required during the plan term and paying the minimum may not clear the plan. Extra payments can be made at any time. Interest applies after the end of the plan on any outstanding balance.</p>	<p>Interest Free Payment Plans on a Latitude Gem Visa credit card*</p>	<p>Also available on other participating Latitude credit cards.</p> <p>For eligible purchases above a minimum financed amount using a Minimum Monthly Payment Plan.</p> <p>T&amp;Cs and monthly credit card fee (currently \$10.95) will apply. Other credit card fees and charges may apply.</p> <p>Exclusions may apply.</p> <p><b>Note: (Retailer can list any specific exclusions)</b></p>	<p>*Approved customers only using a Minimum Monthly Payment Plan. Monthly credit card fee applies, currently \$10.95 (subject to change). Paying only the minimum monthly payments will not pay out the plan. After the interest free plan ends interest will be charged on any outstanding balance at the expired plan rate, currently 29.99% p.a. (subject to change). If you miss a payment late fees will apply and interest may apply. Interest may also be charged on other purchases and transactions made on your Latitude credit card. Latitude Credit Card General Terms and Conditions set out the T&amp;Cs for the Latitude Gem Visa credit card. Credit provided by Latitude Finance Australia ABN 42 008 583 588 Australian Credit Licence number 392145.</p>
<p><b>Minimum Monthly Payment Plan</b> (with one term)</p> <p>This only advertises one plan term.</p> <p>Minimum Monthly Payment Plans gives your customers access to Interest Free for the plan term, provided they pay their credit card minimum payment each month.</p> <p>No additional payments are required during the plan term and paying the minimum may not clear the plan. Extra payments can be made at any time. Interest applies after the end of the plan on any outstanding balance</p>	<p>&lt;term&gt; Interest Free Payment Plans on a Latitude Gem Visa credit card*</p>	<p>Also available on other participating Latitude credit cards.</p> <p>For eligible purchases above a minimum financed amount of &lt;\$xxx&gt; using a Minimum Monthly Payment Plan.</p> <p>T&amp;Cs and monthly credit card fee (currently \$10.95) will apply. Other credit card fees and charges may apply.</p> <p>Exclusions may apply.</p> <p><b>Note: (Retailer can list any specific exclusions)</b></p> <p><b>(Note - if there is no end date to this promotional offer then you do not need to state an end date)</b></p>	<p>*Approved customers only using a Minimum Monthly Payment Plan. Monthly credit card fee applies, currently \$10.95 (subject to change). Paying only the minimum monthly payments will not pay out the plan. After the interest free plan ends interest will be charged on any outstanding balance at the expired plan rate, currently 29.99% p.a. (subject to change). If you miss a payment late fees will apply and interest may apply. Interest may also be charged on other purchases and transactions made on your Latitude credit card. Latitude Credit Card General Terms and Conditions set out the T&amp;Cs for the Latitude Gem Visa credit card. Credit provided by Latitude Finance Australia ABN 42 008 583 588 Australian Credit Licence number 392145.</p>
<p><b>Minimum Monthly Payment Plan</b> (with multiple terms available and minimum spend differs) 6, 12, 18 and 24 months available.</p> <p>This advertises multiple plan terms that also have different minimum spend amounts.</p> <p>Minimum Monthly Payment Plans gives your customers access to Interest Free for the plan term, provided they pay their credit card minimum payment each month.</p> <p>No additional payments are required during the plan term and paying the minimum may not clear the plan. Extra payments can be made at any time.</p> <p>Interest applies after the end of the plan on any outstanding balance.</p>	<p>Interest Free Payment Plans up to &lt;term&gt; on a Latitude Gem Visa credit card*</p>	<p>Also available on other participating Latitude credit cards.</p> <p>For eligible purchases above a minimum financed amount using a Minimum Monthly Payment Plan.</p> <p>T&amp;Cs and monthly credit card fee (currently \$10.95) will apply. Other credit card fees and charges may apply Offer ends &lt;list end date&gt;.</p> <p>Exclusions may apply.</p> <p><b>Note: (Retailer can list any specific exclusions)</b></p> <p><b>(Note - if there is no end date to this promotional offer then you do not need to state an end date)</b></p>	<p>*Approved customers only using a Minimum Monthly Payment Plan. Monthly credit card fee applies, currently \$10.95 (subject to change). Minimum spend applies to different plan term(s): minimum spend \$xxx for &lt;xx&gt; months, \$xxx for &lt;xx&gt; months and \$xxx for &lt;xx&gt; months. Paying only the minimum monthly payments will not pay out the plan. After the interest free plan ends interest will be charged on any outstanding balance at the expired plan rate, currently 29.99% p.a. (subject to change). If you miss a payment late fees will apply and interest may apply. Interest may also be charged on other purchases and transactions made on your Latitude credit card. Latitude Credit Card General Terms and Conditions set out the T&amp;Cs for the Latitude Gem Visa credit card. Credit provided by Latitude Finance Australia ABN 42 008 583 588 Australian Credit Licence number 392145.</p>



Plan	Headline	Sub-Headline	Disclaimer for Online large (eDM/webpage, newspaper& catalogue).
