



How does School Now Pay Later work?

1 We send you a payment link

You can choose to pay with a credit card or select School Now Pay Later powered by Latitude to pay in equal monthly instalments, interest free!*

2 Fill your details

If you choose to use School Now Pay Later, a pop-up screen will appear, and you can apply for a Latitude Gem Visa credit card. If you already have a participating Latitude credit card, you can start spending up to your available credit limit.

3 Choose your repayment schedule

You can choose to pay over 6 or 12 equal monthly installments, 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.

4 Approval & Payment

Once approved, the funds will go to us. You then pay in equal monthly instalments based on the repayment schedule you selected.

5 Manage Repayments

You will receive communications from Latitude confirming your repayment schedule based on your payment preferences. You can also manage your payments online on Latitude's website.



*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.