



HUMM GROUP

**KEY FACTS ABOUT THIS
BUY NOW PAY LATER PRODUCT**

Effective as at September 2021

DESCRIPTION OF BUY NOW PAY LATER

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|---------------------------------------|--|
| Product name | hummm Little Things |
| Product Description | Buy Now Pay Later for all purchases up to \$1,000.00 |
| Maximum Limit | \$1,000.00 |
| Repayments | Repayments are made over 2.5 months and are either X 5 fortnightly; or X 10 weekly |
| Deposits | 20% deposit required on the date of purchase. |
| Maximum number of Transactions | up to 5 hummm Little Things transactions at any one time. |
| Late payment fee | \$10.00 each time a repayment is not paid by the due date for payment, payable two days after that due date. |
| Collection Fee | \$30.00 each time a collection agent collects money due by you. |

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|---------------------------------------|--|
| Product Name | hummm Big Things |
| Product Description | Buy Now Pay Later for purchases over \$1,000.00 and up to \$10,000.00 |
| Big Thing Transactions | \$1,000.00-\$10,000.00 |
| Preapproval | Up to \$10,000.00 |
| Repayments | Repayments are fortnightly. |
| Length of Term | 6, 9, 12, 18, 24 months depending on where you shop and what you purchase. |
| Deposits | 20% deposit required on the date of purchase. |
| Maximum number of Transactions | up to 5 hummm Big Things transactions at any one time. |
| Monthly fee | \$2.50 |
| Establishment fee | \$20.00 each time you enter into a hummm Big Things transaction. |
| Late payment fee | \$10.00 each time a repayment is not paid by the due date for payment, payable two days after that due date. |
| Collection Fee | \$30.00 each time a collection agent collects money due by you. |

Fees and charges can be varied. A full list of current fees applicable to hummm can be obtained from <https://www.shophummm.com/nz/how-it-works/#returns-and-fees>

More Information about hummm and current hummm terms and conditions, can be obtained by visiting [shophummm.com/nz](https://www.shophummm.com/nz) or by contacting us on **0800 189 236**.

Defined terms used in this document have the same meanings given to them in the hummm terms and conditions.

This document is a summary of key facts only, and not a substitute for reading in full the hummm terms and conditions and the details of your individual hummm initial disclosure statement (hummm Big Things only).

CALL 0800 189 236 // VISIT [shophummm.com/nz](https://www.shophummm.com/nz)

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