

# Benefits of TravelPay Later

Here's why TravelPay Later is a great way to pay for your next holiday.



## MANAGE YOUR BUDGET

You can pay for your travel in 6 or 12 equal monthly instalments with a participating Latitude credit card. As TravelPay Later is powered by Latitude, you will have access to the Latitude app to manage your payments and stay on top of due dates.



## EASY TO SET UP

You can check your eligibility and apply in 10 minutes, and you can pay for your travel seamlessly via the payment link we provide you.



## INTEREST FREE

Pay in equal monthly instalments over 6 or 12 months, interest free\*. An \$8.95 monthly account service fee for a Latitude Gem Visa credit card and a card processing fee of 1.5% for the transaction apply (effective from 29th March 2023, the monthly account service fee will increase to \$9.95). For all other participating Latitude credit cards, please refer to the product websites for other conditions, fees and charges that apply.



\*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.