

hummm90 Product Schedule

We offer to enter into a Credit Contract and provide you with a **hummm90** Account on the conditions set out in this Schedule and the **hummm90** Conditions of Use. This Schedule does not contain all of the pre-contractual information we are required by law to give you but together with the **hummm90** Conditions of Use, it does. Please read both documents carefully.

You can accept this offer by entering the 4-digit code sent to your mobile phone by us and clicking Accept.

Borrower(s):

FINANCIAL TABLE

Disclosure Date

Credit Limit

ANNUAL PERCENTAGE RATE:

Cash Advance Rate:

The Annual Percentage Rate that applies to outstanding Cash Advances from the date of the Cash Advance and dishonoured payments from the date of the dishonour (currently 25.99% pa).

Promotional Rate:

If we agree that a Promotional Rate will apply to a Transaction for a specified period of time, that rate will apply for that time.

Expired Promotional Rate:

The Annual Percentage Rate that applies to outstanding balances that were but are no longer subject to a Promotional Rate including any part of an Instalment Repayment under an Instalment Plan that is due and unpaid or the balance under an Instalment Plan that is cancelled (currently 25.99% pa).

hummm90 Purchase Rate:

The Annual Percentage Rate (currently 25.80% pa) that applies to all other Transactions and amounts.

INTEREST FREE PERIODS:

- The maximum Interest Free Period for any Transaction which is the subject of a Promotional Offer is the Interest Free Period we agree at the time of that offer.
- The Interest Free Period for all other Card Transactions (other than Cash Advances), BPAY Payments and fees and charges debited to the account will be up to 110 days if you meet the Interest Free Criteria as set out in the Conditions of Use.

MINIMUM REPAYMENTS:

The minimum payment for each Statement Period that you must pay is:

- the greater of:
 - 3.00% of the Eligible Unpaid Balance at the date of the statement; or
 - \$30.00. However if the Eligible Unpaid Balance is less than \$30.00, you must pay that amount in full;
- plus any scheduled Instalment Repayment you have agreed with us and due that month.

You must also pay overdue repayments plus the amounts (if any) by which the Unpaid Balance exceeds your credit limit.

CREDIT FEES AND CHARGES:

Annual Fee:	\$99.00	Charged when you enter into the your Credit Contract for your hummm90 Account and annually on the anniversary of that day.
Payment Handling Fee:	\$0.95	Charged each time a payment is made via BPAY to pay your account.
Paper Statement Fee:	\$5.00	Per statement, charged for each paper statement we provide you.

Late Payment Fee:	\$35.00	Charged when an amount owing is not paid by the due date.
Payment Dishonour Fee:	\$15.00	Charged when a payment is dishonoured.
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. This 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:

Cash Advance Fee:	\$3.00 or 3.00%	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.
Additional Cardholder fee:	\$10.00	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.
Card Replacement Fee:	\$20.00	Charged when you ask us to replace a hummm90 Mastercard.
Urgent Card Replacement Fee:	up to \$200.00	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.

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**.

The total credit fees and charges to the extent that it is ascertainable is \$99.00.

The credit limit, the Annual Percentage Rates, the Interest Free Periods and the amount and time for payment of credit fees and charges and repayments may all be changed, and new credit fees and charges may be imposed, without your consent (except that the credit limit can only be increased at your request or with your consent). You will be notified of any such change or new fees and charges in accordance with the **hummm90** Conditions of Use. In addition, as the Expired Promotional Rate (currently 25.99% pa) applies to Instalment Repayments due and unpaid, a higher rate of interest will be charged when you do not pay Instalment Repayments on time.

COMMISSIONS:

A commission may be paid by us to a Retail Partner for the introduction of subsequent credit business. A commission may also be paid by a Retail Partner to us in respect of transactions occurring from time to time as a result of the introduction of credit business. These amounts are unascertainable.

END OF FINANCIAL TABLE

Chiara Bianciardi, signed on behalf of **Humm Cards Pty Limited**.

IMPORTANT

BEFORE YOU ACCEPT

- **READ THIS CONTRACT DOCUMENT** so that you know exactly what contract you are entering into and what you will have to do under the contract.
- You also read the information statement: **'THINGS YOU SHOULD KNOW ABOUT YOUR PROPOSED CREDIT CONTRACT'**.
- Fill in or cross out any blank spaces.
- Get a copy of this contract document.
- **Do not accept** this contract document if there is anything you do not understand.

THINGS YOU MUST KNOW

- Once you accept this contract document, you will be bound by it. However, you may end the contract before you obtain credit, or a card or other means is used to obtain goods or services for which credit is to be provided under the contract, by telling the credit provider in writing, but you will still be liable for any fees or charges already incurred.
- You do not have to take out consumer credit insurance unless you want to. However, if this contract document says so, you must take out insurance over any mortgaged property that is used as security, such as a house or car.
- If you take out insurance, the credit provider can not insist on any particular insurance company.
- If this contract document says so, the credit provider can vary the annual percentage rate (the interest rate), the repayments and the fees and charges and can add new fees and charges without your consent.
- If this contract document says so, the credit provider can charge a fee if you pay out your contract early.

Accepted by electronically