

Benefits of School Now Pay Later

Here's why School Now Pay Later could be a great option for you!



- Pay for the education your family needs without the burden of paying the school fees in a lump sum, over 6 or 12 equal monthly instalments, interest free*.
- The new School Now Pay Later payment method is easy to set up and use. All you need to do is select interest free payment plan at check out.
- Already an existing Latitude credit card holder? You can start spending up to your available credit limit straight away. If you don't have an existing Latitude credit card, then you can apply online at <https://www.gemvisa.com.au/apply.html>.
- Budget your household expenses better with a Latitude interest free payment plan. You can pay in equal monthly instalments, interest free*. An \$10.95 monthly account service fee (subject to change) 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.



*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.