

hummm⁹⁰ Mastercard[®]

Correct as at: November 2020

This information sheet is an Australian Government requirement under the *National Consumer Credit Protection Act 2009*.

DESCRIPTION OF CREDIT CARD

Product name	hummm ⁹⁰ Mastercard [®]
Minimum credit limit	\$1,000.00
Minimum repayments	The greater of 3% of the Eligible Unpaid Balance or \$30 (unless the outstanding balance is less than \$30, in which case the outstanding balance) plus any scheduled instalment repayments plus any overdue repayments along with the amount (if any) by which the Unpaid Balance exceeds your credit limit
Interest on purchases	23.99% per annum on Card Purchases and BPAY Payments
Interest free period	Up to 110 days on Card Purchases and BPAY Payments if you meet the Interest Free Criteria
Interest on cash advances	25.99% per annum
Promotional interest rate	A special Promotional Rate may be offered by us or one of our retail partners in relation to a specific Promotional Offer and, if so, would be advised to you at the time, including the applicable rate for any unpaid balance at the end of the promotional term
Balance transfer interest rate	A special Promotional Rate may be offered by us in relation to a balance transfer and, if so, would be advised to you at the time
Annual fee	\$99.00
Late payment fee	\$35.00

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this card can be obtained from hummm90.com/au/H90-Product-Fees-and-Charges.

For more information on choosing and using credit cards visit the ASIC consumer website at www.moneysmart.gov.au

The terms on which this card is offered can change over time. You can check if any changes have been made by visiting hummm90.com/au/H90-Key-Facts or by contacting us on **1300 115 533**.