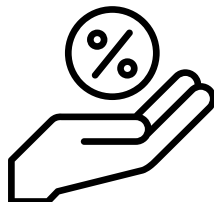


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Benefits of PropertyPayLater

Here's why PropertyPayLater could be a great option for you!



- If you're thinking of selling or renting out your property, or got urgent repairs or improvements required, you can apply for a PropertyPayLater powered by Latitude interest free payment plan. If you already have a participating Latitude credit card, you can start spending up to your available credit limit. If you don't have an existing Latitude credit card, then apply online at <https://www.gemvisa.com.au/apply.html>.
- You can pay over 6 or 12 equal monthly instalments, interest free*. An \$10.95 monthly account service fee for a Latitude Gem Visa credit card applies. For all other participating Latitude credit cards, please refer to the product websites for other conditions, fees and charges that apply.
- Available for investment property expenses.
- The new PropertyPayLater payment method is easy to set up and use. All you need to do is select interest free payment plan at check out.



*Approved customers only. Equal monthly payments required (exact amounts specified in your statement). Minimum spend applies to different plan term(s): minimum spend \$250 for 6 months and \$500 for 12 months. If there is an outstanding balance after the interest free period ends, interest will be charged at the Expired Promotional Purchase Rate, currently 29.99% (subject to change). Interest may also apply to other credit card transactions or if you do not comply with the T&Cs. Conditions of use set out the T&Cs of the Latitude Gem Visa credit card. If you fail to make your minimum monthly payment for two consecutive months, you agree that your equal monthly payment plans (Instalment Interest Free Promotion) with a term of fewer than 33 months will change into a minimum monthly payment plan (Interest Free Promotion) for the remaining duration of the initial plan term. Credit provided by Latitude Finance Australia ABN 42 008 583 588 Australian Credit Licence number 392145.