



# Product Fees and Charges



January 2024

## hummm90 Mastercard®

Correct as at: January 2024 and are subject to change.

### FEES AND CHARGES

### AMOUNT

#### Annual Fee

Charged at the time your **hummm90** Account is created and annually on the anniversary of that day.

\$99.00

#### Payment Handling Fee

Charged each time a payment is made via BPAY to pay your account.

\$0.95

#### Paper Statement Fee

Per statement, charged for each paper statement we provide you.

\$5.00

#### Late Payment Fee

Charged when an amount owing is not paid by the due date.

\$35.00

#### Payment Dishonour Fee

Charged when a payment is dishonoured.

\$15.00

#### Balance Transfer Fee

Charged when the relevant Balance Transfer Transaction is debited to your **hummm90** Account. It will be a percentage of the debit balance transferred under a Balance Transfer Transaction. The percentage is notified to you before you complete the Balance Transfer Transaction.

Where there is a **hummm90 Mastercard** attached to your **hummm90** Account, the following credit fees and charges also apply:

### FEES AND CHARGES

### AMOUNT

#### International Transaction Fee

Based on the value of the Transaction in Australian dollars charged, each time an amount is debited to your **hummm90** Account in respect of a Card Transaction conducted in a currency other than Australian Dollars.

0%

#### Cash Advance Fee

The higher of \$3.00 or 3.00% of the total Cash Advance amount, charged each time you use the **hummm90 Mastercard** to obtain a Cash Advance.

\$3.00 or 3.00%

#### Additional Cardholder Fee

Per annum for each Additional Cardholder, charged at the time each Additional Cardholder is added to your **hummm90** Account and annually on the anniversary of that day while the Additional Card remains issued.

\$10.00

#### Card Replacement Fee

Charged when you ask us to replace a **hummm90 Mastercard**.

\$20.00

#### Urgent Card Replacement Fee

Charged when you ask us to arrange an urgent replacement of a **hummm90 Mastercard**, with the amount determined by where and how we send the replacement card.

Up to \$200.00

#### hummm90WRAP Fee

Charged when you enter into a **hummm90WRAP**. It will be a percentage of the value of the relevant Transaction, which will depend on the length of the available Interest Free Period selected. This percentage is notified to you before you enter into the **hummm90WRAP**.

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