

# 18 Months Interest Free Available

## Ts&Cs

Minimum purchase \$500. Minimum monthly payments required.

Available on participating Gem Visa or Gem CreditLine credit cards only.

Please note: 6 months as a payment plan is not available for Gem CreditLine.

New customers must apply and be approved for a Gem Visa credit card.

Credit and lending criteria and fees apply, including a Gem Visa \$55 establishment fee and annual fees (\$65 Gem Visa (charged \$32.50 half yearly) / \$65 Gem CreditLine (charged \$32.50 half yearly)).

Prevailing interest rate (currently Gem Visa 29.49% p.a./Gem CreditLine 29.95% p.a.) applies after any interest free term ends. Paying only the minimum monthly repayment of 3% of the outstanding monthly balance or \$20 (whichever is more), will not be sufficient to repay the purchase amount(s) within the promotional period. Amount payable will be shown on your monthly statement. For cash advances, an interest rate of 29.95% p.a. and fees of (\$2 Gem Visa/\$6 Gem CreditLine) applies. Further information on rates and fees can be found at [gemfinance.co.nz](http://gemfinance.co.nz). Available on participating Gem Visa or Gem CreditLine credit cards only. New customers must apply and be approved for a Gem Visa credit card.

Credit provided by Latitude Financial Services Limited.

