

DESCRIPTION OF BUY NOW PAY LATER

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.

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)