



BUILT TO SHOP

Long Term Interest Free finance



WHATEVER
WHEREVER
WHOEVER

BAG IT WITH HUMM90.

Like to pay your purchase off over time? **hummm90** is the Long Term Interest Free finance Mastercard® that you can also use to save interest every day.



APPLY.

Apply online in minutes (you'll need to be over 18, a permanent Australian resident and earning over \$25,000 p.a.).



ACCEPT.

Upon approval, you'll receive an SMS with important information about your **hummm90** account and a 4 digit code to accept.



AUTHORISE.

To authorise the purchase, you'll need to enter the second 4 digit code SMSed to you.



ENJOY.

Enjoy your purchase! You'll receive a welcome pack with your card within 10 days and monthly statements showing the minimum payment and due date.

[APPLY NOW](#)

[FIND OUT MORE](#)

Once approved, you'll receive a **hummm90** Mastercard with

// A POWER STACK OF MONEY SAVING FEATURES.



MAX INTEREST FREE.

Get up to 110 Interest Free days¹ on every tap, whenever, wherever you shop with.



HUMM90//WRAP.

Wrap purchases of \$250 or more into an Interest Free instalment plan for a small fee².



BRAND CRUSH CASHBACK.

Get a 10% cashback³ on brands we all crush on in exclusive weekly sales.



LONG TERM INTEREST FREE FINANCE.

Get Long Term Interest Free finance⁴ with key retail partners.



ZERO FEES OVERSEAS.

Shop all around the world with no foreign exchange fees.



CURATED DEALS.

Shop an online marketplace of the best deals around, all in one convenient place.

// RATES & FEES.

\$99

annual fee.

0%

interest for up to 110 days on purchases (23.99% thereafter).

0%

Interest on WRAP repayment plans for up to 15 months.

0%

Interest on Long Term Interest Free finance at key retail partners.

[APPLY NOW](#)



Contact

Close Account

Reduce Credit Limit

FAQ

Important Information

Terms of Use

Privacy

Calculators

Financial Hardship

Set up Direct Debit

1. Up to 110 days Interest Free on hummm90 Mastercard purchases (excluding cash advances) when you meet the Interest Free Criteria. Failure to make the required payments will result in you no longer meeting the Interest Free Criteria meaning that all new transactions from that day will be interest bearing from the date of the transaction. Any outstanding balance after the Interest Free Period reverts to the hummm90 Purchase Rate, currently 23.99% p.a. Minimum monthly repayment required.

2. hummm90WRAP allows you to convert hummm90 Mastercard purchases of \$250 or more to an Interest Free Instalment Plan. A fee applies, calculated as a percentage of the total amount payable on the card purchase selected. Total amount payable by 9, 12 or 15 equal monthly instalments, in addition to the minimum monthly repayment. If you fail to pay a fixed monthly instalment, interest (calculated at the hummm90 Purchase Rate, currently 23.99% p.a.) is payable on that outstanding amount. Conversion to a hummm90WRAP must take place within 30 days of eligible transaction. An eligible transaction does not include cash advances, balance transfers, interest fees, charges, or commissions. All transactions converted to a hummm90WRAP cannot make up 80% or more of your available credit limit.

3. Cashback available on purchases made during the 24-hour period the brand crush promotion is offered, and for purchases made via your hummm90 Mastercard only. The cashback will be applied to your hummm90 Mastercard account within 7 days. Exclusions may apply. Only available at participating brand crush partners via your hummm90 Mastercard app. See weekly brand crush promotional terms for availability periods and further details.

4. Up to 60 months Long Term Interest Free Finance (LTFF) available only during the term of the promotional period offered, interest (charged at the Expedited Promotional Rate, currently 25.99% p.a.) payable on outstanding balances after any Interest Free Period in relation to a Promotional Offer. Only available at hummm90 retail partners. LTFF terms may vary depending on the hummm90 retail partner.

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