

# No Payment & No Interest for 6 Months

## Ts&Cs

6 months interest free with no repayments during the stated period. 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)). Minimum purchase \$250. Payment for your purchase will be deferred for the stated period. During this period, no interest will accrue and no monthly payments need to be made. If you do not pay the outstanding balance in full before the end of the deferred payment period, the amount payable will accrue interest and will be included in your monthly statement. Prevailing interest rate (currently Gem Visa 29.49% p.a./Gem CreditLine 29.95% p.a.) applies after any interest free term ends. 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.

