

IMPORTANT INFORMATION

Please ensure that before any collateral is published **hummm** Cards Pty Ltd has approved the creative, disclaimers and any component pricing. Sample disclaimers can be found in this document. Send a copy of your creative to advertapproval.cards@flexigroup.com.au

This information page is not to be taken as legal advice and we do not make any warranty in relation to the accuracy of this document nor do we accept any liability for any loss arising from the use or reliance on this document.

Disclaimers must be:

- >> Precise
- >> Reference by a symbol (i.e. asterisk) next to the copy to which the statement applies
- >> A minimum of 10 point font size wherever possible and no smaller than 8 point for any A4 size advertisement. The size and type of font must render copy clearly legible
- >> In a non-obscure location (no direction other than horizontal)

A disclaimer or fine print should only be used to provide additional, supportive material. To be effective, a disclaimer must be:

1. readily identified by a consumer (i.e. sufficient size and horizontal);
2. linked by a symbol and placed near the representation that relates to it; and
3. be clear in nature (i.e. no jargon or unclear language).

Disclaimers should only be used to provide additional information and should not contradict or clarify a misleading representation created by a headline or body copy. The overall impression of the advertisement must not mislead the audience.

You should also avoid claims that create a false sense of urgency, particularly where the offer is likely to be misleading. Ensure there are no claims that will need a complicated disclaimer.

This may not protect your business and **hummm** Cards Pty Ltd from breaching the relevant legislation, as the additional facts may not be balanced with the offer in the headline.

An asterisk should always be placed after 'Interest Free'* to connect the offer to the **hummm90 Mastercard®** offer terms.

An appropriate disclaimer will not necessarily always ensure that a particular campaign is not misleading, as this will depend on a range of variable factors, including content, context and audience of a campaign. Therefore, the whole campaign must be reviewed and assessed accordingly.

MINIMUM FINANCE AMOUNTS

Where a specific Interest Free term is advertised, a minimum finance amount of at least the same as the amount for the term below should be included in the disclaimer:

INTEREST FREE TERM	MINIMUM FINANCE AMOUNT
6 months	\$250
9 months	\$300
12 months	\$400
18 months	\$600
24 months	\$800
30 months	\$900
36 months	\$1,100
48 months	\$1,600
60 months	\$2,300

SAMPLE DISCLAIMERS

WARNING NOTE: The disclaimers in this document cover mandatory content requirements for standard advertising examples that we generally see. Therefore they are a minimum requirement as each advertisement can have differences. The length and the content of the disclaimer depends on the particulars of your campaign.

WEB PAGE BANNER OR TILE

(e.g. a graphic across the top of your website page, or a boxed graphic on the side which promotes Interest Free*)

NOTE: Banner or tile must include a clear call to action link (e.g. find out more) that links to a landing page with the full disclaimer, including humm Cards Pty Ltd name and Australian Credit Licence number.

Sample disclaimer

*Approved applicants only. Fees and T&Cs apply. Find out more here.

ONLINE, EMAIL, PRINT ADVERTISING

Overarching notes:

- >> If appearing in print advertising, also include "Ask in store for details".
- >> Specify the minimum finance amount that correlates with the Interest Free term you are advertising (see table earlier in this document).
- >> Where Interest Free offers are made throughout a catalogue, a shorter disclaimer can appear on the front cover - "Approved applicants only. Fees and T&Cs apply – see page X. – but the full relevant disclaimer should appear on each double-page spread where the finance offer is made.
- >> The highlighted text need not be included where the advertisement does not make reference to the card or card features and does not contain an image of the card.
- >> Our suggested finance landing page content includes the card feature of 'Take control with more choice' with Interest Free Instalment Plans – promoting this requires an additional disclaimer which is included in the finance web page downloadable files.

Sample disclaimer: Interest Free offers with Minimum Monthly Payments

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 [insert amount] apply. **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. **For other purchases:** 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 24.99%) applies if purchase amount not repaid in interest free period or if other interest free criteria are not met. All fees, charges and interest rates are current as 2 March 2023 and can change. See humm90.com/au for current fees, charges and interest rates. Credit provided by humm Cards Pty Ltd ABN 31 099 651 877 Australian Credit Licence number 247415.

