

# How does TravelPay Later work?



## Travel now and pay later in 4 easy steps

**1**

Book a chat! Let's plan your next holiday and choose the perfect destination.



**2**

Choose to pay for your trip in full or choose our new payment method TravelPay Later powered by Latitude. If you already have a participating Latitude credit card, you can start shopping up to your available credit limit.

**3**

If you choose TravelPay Later, simply click the link from our payment screen, select whether you would like to pay over 6 or 12 equal monthly instalments, interest free\* and hit 'apply'. You can check your eligibility and apply in 10 minutes, and it only takes 60 seconds to get a response to your application. And voila, the trip is paid for. Alternatively, you can enter your details if you're already a participating Latitude credit card holder.



**4**

Pack your bags and get your luggage ready for your next trip!



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 \$8.95 per month applies. (Effective from 29th March 2023, the monthly account service fee will increase to \$9.95).

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.