



Cochlear[®]

Hear now. And always



**Hear clearly now,
pay later**

5 years interest free on Cochlear[™] devices, with Gem Visa.

Minimum purchase \$500. Minimum monthly payments required. Available on participating Gem Visa credit cards only. New customers must apply and be approved for a Gem Visa credit card.

gem

**Interest
Free**



Cochlear has partnered with Gem Visa to provide 5 years interest free finance for Cochlear devices for approved customers.

Applying online is simple and convenient. To apply, simply follow these 5 steps:

Step 1: Have a form of identification (e.g. NZ drivers licence, NZ Passport) and proof of income (e.g. a bank statement) ready to upload.

Step 2: Visit the Gem Visa website.

Go to <https://www.gemfinance.co.nz/credit-cards/gem-visa-card/>

Step 3: Choose your credit limit.

In the “choose your credit limit” section, select the “I would like to choose a specific credit limit” option and enter \$500 as this is the minimum amount required for finance approval.



Step 4: Submit your application to Gem Visa.

Click “submit” once all fields are complete. You will receive an application number from Gem Visa.

Step 5: Email your Gem Visa application number to Cochlear customer service.

Once your application is complete, email the Cochlear Customer Service Team at customerservice@cochlear.com including the following information:

1. Application: 5 years interest free on Cochlear devices in the subject line.
2. Your application number provided by Gem Visa.
3. The names of the cochlear devices (e.g. Nucleus[®] 8 Sound Processor)

Credit lending criteria and fees apply including a \$55 Gem Visa establishment fee & annual fees (\$55 Gem Visa (charged \$27.50 half-yearly). Interest rate (currently Gem Visa 28.99% p.a.) applies after interest free term ends. Paying only the minimum monthly repayment of 3% of the outstanding monthly balance or \$20 (whichever is more), will not be sufficient to repay the purchase amount(s) within the promotional period. Amount payable will be shown on your monthly statement. Available on participating Gem Visa credit cards only. New customers must apply and be approved for a Gem Visa credit card. Credit provided by Latitude Financial Services Limited. Further information on rates and fees can be found at gemfinance.co.nz.

Hear now. And always

Contact us today



hearinghelp@cochlear.com



0800 445 367
(Mon - Fri, 10m - 7pm)



Scan the QR code



*Gem products are provided by Latitude Financial Services Limited and subject to their terms and conditions and approval process. Cochlear is not the credit provider and is not advertising credit services.

By submitting your application to Cochlear, you consent to Cochlear passing on your personal information in your application to Latitude Financial Services Limited.

Please seek advice from your health professional about treatments for hearing loss. Your health professional will advise you about the factors which could affect your outcome. Always read the instructions for use. Outcomes may vary. Not all products are available in all countries. Please contact your local Cochlear representative for product information. Cochlear, Hear now. And always, Nucleus and the elliptical logo are either trademarks or registered trademarks of the Cochlear group of countries © Cochlear Limited 2023. D2156413 ISS2 SEPT23