

# Frequently Asked Questions



## What is TravelPay Later powered by Latitude?

TravelPay Later is a new payment option offered by TravelPay in partnership with Latitude. This new option lets customers travel now and pay later, interest free\*!

## How does it work?

When you choose TravelPay Later powered by Latitude, your travel expenses get paid in full without you having to pay until your first monthly payment is due. Each month you'll receive a statement which sets out your minimum monthly payment amount, the payment due date, plus any overdue payments and over limit amounts. If you already have a participating Latitude credit card, you can start shopping up to your available credit limit. If you don't have an existing Latitude credit card, then apply online using the link provided to you.

## How much can I apply for through TravelPay Later powered by Latitude?

Your approved credit limit will depend on your financial situation. Note - the minimum you can apply for is \$250 (for 6 months) and \$500 (for 12 months) and an \$8.95 monthly account service fee for a Latitude Gem Visa credit card applies (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.

## How do I pay off my TravelPay Later powered by Latitude plan?

You will receive a monthly statement highlighting the minimum payment required and available payment options. Bank transfer, direct debit, debit card and BPAY are available.

## How do I manage my TravelPay Later powered by Latitude plan?

You can manage your account from the Latitude Mobile App or the Online Service Centre. Search Latitude App in the App Store or Google Play.

## How do I use TravelPay Later for my next trip?

Paying with TravelPay Later has been made simple! You just need to choose TravelPay Later powered by Latitude as your payment option for your next trip and then follow the steps below:

### New Customers

1. Click 'Apply Here' and complete the application for a Latitude Gem Visa credit card. You can check your eligibility and apply in 10 minutes.
2. Select an 'Interest Free Payment Plan' - either 6 or 12 equal monthly instalments.
3. Finalise your Interest Free purchase by inputting your Latitude Gem Visa credit card number or account number.
4. Then click 'Pay Now'.

### Existing Latitude Customers

1. Select an 'Interest Free Payment Plan' - either 6 or 12 equal monthly instalments.
2. Finalise your Interest Free purchase by inputting a participating Latitude credit card number or account number.
3. Then click 'Pay Now'.



\*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.