



GEM VISA

0% Interest Payment Plans Available*

- 3 Months Interest free, Minimum spend \$300
- 6 Months Interest free, Minimum spend \$500
- 12 Months Interest free, Minimum spend \$1,000
- 18 Months Interest free, Minimum spend \$2,000

GEM VISA

Interest free is the smarter way to pay for things you really want today. You can manage your payments over time, without paying any interest during the interest free period.

Simply:

- Apply at your nearest Zamel's store
- Get a response in 60 seconds
- Start shopping straight away
- Pay no interest during the promotional period

*Approved customers only. Monthly payments must be made during the promotional period. Interest and payments are payable after the interest free period expires. Paying only the minimum monthly payment will not pay out the purchase before the end of the plan. A \$99 annual fee for Gem Visa applies. At the end of the plan, interest will be charged at 24.99%. This notice is given under the Gem Visa Conditions of Use (as applicable), which specify all other conditions for this offer. Also available to CreditLine, GO MasterCard and Buyer's Edge customers. Other conditions fees and charges apply, see relevant product website for details. Credit is provided by Latitude Finance Australia (ABN 42 008 583 588), Australian Credit Licence number 392145.