<p><b>Equal Monthly Payment Plan</b></p> <p>Advertising \$ per month</p> <p>Equal Monthly Payment Plans are a type of interest free payment plan that allows your customers to buy what they need now and make a payment of the same amount each month, for the period of the plan.</p> <p>The total amount of the plan is payable by the agreed number of equal monthly payments.</p> <p>When promoting \$ per week/month, the advertisement must ensure that the total price of the goods is prominent within the sub-headline, which includes the current monthly credit card fee within the calculation.</p>	<p>Pay it on an Interest Free Payment Plan for &lt;\$xx&gt; per month on a Latitude Gem Visa credit card*</p> <p>&lt;\$xx&gt; per month on a &lt;term&gt; month Interest Free Payment Plan on a Latitude Gem Visa credit card*</p> <p><b>Note – the \$ per month amount must also include the monthly credit card fee of \$10.95</b></p>	<p>Also available on other participating Latitude credit cards.</p> <p>Total price &lt;\$xx.xx&gt;. Includes monthly credit card fee currently \$10.95 (subject to change).</p> <p>Minimum financed amount of &lt;\$xxx&gt; using an Equal Monthly Payment Plan.</p> <p>T&amp;Cs and monthly credit card fee (currently \$10.95) will apply. Other credit card fees and charges may apply.</p> <p>Offer ends &lt;list end date&gt;.</p> <p>Exclusions may apply.</p> <p><b>Note: (Retailer can list any specific exclusions)</b></p> <p><b>(Note - if there is no end date to this promotional offer then you do not need to state)</b></p>	<p>*Approved customers only using an Equal Monthly Payment Plan. Monthly credit card fee applies, currently \$10.95 (subject to change). After the interest free plan ends interest will be charged on any outstanding balance at the expired plan rate, currently 29.99% p.a. (subject to change). If you miss a payment late fees will apply and interest may apply. Interest may also be charged on other purchases and transactions made on your Latitude credit card. Latitude Credit Card General Terms and Conditions set out the T&amp;Cs for the Latitude Gem Visa credit card. Credit provided by Latitude Finance Australia ABN 42 008 583 588 Australian Credit Licence number 392145.</p> <p><b>If term is less than 33 months</b> If you fail to make your equal monthly payment for two consecutive months, you agree that your Equal Monthly Payment Plan with a term of fewer than 33 months will change into a Minimum Monthly Payment Plan for the remaining duration of the initial plan term.</p>
<p><b>Equal Monthly Payment Plan</b></p> <p>No specific reference to advertising \$ per month. Advertising with a term.</p> <p>This only advertises one plan term.</p> <p>Equal Monthly Payment Plans are a type of interest free payment plan that allows your customers to buy what they need now and make a payment of the same amount each month, for the period of the plan.</p> <p>The total amount of the plan is payable by the agreed number of equal monthly payments.</p>	<p>&lt;term&gt; months Interest Free Payment Plans on a Latitude Gem Visa credit card*</p>	<p>Also available on other participating Latitude credit cards.</p> <p>For eligible purchases above a minimum financed amount of &lt;xxx&gt; using an Equal Monthly Payment Plan.</p> <p>T&amp;Cs and monthly credit card fee (currently \$10.95) will apply. Other credit card fees and charges may apply</p> <p>Offer ends &lt;list end date&gt;.</p> <p>Exclusions may apply.</p> <p><b>Note: (Retailer can list any specific exclusions)</b></p> <p><b>(Note - if there is no end date to this promotional offer then you do not need to state an end date)</b></p>	<p>*Approved customers only using an Equal Monthly Payment Plan. Monthly credit card fee applies, currently \$10.95 (subject to change). After the interest free plan ends interest will be charged on any outstanding balance at the expired plan rate, currently 29.99% p.a. (subject to change). If you miss a payment late fees will apply and interest may apply. Interest may also be charged on other purchases and transactions made on your Latitude credit card. Latitude Credit Card General Terms and Conditions set out the T&amp;Cs for the Latitude Gem Visa credit card. Credit provided by Latitude Finance Australia ABN 42 008 583 588 Australian Credit Licence number 392145.</p> <p><b>If term is less than 33 months</b> If you fail to make your equal monthly payment for two consecutive months, you agree that your Equal Monthly Payment Plan with a term of fewer than 33 months will change into a Minimum Monthly Payment Plan for the remaining duration of the initial plan term.</p>
