

6 Months Interest Free

Ts&Cs

6 months interest free on purchases of \$250 or more with Gem Visa. Minimum monthly repayments are required during the interest-free period. Paying only the minimum monthly repayment may not repay the purchase in full before the interest-free period ends. If there is an outstanding balance when the interest-free period ends, interest will apply at the prevailing rate, currently 29.95% p.a. Credit and lending criteria and fees apply, including a \$55 establishment fee and \$65 annual fee (charged \$32.50 half-yearly). Available on participating Gem Visa credit cards only. Further information can be found at gemfinance.co.nz. Available on participating Gem Visa or Gem CreditLine credit cards only. New customers must apply for and be approved for a Gem Visa Credit Card. Credit provided by Latitude Financial Services Limited.