

Interest free headlines and disclaimers

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Interest free with term (all products)

Disclaimers for different channels

Catalogue

*Conditions of interest free: Available to approved customers where the amount financed is \$XX between XX/XX/XX and XX/XX/XX. Offer available on advertised or ticketed price, excludes <insert brand or specific products>. Minimum monthly repayments must be made during the interest free period and interest and repayments are payable after the interest free period. Paying only the minimum monthly repayment will not pay out the loan before the end of the interest free period. For Buyer's Edge, equal installments during the interest free period are required. This notice is given under each of the Gem Visa, GE CreditLine, GO MasterCard and Buyer's Edge Conditions of Use (as applicable), which specify all other conditions for this offer. A \$99 annual fee for Gem Visa applies and monthly account service fee applies to the other products. Other fees and charges are payable, visit gemvisa.com.au, gecreditline.com.au, gomastercard.com.au or buyersedge.com.au for details. Credit is provided by GE Capital Finance Australia (ABN 42 008 583 588), Australian Credit License number 392145, trading as GE Money.

Poster/window signage

*Approved customers only, conditions, fees and charges apply. See in-store for details. Minimum amount financed is \$XX or more. Credit provided by GE Capital Finance Australia (ABN 42 008 583 588), Australian Credit License number 392145, trading as GE Money.

Online

*Conditions of X months interest free: Available to approved customers between XX/XX/XX and XX/XX/XX. Offer available on all purchases (excluding abc) from [retailer name] where the amount financed is \$XX or more. Monthly payments, fees and charges payable, visit [Gem Visa](#), [GE CreditLine](#), [Go MasterCard](#) or [Buyer's Edge](#) for details. Credit provided by GE Capital Finance Australia (ABN 42 008 583 588), trading as [GE Money](#). Australian Credit License number 392145.

Online links for disclaimer

- Gem Visa – www.gemvisa.com.au
- GE CreditLine – www.gecreditline.com.au
- GO MasterCard – www.gomastercard.com.au
- Buyer's Edge – www.buyersedge.com.au
- GE Money – http://www.gemoney.com.au/en/credit_cards/index.html

TVC and radio

*Approved customers only, conditions, fees and charges apply. See in-store for details. Minimum amount financed is \$XX. Minimum monthly payments are required. Offer ends DD/MM/YY.

Headlines



No deposit. No interest for X years*

X months interest free*

No deposit. No interest until 2012*

Up to X years interest free with no deposit*

X months interest free available now*

X years of <feeling i.e. joy/freedom> with no deposit and no interest*

Sub headlines



Monthly payments required

Example:

2 years interest free

Monthly payments required

Note: Please ensure you have the tent card outlining the full terms and conditions displayed in-store where finance is processed. If you do not have the required tent card please contact Complete Print Solutions on 03 9646 9300 to request it.



Interest free with term (Gem Visa)

Disclaimers for different channels

Catalogue

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Online

*Conditions of X months interest free: Available to approved customers between XX/XX/XX and XX/XX/XX. Offer available on all purchases <excludes insert brand or specific products> from [retailer name] where the amount financed is \$XX or more. Monthly payments, fees and charges payable, visit [Gem Visa](http://gemvisa.com.au) for details. Credit provided by GE Capital Finance Australia (ABN 42 008 583 588), trading as [GE Money](http://gemoney.com.au). Australian Credit License number 392145.

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TVC and radio

*Approved customers only, conditions, fees and charges apply. See in-store for details. Minimum amount financed is \$XX. Minimum monthly payments required. Offer ends DD/MM/YY.

Headlines



As per section A, plus

6 months interest free on any purchase over \$250

No deposit. No interest for X years with Gem Visa*

X months interest free with Gem Visa*

No deposit. No interest until 2012 with Gem Visa*

Up to X years interest free with Gem Visa*

Sub headlines



Monthly payments required

Example:

2 years interest free
Monthly payments required

Note: Please ensure you have the tent card outlining the full terms and conditions displayed in-store where finance is processed. If you do not have the required tent card please contact Complete Print Solutions on 03 9646 9300 to request it.



