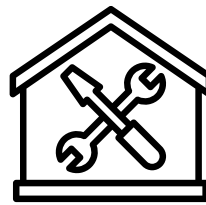
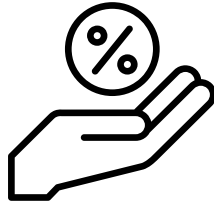
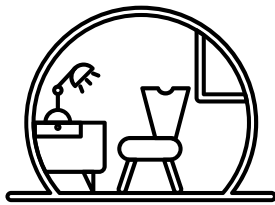


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# Benefits of PropertyPayLater

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 \$9.95 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.



Minimum spend \$250 for 6 months and \$500 for 12 months. Equal monthly payments required. New customers must apply and be approved for a Latitude Gem Visa credit card. Available on participating Latitude credit cards only.

Conditions, fees and charges apply. The plan is payable by 6 or 12 equal monthly instalments (exact amounts specified in your statement). As the equal monthly payment plan is for a term less than 33 months, the minimum monthly payment will be greater than an interest free payment for the same term and you may pay more interest on any other outstanding balance on your credit card account, as your repayments will be allocated to this plan first. If you don't make your minimum monthly payment, for two consecutive months, you agree that all equal monthly payment plans with a term less than 33 months will change to a minimum monthly payment plan for the remainder of the original plan term. Interest may apply on any outstanding balance upon expiry of the promotional period at 25.90% p.a. Account service fee of \$9.95 per month applies.

This notice is given under the Latitude Gem Visa Conditions of Use (as applicable), which specify all other conditions for this offer. Credit is provided by Latitude Finance Australia ABN 42 008 583 588 Australian Credit Licence number 392145.