humm®90

Sample Disclaimers

6 March 2026

IMPORTANT INFORMATION

Please ensure that before any collateral is published **humm** Cards Pty Ltd has approved the creative, disclaimers and any component pricing. Sample disclaimers can be found in this document. Send a copy of your creative to your Account Manager, who will work with Marketing for approval.

This information page is not to be taken as legal advice and we do not make any warranty in relation to the accuracy of this document nor do we accept any liability for any loss arising from the use or reliance on this document.

Disclaimers must be:

- >> Precise
- >> Reference by a symbol (i.e. asterisk) next to the copy to which the statement applies
- >> A minimum of 10 point font size wherever possible and no smaller than 8 point for any A4 size advertisement. The size and type of font must render copy clearly legible
- >> In a non-obscure location (no direction other than horizontal)

A disclaimer or fine print should only be used to provide additional, supportive material. To be effective, a disclaimer must be:

1. readily identified by a consumer (i.e. sufficient size and horizontal);
2. linked by a symbol and placed near the representation that relates to it; and
3. be clear in nature (i.e. no jargon or unclear language).

Disclaimers should only be used to provide additional information and should not contradict or clarify a misleading representation created by a headline or body copy. The overall impression of the advertisement must not mislead the audience.

You should also avoid claims that create a false sense of urgency, particularly where the offer is likely to be misleading. Ensure there are no claims that will need a complicated disclaimer.

This may not protect your business and **humm** Cards Pty Ltd from breaching the relevant legislation, as the additional facts may not be balanced with the offer in the headline.

An asterisk should always be placed after 'Interest Free'* to connect the offer to the **humm90 Mastercard**® offer terms.

An appropriate disclaimer will not necessarily always ensure that a particular campaign is not misleading, as this will depend on a range of variable factors, including content, context and audience of a campaign. Therefore, the whole campaign must be reviewed and assessed accordingly.

MINIMUM FINANCE AMOUNTS

Where a specific Interest Free term is advertised, a minimum finance amount of at least the same as the amount for the term below should be included in the disclaimer:

INTEREST FREE TERM	MINIMUM FINANCE AMOUNT
6 months	$250
9 months	$300
12 months	$400
18 months	$600
24 months	$800
30 months	$900
36 months	$1,100
48 months	$1,600
60 months	$2,300

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SAMPLE DISCLAIMERS

WARNING NOTE: The disclaimers in this document cover mandatory content requirements for standard advertising examples that we generally see. Therefore they are a minimum requirement as each advertisement can have differences. The length and the content of the disclaimer depends on the particulars of your campaign.

WEB PAGE BANNER OR TILE

(e.g. a graphic across the top of your website page, or a boxed graphic on the side which promotes Interest Free*)

NOTE: Banner or tile must include a clear call to action link (e.g. find out more) that links to a landing page with the full disclaimer, including **humm** Cards Pty Ltd name and Australian Credit Licence number.

Sample disclaimer

*Approved credit card applicants only. Fees and T&Cs apply. Find out more at humm90.com/au

ONLINE (INCLUDES WEB LANDING PAGES), EMAIL, PRINT ADVERTISING

Overarching notes:

- >> If appearing in print advertising, also include “Ask in store for details”.
- >> Specify the minimum finance amount that correlates with the Interest Free term you are advertising (see table earlier in this document).
- >> Where Interest Free offers are made throughout a catalogue, a shorter disclaimer can appear on the front cover - ‘*Approved applicants only. Fees and T&Cs apply – see page X. – but the full relevant disclaimer should appear on each double-page spread where the finance offer is made.
- >> The highlighted text need not be included where the advertisement does not make reference to the card or card features and does not contain an image of the card.
- >> Our suggested finance landing page content includes the card feature of ‘Take control with more choice’ with Interest Free Instalment Plans – promoting this requires an additional disclaimer which is included in the finance web page downloadable files.

Sample disclaimer: Interest Free offers with Minimum Monthly Payments

*Approved applicants only. Fees and charges apply, including a monthly account fee of $9.95 that applies on account opening. T&Cs and minimum finance amount applies. **For Long Term Interest Free purchases**: Minimum monthly payments must be made by the due date each month, otherwise interest at the humm90 Expired Promotional Rate (currently 28.99% p.a.) applies. **For other purchases**: Up to 110 days interest free and payment holiday can apply (excluding purchases we treat as cash advances), after which minimum monthly payments are required. Interest at the humm90 Purchase Rate (currently 27.30% p.a.) applies if purchase amount is not repaid within Interest Free Period or if other Interest Free Criteria are not met. All fees, charges and interest rates are current as at 6 March 2026 and subject to change - see humm90.com/au. Credit provided by humm Cards Pty Ltd ABN 31 099 651 877 Australian Credit Licence number 247415.

