

Standard European Consumer Credit Information (“SECCI”)



Identity and contact details of the creditor	
Creditor	FlexiFi Europe Limited
Address	Level 4, No. 5 Custom House Plaza, Harbourmaster Place, Dublin 1, Ireland
Email Address	contactus@shophummm.com

Description on main features of the Credit Product	
The type of credit	Retail Instalment Plan Facility
The total amount of the credit <i>This means the ceiling or the total sums made available under the credit agreement</i>	€[] The total amount of credit will be set out in your credit agreement.
The conditions governing the drawdown <i>This means how and when you will obtain the money</i>	If you wish to use this Retail Instalment Plan Facility, you will need to: 1. Review this Standard European Consumer Credit Information (“SECCI”) (a copy of which has been emailed to you); 2. Review the agreement which contains the Terms and Conditions of this Retail Instalment Plan Facility (copies of which have also been emailed to you); 3. Enter the Acceptance Code which has been sent to your phone; 4. Provide a valid credit or debit card; and 5. Pay the Total Upfront Instalment Payment, if applicable.
The duration of the credit agreement	[] Monthly / Fortnightly instalments, though you may repay early without penalty or paying any fees.
Instalments and, where appropriate, the order in which instalments will be allocated	You will have to pay the following: <ul style="list-style-type: none"> The Total Upfront Instalment Payment of €[] on the Agreement Date, followed by: €[] x [] instalments during any interest free period applicable to the credit agreement; and €[] x [] instalments for the remaining duration of the credit agreement. Interest and/or Fees received will be applied in the following manner: 1. Fees (the oldest first); 2. Principal; and 3. Interest.
The total amount you will have to pay <i>This means the amount of borrowed capital plus interest and possible costs related to your credit</i>	Assuming you do not repay early and do not incur any Dishonour Fees, the total amount you will have to pay to us is €[]
The credit is granted in the form of a deferred payment for a good or service or is linked to the supply of specific goods or the provision of a service	
Name of good/service	[]
Cash Price	[]

Costs of the credit ¹	
The borrowing rate or, if applicable, different borrowing rates which apply to the credit agreement	Borrowing rates of repayments: [] % p.a.(Standard Variable Rate*) These rates are correct as at the date of issue of this SECCI.
Annual Percentage Rate of Charge ("APR") <i>This is the total cost expressed as an annual percentage of the total amount of the credit. The APR is there to help you compare different offers.</i>	[]% This assumes the Facility is not repaid early. If it is repaid early, the APR will go down. Rates are correct as at the date of issue of this SECCI.
Is it compulsory, in order to obtain the credit or to obtain it on the terms and conditions marketed, to take out: -an insurance policy securing the creditor, or -another ancillary service contract <i>If the costs of these services are not known by the creditor they are not included in the APR.</i>	No No

Related costs	
Any other costs deriving from the credit agreement.	The following charges are payable: <ul style="list-style-type: none"> • Application Fee of €[] • Account Keeping Fee of €[] and • Dishonour Fee of €[] These charges are correct as at the date of issue of this SECCI.
Conditions under which the above mentioned costs related to the credit agreement can be changed	We may change the rate(s) of interest or any fee or charge. However, we will give you at least 30 days' notice in writing or by email before the change takes effect.
Costs in the case of late payments <i>Missing payments could have severe consequences for you (e.g. forced sale) and make obtaining credit more difficult.</i>	You will be charged the usual borrowing rates for late payments and a Dishonour Fee of €[]. These late payment charges are correct as at the date of issue of this SECCI.

Other Important Legal Aspects	
<p>Right of withdrawal</p> <p><i>You have the right to withdraw from the credit agreement within a period of 14 calendar days.</i></p>	<p>Yes, you may withdraw from the Retail Instalment Plan Facility within fourteen (14) calendar days of entering into the Agreement by paying all amounts due at which point the Retail Instalment Plan Facility is repaid and terminated. This does not mean that you can have the product purchased refunded.</p>
<p>Early repayment</p> <p><i>You have the right to repay the credit early at any time in full or partially</i></p>	<p>You may repay the Retail Instalment Plan Facility at any time without penalty.</p>
<p>Consultation of a database</p> <p><i>The creditor must inform you immediately and without charge of the result of a consultation of a database, if a creditor application is rejected on the basis of such a consultation. This does not apply if the provision of such information is prohibited by European Community law or is contrary to the objectives of public policy or public security.</i></p>	<p>We will inform you without delay if your credit application is rejected based on a consultation with a database.</p>
<p>Right to a draft credit agreement</p> <p><i>You have the right, upon request, to obtain a copy of the draft credit agreement free of charge. This provision does not apply if the creditor is at the time of the request unwilling to proceed to the conclusion of the credit agreement with you.</i></p>	<p>You have the right, upon request, to a further copy of the draft credit agreement free of charge.</p>

Additional information in the case of distance marketing of financial services

Registration	C465917
The supervisory authority	Central Bank of Ireland
Law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit contract	Laws of Ireland
Clause stipulating the governing law applicable to the credit agreement and/or the competent court	The Retail Instalment Plan Facility shall be governed by the laws of Ireland. The competent courts for the Retail Instalment Plan Facility are the courts of Ireland.
Language regime	Information and contractual terms will be supplied in English. With your consent, we intend to communicate in English during the duration of the Retail Instalment Plan Facility.
Existence of and access to out-of-court complaint and redress mechanism	<p>If you have a complaint, you may contact us directly by:</p> <p>Sending a letter to: humm, Level 4, No. 5 Custom House Plaza, Harbourmaster Place, Dublin 1 D01 AH36;</p> <p>Emailing: complaintsie@humm-group.com; or:</p> <p>Telephone: (01) 960 1601. We will aim to resolve your complaint as efficiently as possible.</p> <p>If you are not satisfied with the outcome of your complaint, there is an out-of-court complaint and redress process for the consumer which is operated by the Financial Services Pension Ombudsman.</p> <p>They can be reached at:</p> <p>The Financial Services and Pension Ombudsman Lincoln House, Lincoln Place, Dublin 2 Phone: +353 1 567 7000 Email: info@fspo.ie Website: www.fspo.ie</p>