



## humm90 Mastercard®

Correct as at: 16 November 2020 and are subject to change.

FEES AND CHARGES	AMOUNT
<b>Annual Fee</b> Charged at the time the first debit is charged to your <b>humm90</b> Account and annually on the anniversary of that day.	\$99.00
<b>Payment Handling Fee</b> Charged each time a payment is made via BPAY to pay your account.	\$0.95
<b>Paper Statement Fee</b> Per statement, charged for each paper statement we provide you.	\$2.50
<b>Late Payment Fee</b> Charged when an amount owing is not paid by the due date.	\$35.00
<b>Payment Dishonour Fee</b> Charged when a payment is dishonoured.	\$15.00
<b>Balance Transfer Fee</b> Charged when the relevant Balance Transfer Transaction is debited to your <b>humm90</b> Account. It will be a percentage of the debit balance transferred under a Balance Transfer Transaction. This percentage is notified to you before you complete the Balance Transfer Transaction.	

Where there is a **humm90 Mastercard** attached to your **humm90** Account, the following credit fees and charges also apply:

FEES AND CHARGES	AMOUNT
<b>International Transaction Fee</b> Based on the value of the Transaction in Australian dollars charged, each time an amount is debited to your <b>humm90</b> Account in respect of a Card Transaction conducted in a currency other than Australian Dollars.	0%
<b>Cash Advance Fee</b> The higher of \$3.00 or 3.00% of the total Cash Advance amount, charged each time you use the <b>humm90 Mastercard</b> to obtain a Cash Advance.	\$3.00 or 3.00%
<b>Additional Cardholder Fee</b> Per annum for each Additional Cardholder, charged at the time each Additional Cardholder is added to your <b>humm90</b> Account and annually on the anniversary of that day while the Additional Card remains issued.	\$10.00
<b>Card Replacement Fee</b> Charged when you ask us to replace a <b>humm90 Mastercard</b> .	\$20.00
<b>Urgent Card Replacement Fee</b> Charged when you ask us to arrange an urgent replacement of a <b>humm90 Mastercard</b> , with the amount determined by where and how we send the replacement card.	Up to \$200.00
<b>humm90wrap Fee</b> Charged when you enter into a <b>humm90wrap</b> . It will be a percentage of the value of the relevant Transaction, which will depend on the length of the available Interest Free Period selected. This percentage is notified to you before you enter into the <b>humm90wrap</b> .	

CALL 1300 115 533 // VISIT [humm90.com/au](http://humm90.com/au) // POST Locked Bag 5005, Royal Exchange Sydney NSW 1225