Sample disclaimer: Interest Free offers with Fixed Instalment Plan

This is only for offers where the 3% minimum monthly repayment does not apply – please double check with your humm Cards Pty Ltd Support Team before using this 'Fixed Instalment Plan' version of the disclaimer.

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 [insert amount] apply. **For Long Term Interest Free purchases:** Total amount payable by [insert amount] equal monthly instalments. Total financed amount payable by equal monthly instalments cannot exceed 80% of your total credit limit. If you fail to pay a fixed monthly instalment, interest, (charged at the Expired Promotional Rate (currently 25.99%) is payable on the missed Instalment Repayment. **For other purchases:** 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 24.99%) applies if purchase amount not repaid in interest free period or if other interest free criteria are not met. All fees, charges and interest rates are current as 2 March 2023 and can change. See humm90.com/au for current fees, charges and interest rates. Credit provided by humm Cards Pty Ltd ABN 31 099 651 877 Australian Credit Licence number 247415.

COMPONENT PRICING

Due to financial regulations, humm Cards Pty Ltd requires ALL component pricing is approved in writing by humm Cards Pty Ltd before publication (even on in store price tags).

If you wish to advertise a monthly breakdown you must:

- >> Contact advertapproval.cards@flexigroup.com.au for the relevant disclaimer and approval on pricing amounts
- >> Include the total price as prominently as the monthly price.

SOCIAL MEDIA ADVERTISING

Facebook, Twitter and Instagram

NOTE: Advertisement must include a clear call to action link (e.g. find out more) that links to a landing page with the full disclaimer, including humm Cards Pty Ltd name and Australian Credit Licence number.

Sample disclaimer

*Approved applicants only. Fees and T&Cs apply. Find out more here.

RADIO ADVERTISING

To avoid having to re-record your radio advertisements, please send advertapproval.cards@flexigroup.com.au your script BEFORE you record the first draft. We can then review the messaging and disclaimers.

The voice over of the disclaimer must not be too fast or too quiet.

NOTE: If the advertisement contains an interest rate or a repayment amount, further disclaimers will be required.

Sample disclaimer

*Approved applicants only; fees, conditions and minimum finance amount <\$XX>, apply. Credit by humm Cards Pty Ltd. Offer ends <date>.

TV ADVERTISING

To avoid having to re-record your television advertisements, please send advertapproval.cards@flexigroup.com.au your script BEFORE you record the first draft. We can then review the messaging and disclaimers.

In TV advertisements the disclaimers can be incorporated as:

>> Supers at the base of each frame; or

>> A block super in the last frame.

They must be on-screen for a sufficient amount of time and at a sufficient size to allow a slow reader to read it.

Ensure disclaimers are clearly legible, easily comprehensible and on screen long enough for all text to be read by the average viewer to avoid rendering a commercial potentially misleading. You must take into account disclaimer text height, duration on screen, contrast between text and background.

NOTE: If the advertisement contains an interest rate or a repayment amount, further disclaimers will be required.

Sample TV disclaimer with Minimum Monthly Payments

*Approved applicants only; fees, conditions and minimum finance amount [insert amount] apply. Interest (charged at the Expired Promotional Rate, currently 25.99% p.a. which is subject to change) is payable on the outstanding balances after any Interest Free Period. See hummm90.com/au for the current prevailing interest rates. Only available at hummm90 Mastercard retail partners. Ask in store for details. Credit provided by humm Cards Pty Ltd ABN 31 099 651 877. Offer ends [insert date].

Sample TV disclaimer with Fixed Instalment Plan

This is only for offers where the 3% minimum monthly repayment does not apply – please double check with your **hummm** Cards Pty Ltd Sales Support before using this 'Fixed Instalment Plan' version of the disclaimer.

*Approved hummm90 Mastercard applicants only; fees, conditions and minimum finance amount [insert amount] apply. Total amount payable by [insert amount] equal monthly instalments. Total financed amount payable by equal monthly instalments cannot exceed 80% of your total credit limit. If you fail to pay a fixed monthly repayment, interest, (charged at the Expired Promotional Rate, currently 25.99% p.a. which is subject to change) is payable on that amount. See hummm90.com/au for the current prevailing interest rates. Only available at hummm90 Mastercard retail partners. Ask in store for details. Credit provided by humm Cards Pty Ltd ABN 31 099 651 877. Offer ends [insert date].