



BUILT TO SHOP

Long Term Interest Free finance³

APPLY



WHATEVER // WHEREVER // WHOEVER

BAG IT WITH HUMM[®]90.

Like to pay your purchase off over time? **hummm90** is the Long Term Interest Free finance³ Mastercard[®] that you can also use to save interest every day.



APPLY.

Apply online in minutes (you'll need to be over 18, a permanent Australian resident and earning over \$25,000 p.a.).



ACCEPT.

Upon approval, you'll receive an SMS with important information about your **hummm90** account and a 4 digit code to accept.



AUTHORISE.

To authorise the purchase, you'll need to enter the second 4 digit code SMSed to you.



ENJOY.

Enjoy your purchase! You'll receive a welcome pack with your card within 10 days and monthly statements showing the minimum payment and due date.



APPLY NOW

FIND OUT MORE

Once approved, you'll receive a **hummm90 Mastercard** with
// A POWER STACK OF MONEY SAVING FEATURES.



MAX INTEREST FREE.

Get up to 110 Interest Free days¹ on every tap, wherever, whenever and whoever you shop with.



HUMM90//WRAP.

Wrap purchases of \$250 or more into an Interest Free instalment plan for a fee².



LONG TERM INTEREST FREE FINANCE.

Get Long Term Interest Free finance³ with key retail partners.



ZERO FEES OVERSEAS.

Shop all around the world with no foreign exchange fees.

// RATES & FEES.

\$99

annual fee¹.

0%

interest for up to 110 days on purchases¹ (25.80% thereafter).

0%

Interest on humm90//WRAP repayment plans for up to 15 months².

0%

Interest on Long Term Interest Free finance³ at key retail partners.

APPLY NOW



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1. Approved applicants only. Interest free arrangements have fees and charges. Fees, charges apply, including an annual fee (currently \$99) that applies on account opening and annually afterwards. T&Cs and minimum finance amount applies. Minimum monthly payments required. Up to 110 days interest free can apply (excluding purchases we treat as cash advances), interest at the humm90 Purchase Rate (currently 25.80%) applies if purchase amount not repaid in interest free period or if other interest free criteria are not met.

2. humm90WRAP allows you to convert humm90 Mastercard purchases of \$250 or more to an Interest Free Instalment Plan. A fee applies, calculated as a percentage of the total amount payable on the card purchase selected. Total amount payable by 9, 12 or 15 equal monthly instalments, in addition to the minimum monthly repayment. If you fail to pay a fixed monthly instalment, interest (calculated at the humm90 Purchase Rate, currently 25.80% p.a.) is payable on that outstanding amount. Conversion to a humm90WRAP must take place within 30 days of eligible transaction. An eligible transaction does not include cash advances, balance transfers, interest, fees, charges, or commissions. All transactions converted to a humm90WRAP cannot make up 80% or more of your available credit limit.

3. Up to 72 months interest free to approved applicants only. Interest free arrangements have fees and charges. Fees, charges apply, including an annual fee (currently \$99) that applies on account opening and annually afterwards. T&Cs and minimum finance amount applies. For Long Term Interest Free purchases; required payments must be made by the due date each month, otherwise interest at the humm90 Expired Promotional Rate (currently 25.99%) applies.

All fees, charges and interest rates are current as 1 June 2023 and can change. See hummm90.com/au for current fees, charges and interest rates.

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