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Sample disclaimer: Interest Free offers with Fixed Instalment Plan

This is only for offers where the 3% minimum monthly repayment does not apply – please double check with your **humm** Cards Pty Ltd Support Team before using this 'Fixed Instalment Plan' version of the disclaimer.

*Approved applicants only. Fees and charges apply, including a monthly account fee of $9.95 that applies on account opening. T&Cs and minimum finance amount applies. Total financed amount is payable by equal monthly instalments and cannot exceed 80% of your total credit limit. If you fail to pay a fixed monthly instalment, interest (charged at the Expired Promotional Rate, currently 28.99% p.a.) is payable on the missed instalment. For other purchases: Up to 110 days interest free and payment holiday can apply (excluding purchases we treat as cash advances), after which minimum monthly payments are required. Interest at the humm90 Purchase Rate (currently 27.30% p.a.) applies if purchase amount not repaid in Interest Free Period or if other Interest Free Criteria are not met. All fees, charges and interest rates are current as at 6 March 2026 and subject to change - see humm90.com/au. Credit provided by humm Cards Pty Ltd ABN 31 099 651 877 Australian Credit Licence number 247415.

COMPONENT PRICING

Due to financial regulations, **humm** Cards Pty Ltd requires ALL component pricing is approved in writing by **humm** Cards Pty Ltd before publication (even on in store price tags).

If you wish to advertise a monthly breakdown you must:

>> Contact your Account Manager, who will work with Marketing for the relevant disclaimer and approval on pricing amounts

>> Include the total price as prominently as the monthly price.

SOCIAL MEDIA ADVERTISING

Facebook, Twitter and Instagram

NOTE: Advertisement must include a clear call to action link (e.g. find out more) that links to a landing page with the full disclaimer, including **humm** Cards Pty Ltd name and Australian Credit Licence number.

Sample disclaimer

*Approved credit card applicants only. Fees and T&Cs apply. Find out more at humm90.com/au

RADIO ADVERTISING

To avoid having to re-record your radio advertisements, please send yout Account Manager your script BEFORE you record the first draft. We can then review the messaging and disclaimers.

The voice over of the disclaimer must not be too fast or too quiet.

NOTE: If the advertisement contains an interest rate or a repayment amount, further disclaimers will be required.

Sample disclaimer

*Approved credit card applicants only. Fees, T&Cs and minimum finance amount applies. Credit by humm Cards Pty Ltd, Australian Credit Licence number 247415. Offer ends <date>.

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Sample Disclaimers

TV ADVERTISING

To avoid having to re-record your television advertisements, please send your Account Manager your script BEFORE you record the first draft. We can then review the messaging and disclaimers.

In TV advertisements the disclaimers can be incorporated as:

>> Supers at the base of each frame; or

>> A block super in the last frame.

They must be on-screen for a sufficient amount of time and at a sufficient size to allow a slow reader to read it.

Ensure disclaimers are clearly legible, easily comprehensible and on screen long enough for all text to be read by the average viewer to avoid rendering a commercial potentially misleading. You must take into account disclaimer text height, duration on screen, contrast between text and background.

NOTE: If the advertisement contains an interest rate or a repayment amount, further disclaimers will be required.

Sample TV disclaimer with Minimum Monthly Payments

*Approved credit card applicants only. Offer ends [insert date]. Fees, T&Cs, minimum finance amount and minimum monthly payments apply. Interest (charged at the Expired Promotional Rate, currently 28.99% p.a. which is subject to change) is payable on the outstanding balances after any Interest Free Period. See humm90.com/au for more. Credit provided by humm Cards Pty Ltd ABN 31 099 651 877 Australian Credit Licence number 247415.

Sample TV disclaimer with Fixed Instalment Plan

This is only for offers where the 3% minimum monthly repayment does not apply – please double check with your **humm** Cards Pty Ltd Sales Support before using this 'Fixed Instalment Plan' version of the disclaimer.

*Approved credit card applicants only. Offer ends [insert date]. Fees, T&Cs and minimum finance amount apply. Total financed amount is payable by equal monthly instalments and cannot exceed 80% of your total credit limit. If you fail to pay a fixed monthly instalment, interest (charged at the Expired Promotional Rate, currently 28.99% p.a.) is payable on the missed instalment. See humm90.com/au for more. Credit provided by humm Cards Pty Ltd ABN 31 099 651 877 Australian Credit Licence number 247415.

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