Interest free with no term (all products)

Disclaimers for different channels

Catalogue

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Online

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TVC and radio

*Approved customers only, conditions, fees and charges apply. See in-store for details. Minimum monthly payments required.

Headlines



Interest free finance available*

Interest free finance terms*

Finance terms available*

Interest free terms available*

I'm yours today, interest free with Gem Visa*

Ask us about Gem Visa*

Interest free with Gem Visa*

Sub headlines



Monthly payments required

Example:

2 years interest free

Monthly payments required

Note: Please ensure you have the tent card outlining the full terms and conditions displayed in-store where finance is processed. If you do not have the required tent card please contact Complete Print Solutions on 03 9646 9300 to request it.



Buy now pay later

Disclaimers for different channels

Catalogue

Conditions of **[insert headline]**: Available to approved customers where the amount financed is **\$XX** or more on Gem Visa, GE CreditLine, GO MasterCard and Buyer's Edge between **XX/XX/XX** and **XX/XX/XX**. Offer available on purchases from **[retailer name]**. Interest and payments are payable after the interest free and payment deferred period. Offer available on advertised or ticketed price. This notice is given under each of the Gem Visa, GE CreditLine, GO MasterCard and Buyer's Edge Conditions of Use (as applicable), which specify all other conditions for this offer. A \$99 annual fee for Gem Visa applies. An establishment fee and monthly account service fee applies to GO MasterCard, GE CreditLine and Buyers Edge. Other fees and charges are payable, visit gemvisa.com.au, gecreditline.com.au, gomastercard.com.au or buyersedge.com.au for details. Credit is provided by GE Capital Finance Australia (ABN 42 008 583 588), Australian Credit License number 392145, trading as GE Money.

Poster/window signage

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Online

*Conditions of **X** months interest free: Available to approved customers between **XX/XX/XX** and **XX/XX/XX**. Offer available on all purchases (**excluding abc**) from **[retailer name]** where the amount financed is **\$XX** or more. Interest and payments are payable after the interest free and payment deferred period. Visit [Gem Visa](#), [GE CreditLine](#), [Go MasterCard](#) or [Buyer's Edge](#) for details. Credit provided by GE Capital Finance Australia (ABN 42 008 583 588), trading as [GE Money](#). Australian Credit License number 392145.

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TVC and radio

*Approved customers only, conditions, fees and charges apply. See in-store for details. Minimum amount financed is **\$XX**. Interest and payments are payable after the interest free and payment deferred period. Offer ends **DD/MM/YY**.

Headlines



No deposit. No interest. No repayments until X*

Nothing to pay for X days*

No deposit. No interest and Nothing to pay until X*

Note: Please ensure you have the tent card outlining the full terms and conditions displayed in-store where finance is processed. If you do not have the required tent card please contact Complete Print Solutions on 03 9646 9300 to request it.



Online messaging

Gem Visa interest free

Shop interest free for a **<insert product range examples>**. * Apply online now for a Gem Visa card and get a response in less than 60 seconds.

Once you're pre-approved, we'll prepare a quote and organise your installation.

Why wait? Make it yours today with Gem Visa interest free.



Apply online now and get a response in less than 60 seconds!

Apply now

Am I eligible?

Before completing this application, you should be able to answer "yes" to the two following questions:

1. Are you at least 18 years of age?
2. Are you a permanent resident of Australia

What information do I need to provide?

- Driver's licence (if you have one)
- E-mail address
- Employer's address and contact number
- Agent or landlord's details (if renting or boarding)
- Details of your income, assets and liabilities

Why Gem Visa?

Gem Visa is the only credit card in Australia which gives you access to long term interest free at over 9,000 stores, plus 6 months interest free on any Visa purchases over \$250 - anywhere, anytime, no catches.

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Apply Now Links

So we can track conversion from your site, please contact Shanara Wallace at GE to confirm the correct URL to use