

FURTHER IMPORTANT INFORMATION IN RELATION TO YOUR HUMM BIG THINGS CONTRACT

At your request, we have agreed to provide you with a Big Things Purchase Amount in accordance with the terms of your Big Things Contract (**Contract**) as set out in the humm Big Things terms and conditions. Your Contract constitutes your consumer credit contract.

This document sets out key information about your Contract and your payment obligations as a consequence of us providing you with a Big Things Purchase Amount. Some of the information in this document was not available at the time of your initial disclosure statement. Please read it thoroughly. If you do not understand anything in this document, or in connection with the Contract, you should seek independent advice or get in contact with us at the address below.

We give you the limited right to cancel your Contract below. This is in addition to your statutory right under section 27 of the Credit Contracts and Consumer Finance Act 2003 which was set out in your initial disclosure statement (which we provided to you before we entered into the Contract).

Unless stated otherwise in this email, terms defined in the humm Big Things terms and conditions have the same meaning in this document.

PAYMENTS

Your Big Things Balance Owing on your Big Things CA, frequency, number and amount of your payments are set out in your Payment Schedule.

Your first payment comprises your deposit plus the Establishment Fee.

You must also pay to us the Monthly Account Administration Fee (see Credit Fees below).

You may also make a payment to us at any time to reduce the unpaid balance of your Big Things CA.

CREDIT FEES

At the date of this document, the following credit fee(s) are, or may become, payable under, or in connection with, the Contract:

- (a) a Monthly Account Administration Fee of \$2.50. This fee is due and payable each month on the first Business Day of each month if the Big Things Balance Owing on your Big Things CA has been greater than zero on any day since the first Business Day of the previous month.

RIGHT TO CANCEL

You are entitled to cancel the Contract by giving notice to us.

Time limits for cancellation

You must provide written notice that you intend to cancel to us within 7 working days after this document is sent to you by email. Saturdays, Sundays, and national public holidays are not counted as working days.

How to cancel

To cancel, you must give the creditor written notice that you intend to cancel your Contract by—

- giving notice to us; or
- posting the notice to us at the address specified in this initial disclosure statement; or
- emailing the notice to us at support@shophumm.co.nz.

You must also, within the same time, make payment in full to us of the Big Things Purchase Amount.

WHAT TO DO IF YOU SUFFER UNFORESEEN HARDSHIP

If you are unable reasonably to keep up your payments or other obligations because of illness, injury, loss of employment, the end of a relationship, or other reasonable cause, you may be able to apply to us for a hardship variation.

To apply for a hardship variation, you need to:

- (a) make an application in writing; and
- (b) explain your reason(s) for the application; and
- (c) request one of the following:

- an extension of the term of the Contract (which will reduce the amount of each payment due under the Contract); or
- a postponement of the dates on which payments are due under the Contract (specify the period for which you want this to apply); or
- both of the above; and

(d) give the application to us.

Do this as soon as possible. If you leave it for too long, the creditor may not have to consider your application.

CONTACT DETAILS

If you have any questions on the above or would otherwise like to discuss any other aspects of your Contract, we would be happy to help. You can get in touch with us at:

Name: humm (NZ) Limited

Physical address: 111 Carlton Gore Road, Newmarket, Auckland 1023

Postal address: Private Bag 94013, Auckland 2241

Email: support@shophumm.co.nz.