<p><b>Equal Monthly Payment Plan</b></p> <p>No specific reference to advertising \$ per month (with multiple terms available and minimum spend differs) 6, 12, 18 and 24 months available.</p> <p>This advertises multiple plan terms that also have different minimum spend amounts.</p> <p>Equal Monthly Payment Plans are a type of interest free payment plan that allows your customers to buy what they need now and make a payment of the same amount each month, for the period of the plan.</p> <p>The total amount of the plan is payable by the agreed number of equal monthly payments.</p>	<p>Up to &lt;term&gt; months Interest Free Payment Plans on a Latitude Gem Visa credit card*</p>	<p>Also available on other participating Latitude credit cards.</p> <p>For eligible purchases above a minimum financed amount using an Equal Monthly Payment Plan.</p> <p>T&amp;Cs and monthly credit card fee (currently \$10.95) will apply. Other credit card fees and charges may apply. Offer ends &lt;list end date&gt;.</p> <p>Exclusions may apply.</p> <p><b>Note: (Retailer can list any specific exclusions)</b></p> <p><b>(Note - if there is no end date to this promotional offer then you do not need to state an end date)</b></p>	<p>*Approved customers only using an Equal Monthly Payment Plan. Monthly credit card fee applies, currently \$10.95 (subject to change). Minimum spend applies to different plan term(s): minimum spend &lt;\$xxx&gt; for &lt;xx&gt; months, &lt;\$xxx&gt; for &lt;xx&gt; months and &lt;\$xxx&gt; for &lt;xx&gt; months. After the interest free plan ends interest will be charged on any outstanding balance at the expired plan rate, currently 29.99% p.a. (subject to change). If you miss a payment late fees will apply and interest may apply. Interest may also be charged on other purchases and transactions made on your Latitude credit card. Latitude Credit Card General Terms and Conditions set out the T&amp;Cs for the Latitude Gem Visa credit card. Credit provided by Latitude Finance Australia ABN 42 008 583 588 Australian Credit Licence number 392145.</p> <p><b>If term is less than 33 months</b> If you fail to make your equal monthly payment for two consecutive months, you agree that your Equal Monthly Payment Plan with a term of fewer than 33 months will change into a Minimum Monthly Payment Plan for the remaining duration of the initial plan term.</p>

Plan	Headline	Sub-Headline	Disclaimer for Online large (eDM/webpage, newspaper& catalogue). <i>View all other channels on last page of document.</i>
<p><b>Minimum Monthly Payment Plan &amp; Equal Monthly Payment Plan</b></p> <p>Minimum Monthly Payment Plans gives your customers access to Interest Free for the plan term, provided they pay their credit card minimum payment each month.</p> <p>No additional payments are required during the plan term and paying the minimum may not clear the plan. Extra payments can be made at any time.</p> <p>Equal Monthly Payment Plans are a type of interest free payment plan that allows your customers to buy what they need now and make a payment of the same amount each month, for the period of the plan.</p> <p>The total amount of the plan is payable by the agreed number of equal monthly payments.</p> <p><b>Note - Interest applies after the end of the plan on any outstanding balance.</b></p>	<p>Interest Free Payment Plans on Latitude Gem Visa credit card*</p>	<p>Also available on other participating Latitude credit cards.</p> <p>For eligible purchases above a minimum financed amount using an Interest Free Payment Plan.</p> <p>T&amp;Cs and monthly credit card fee (currently \$10.95) will apply. Other credit card fees and charges may apply. Offer ends &lt;list end date&gt;.</p> <p>Exclusions may apply.