



Who is humm?

Certegy Ezi-Pay Pty Ltd has been providing a No Interest Ever!* retail payment plan since 2000. For more information ask our dedicated team in-store.

What is humm?

A continuing credit payment plan that lets you purchase goods or services today, by paying an initial deposit, with the remaining balance being conveniently direct debited. There is a simple application, no invasive questions and fast approval times. Best of all there is NO INTEREST EVER!*

What are the set up fees and charges for humm?

When you buy a 'Big things' you'll pay an establishment fee of \$35 to \$90 - depending on the amount you're spending. Then you'll pay \$8 a month.

When you buy a 'Little things', there are no fees if you choose to repay it back over 2.5 months. If you choose to pay over 5 months, you'll pay \$8 a month.

You will only ever pay a single \$8 monthly fee regardless of the number of ongoing 'Big things' or Little things' payment plans you have.

Can i make multiple purchases?

Yes, as your available credit increases as per the repayment calculation detailed within the "Terms and Conditions", additional transactions are possible. The online Account tool enables you to keep track of your available credit as you make repayments.

Can i close my account and are there any charges?

Once your purchase(s) have been paid in full and your account balance is zero you can cancel via written notice to humm There are NO additional fees for closing your Account or paying out early.

What do i need to apply for a payment plan?

To be over 18 years of age and be a permanent resident of Australia. To be employed on a Full-Time basis working a minimum of 30 hours or be an Aged or Veteran's Pensioner. To have a bank account or credit card in your name with documentation showing proof of ownership ie bank statement – Sorry EFTPOS cards are not suitable as they can not be debited.

To provide suitable identification. If goods or services are to be fitted or applied to a property or dwelling then you must be the owner of that domestic property or dwelling.

Please refer to the "Terms and Conditions" in store *hummm is a continuing credit payment plan provided by Certegy EziPay Pty Ltd. Fees, terms & conditions apply. Either an account establishment fee of between \$35 & \$90 or an additional purchase fee of \$22.00 is payable over the purchase repayment period. A monthly account keeping fee of \$8 apply. humm Express No Interest Ever! applies. See in store for details.

Little things. Big things. Everything. No interest ever.

