



- GEM VISA

Gem Visa offers a range of payment options to meet your needs.

### *Long term interest free*

- Months of interest free available - decided by your practice.
- No interest if the balance is paid off within the specified interest free period.
- Low minimum monthly payments (3% of the total closing account balance or \$25, whichever is greater). Paying the minimum monthly payment will not pay out the loan before the end of the interest free period.
- Ability to make additional repayments or payments greater than the requested 3% minimum during the interest free period without penalties.
- For larger treatment amounts, enjoy long term interest free payment options. There are no interest charges if the balance is paid in full within the specified time period – whether it is a visit to the vet or dentist, laser eye surgery, a hair removal procedure or a hearing aid purchase, this card is for you! A range of interest free payment options are available at over 1,000 practices Australia wide. Apply in the practice today or online at [www.gemvisa.com.au](http://www.gemvisa.com.au)\*

### *6 months interest free on any purchase over \$250\**

- You will receive 6 months interest free on any Gem Visa purchase over \$250\*.
- An annual fee of \$99\*.
- 22.99% for all purchases less than \$250\*.
- You can also enjoy interest free purchases everyday once you receive your Gem@Visa card. For any purchase over \$250 made on your Gem Visa, you'll automatically receive 6 months interest free. That's every time you pay a bill, buy a gift, eat out, shop for groceries or have a repeat treatment. Anywhere Visa is accepted. Plus you can keep track of your purchases with clearly explained monthly statements. All this with an annual fee of \$99.\*

It's easy to apply and you'll usually receive a response in less than 60 seconds. Ask our staff for more details or visit Gem Visa at [gemvisa.com.au](http://gemvisa.com.au).

### *How to Apply:*

Below is a diagram which explains the simple process of how to apply for a Gem Visa card.



To find out your eligibility, [click here](#).

To apply, [click here](#).

For more information, [click here](#).

\*Conditions of interest free: Available to approved applicants where the amount financed is decided by your practice or more on Gem Visa between the dates your practice specifies. Offer available on purchases from this practice. Minimum monthly repayments must be made during the interest free period. Paying only the minimum monthly repayment will not pay out the amount financed before the end of the interest free period. Offer available on advertised or quoted price. Credit and lending criteria, \$48 establishment fee and \$48 annual account fee apply. Prevailing interest rate will apply to any outstanding balance on the expiry of the interest free promotional period. Gem Visa is provided by GE Finance and Insurance.