</p> <p><b>Note: (Retailer can list any specific exclusions)</b></p> <p><b>(Note - if there is no end date to this promotional offer then you do not need to state an end date)</b></p>	<p>*Approved customers only using a Minimum Monthly Payment Plan / an Equal Monthly Payment Plan. Monthly credit card fee applies, currently \$10.95 (subject to change). After the interest free plan ends interest will be charged on any outstanding balance at the expired plan rate, currently 29.99% p.a. (subject to change). If you miss a payment late fees will apply and interest may apply. Interest may also be charged on other purchases and transactions made on your Latitude credit card. Latitude Credit Card General Terms and Conditions set out the T&amp;Cs for the Latitude Gem Visa credit card. Credit provided by Latitude Finance Australia ABN 42 008 583 588 Australian Credit Licence number 392145.</p> <p><b>Minimum Monthly Payment Plans</b> Paying only the minimum monthly payments will not pay out the plan.</p> <p><b>If term is less than 33 months Equal Monthly Payment Plans</b> If you fail to make your equal monthly payment for two consecutive months, you agree that your Equal Monthly Payment Plan with a term of fewer than 33 months will change into a Minimum Monthly Payment Plan for the remaining duration of the initial plan term.</p>
<p><b>Deferred payment plan</b></p> <p>This only advertises one plan term.</p> <p>Deferred Payment Plans are a flexible interest free payment option that allows your customers to buy what they need now and requires no pre-determined payments during the interest free promotional period.</p> <p>Customers can make payments of any the amount, at any time. They can even pay in one lump sum.</p>	<p>&lt;term&gt; months Interest Free Payment Plans on a Latitude Gem Visa credit card*</p> <p>Interest Free Payment Plans for &lt;term&gt; months on a Latitude Gem Visa credit card*</p>	<p>Also available on other participating Latitude credit cards.</p> <p>For eligible purchases above a minimum financed amount using a Deferred Payment Plan</p> <p>T&amp;Cs and monthly credit card fee (currently \$10.95) will apply. Other credit card fees and charges may apply.</p> <p>Exclusions may apply. Offer ends &lt;list end date&gt;.</p> <p>Exclusions may apply.</p> <p><b>Note: (Retailer can list any specific exclusions)</b></p> <p><b>(Note - if there is no end date to this promotional offer then you do not need to state an end date)</b></p>	<p>*Approved customers only using a Deferred Payment Plan. Monthly credit card fee applies, currently \$10.95 (subject to change). Payments can be made at any time. After the interest free plan ends interest will be charged on any outstanding balance at the expired plan rate, currently 29.99% p.a. (subject to change). Latitude Credit Card General Terms and Conditions set out the T&amp;Cs for the Latitude Gem Visa credit card. Credit provided by Latitude Finance Australia ABN 42 008 583 588 Australian Credit Licence number 392145.</p>

## Disclaimers for all other channels *(same for all types of payment plans)*

Channel	Disclaimer
<b>Online small</b> digital/online banners/media	<p>*Approved customers only. Visit &lt;retailer website&gt; for details. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p>
<b>OOH</b> outdoor banners/billboards	<p>*Approved customers only. Visit &lt;retailer website&gt; for details. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p>
<b>Signage</b> poster/window	<p>*Approved customers only. See instore for details. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p>
<b>TVC</b>	<p>*Approved customers only. Visit &lt;retailer website&gt; for details. Credit provided by Latitude Finance Australia ABN 42 008 583 588. Australian Credit Licence number 392145.</p> <p><b>Note - please ensure that the Latitude logo symbol is displayed on the TVC - if this is not displayed, then the sub-headline needs to be amended to "Available from Latitude Financial Services on participating Latitude credit cards" .</b></p>
<b>Radio</b>	<p>Available from Latitude Financial Services on participating Latitude credit cards.</p> <p>Approved customers only. T&amp;Cs, monthly credit card fee &amp; other charges apply. Exclusions may apply.</p> <p>Visit &lt;retailer website&gt; or instore for details.</p> <p><b>Note - If exclusions apply, they need to be verbally called out (warnings, disclaimers and qualifications should be read at a speed that is comprehensible to an average listener).</b></p>