LATITUDE

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GEM VISA

Enquiries: 13 10 24
gemvisa.com.au

Statement date 28/05/2026

FRAUD SECURE Peace of Mind

044/4294967197

Mr Brad J Ludlow
PO BOX 922
PROSERPINE QLD 4800

Account number:	6010 7320 1602 7701
Statement period:	29/04/2026 - 28/05/2026
Credit limit (incl. cash limit)**:**	6,000.00
Available credit (incl. available cash)**:**	2,608.55
Cash limit:	6,000.00
Available cash:	2,608.55

Your account summary

Opening balance:	**2,198.04**
Payments and other credits:	- 250.00
Purchases and debits:	+ 1,419.95
Cash advances:	+ 0.00
Interest:	+ 23.46
Closing balance:	**3,391.45**

Managing your payments (estimate only)

Minimum Payment Warning: If you make only the minimum payment each month, you will pay more interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the Closing Balance shown on this statement in about...	And you will end up paying an estimated total of interest charges of...
Only the minimum payment	13 Years 03 Months	2,731.34
125.51	2 years	* 289.92 (a saving of 2,441.42)

Latitude encourages you to regularly review whether your credit card is still right for you. To avoid late fees, you must pay the amount of the Minimum monthly payment by the Due date. If you are having difficulty making payments, please contact us.
*Payment of balances is generally over two years however can be shorter if you have Payment plans with less than 24 months remaining. Please review this table alongside your **Interest free plan** summary below to make the best use of your interest free periods.
For additional information view FAQs on our website.

What to pay?

What you need to pay

Minimum monthly payment:	89.78
Due date:	22/06/2026
Total due:	**89.78**

What you might like to pay

Pay this amount to qualify for interest free days on general purchases.

Modified closing balance Calculated as at 28/05/2026	**934.24**

How to make payments

Pay online, via direct debit or with the Latitude App
Scan the QR code or visit
latitudefinancial.com.au/payment-options/

BPAY
Biller Code: 154799
Ref: 6010732016027701
Payments made after 4pm (AEST) will be processed the next business day.^
More info: bpay.com.au

Post Billpay
In Person
Take this payment slip to an Australia Post outlet.
We recommend allowing up to 3 business days for us to receive your payment.^
*71 280 6010732016027701 88

^ Fees apply. See your Contract Schedule or product website for more details.

Credit provided by Latitude Finance Australia (ABN 42 008 583 588). Australian Credit Licence Number 392145

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Transactions this statement period

Opening balance	**$2,198.04**

Your transactions

Date	Card	Description	Debits	Credits
23/05/2026	7701	Direct Debit Payment--Thank You		250.00
28/05/2026	7701	Credit Card Fee	10.95	
28/05/2026	7701	Interest Charged At 28.99%	23.46	

Your Payment plans and offers

Date	Card	Description	Debits	Credits
14/05/2026	7701	Harvey Nrm Cannonvale Ele Electrical	1,409.00	

Closing balance	**$3,391.45**

Please review your transactions and contact us immediately on 13 10 24 if you have any concerns.

Annual percentage rates

Purchase Rate of 28.99% p.a. applies.
Cash Advance Rate of 29.99% p.a. applies.
Interest Free Plan Rate of 0.00% p.a. applies.
Expired Plan Rate of 29.99% p.a. applies.

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Notice of Variation to your credit contract

Effective from 20 May 2026, the following change applies to your credit contract.

Interest rate

- The Purchase Rate will increase from 28.49% p.a. to 28.99% p.a.

Effective from 15 July 2026, the following changes apply to your credit contract.

Monthly credit card fee

- The monthly credit card fee will increase from 10.95 to 11.95.

Minimum Monthly Payment

- Your Minimum Monthly Payment will change from the greater of 25 or 3% of your closing balance to the greater of 30 or 2.75% of your closing balance.
  If your outstanding balance is less than 30, you must pay the outstanding balance in full.

Interest Free Payment Plan - Equal Monthly Payment Plan

- Clause 10.8(f) is amended by changing 33 months to 37 months. This is only applicable to new Equal Monthly Payment Plans.

If you currently have a hardship payment arrangement, your arrangement will remain in place and is unchanged.

These changes were advertised on the Latitude website on 20 May 2026.

For further information about this change, visit https://latitudefinancial.com.au/credit-card-pricing-changes

A fixed payment of $250.00 will be direct debited on your due date

Your nominated fixed payment of 250.00 will be automatically made on the due date.

Please note that if you make an additional payment, it will not reduce the direct debit amount.

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Payment Plans and Offers

Latitude Gem Visa 6 month interest free purchases

Statement date	Description	Total purchase amount	Outstanding balance	Plan expiry date
This statement				
	No Latitude Gem Visa 6 month interest free purchases in this statement period			
Previous statements				
	No Latitude Gem Visa 6 month interest free purchases in the previous statement period			

Interest free plans

Statement date	Description	Total purchase amount	Outstanding balance	Plan expiry date
This statement				
14/05/2026	Harvey Nrm Cannonvale Ele 24 Mths Min Mthly Pymt **Monthly payment required**	1,409.00	1,409.00	25/05/2028
Previous statements				
06/09/2025	Harvey Nrm Cannonvale Ele 60 Mths Equal Mthly Pymt **Monthly instalment required of 21.39**	1,283.00	1,111.88	10/09/2030

Important Message

Should you choose to pay only the minimum monthly payment, you may not pay off your payment plan amount by the plan expiry date. After the interest free plan ends, interest will be charged on any outstanding plan balance at the Expired Plan Rate.

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Contact us

Got a query? Solve it in the Latitude App or the Latitude Service Centre.

Have a complaint? Please let us know at www.latitudefinancial.com.au/complaints or call 1300 363 269. If your complaint remains unresolved, you can also contact the Australian Financial Complaints Authority at 1800 931 678, www.afca.org.au or at GPO Box 3, Melbourne VIC 3001.

If you require hardship assitance, we're here to help. You can find out more at www.latitudefinancial.com.au/hardship-care/ or by calling our dedicated team on 1800 220 718.

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