



NO DEPOSIT & NO INTEREST UNTIL 2021

No Deposit & No Interest Until 2021 credit term available to approved customers only, during the promotional period of 23 January – 19 February, 2018. Minimum spend \$1,200. 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.