

**NEW TO DIVE ADVENTURES**



**PAY LATER**

WITH OUR HSBC INTEREST FREE\* FINANCE OPTIONS  
YOUR NEXT DIVE ADVENTURE IS CLOSER THAN YOU THINK



[www.diveadventures.com.au](http://www.diveadventures.com.au)

FOR A PERIOD OF 12 MONTHS FOR AN ANNUAL FEE OF ONLY \$79 MINIMUM PURCHASE OF \$500.  
SEE OUR WEBSITE FOR FULL TERMS AND CONDITIONS

# TRAVEL NOW PAY LATER

## Can I book ALL my travel interest free ?

**Yes** – you can use Interest free to book any aspect of your next holiday experience. From airfares, accommodation, diving, tours, travel insurance, cruises, land packages and more !

If you are dreaming of your next DIVING ADVENTURE, now is the time to book and take advantage of the latest travel deals interest free!

Let us show you how easy your interest free holiday can be by applying online.

Interest free terms and conditions apply as per your chosen term 3, 6, 9 or 12 months.

SNAPSHOT	
Annual Fee	\$99 - payable on 1st statement
Monthly Fee	\$0
Late Payment Reminder Fee	\$30
Minimum Monthly Repayment	3.0% or \$30 - whichever is greater
Minimum Credit Card Limit	\$1000
Minimum purchase amount:	\$500
Add-ons:	\$300
Maximum Card Limit	\$50,000
Annual Percentage Rate (APR)	12.99% pa
Expired Promotional Purchases, Expired Balance Transfers, Cash Advances	25.99%
Everyday Interest Free Period	Up to 55 days
*Interest Free Finance Terms available	3, 6, 9, 12 Months Interest Free

To apply online, please proceed to <https://www.diveadventures.com.au/pages/pay-later.php> and select **APPLY NOW**

### Online application process:

1. Complete application
2. You will be required to select your state. Please select the state where your booking office is located.
  - **Victoria** for Dive adventures Melbourne
  - **New South Wales** for Dive adventures Sydney

You will receive a response immediately on screen as well as emailed to you. If you have any questions when completing the application please contact your local Dive Adventures office.

### Other important information

HSBC may request additional documentation, which could include a pay slip, bank statement or notice of tax assessment. Please also be aware that HSBC may call you to request this additional information.

### The following ID will be required with every new HSBC application:

- Drivers licence or Australian passport
- Medicare card or credit card

Once your application has been approved, your Dive Adventures consultant will be in contact with you to settle your invoice. This process generally takes approximately 24 to 48 hrs. Upon receipt of the funds, you will receive a receipt of purchase.

### Further Interest Free Purchases

Once you are approved you are able to make further interest free purchases at participating retailers. When you are ready for your next holiday, simply ask your Dive adventures travel agent to process your booking as an add on to benefit from interest free once more.

*\*Interest free finance is applied only to promotional transactions for the specified period. Balances outstanding at the end of the promotional period will form part of the normal account balances and will accrue interest at the cash advance rate current at the time. See in-store for details. Unless repayments are deferred for a specified period as part of the promotional offer, repayments are required and calculated at 3% of the outstanding balance or \$30, whichever is higher. Lending criteria, terms and conditions, fees, and charges apply and are available on application. Offer available everyday.. Credit provided by HSBC Bank Australia Limited ABN 48 006 434 162. Australian credit licence 232595.\**

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[www.diveadventures.com.au](http://www.diveadventures.com.au)

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**DIVE**  
ADVENTURES 