

FREQUENTLY ASKED QUESTIONS

HUMM BIG THINGS REBATE OFFER



If someone wants to split the payment into two loan facilities so that they get double the rebate, can we do this?

Multiple contracts are possible with humm, however, two contracts for one purchase are not supported.

There are a number of protections in the humm system looking for 'fraud' – one identifies commonalities in email address and mobile phone numbers and classifies them as 'fraud'. This is one way that multiple contracts on a single purchase might be identified and then blocked.

There is also the risk of a decline on a second contract for other reasons outside of fraud flags which will require some additional steps by the humm Authorisation Team. During these steps if humm becomes aware that this second contract is for the same purchase, then they will not approve the rebate.

Therefore, we do not encourage customers to try to 'game' the system



What if someone buys products from us on National Patio Day as two different transactions? Will they receive the rebate on each purchase?

Yes, humm supports multiple contracts, and though the process may require some additional steps with the humm Authorisation Teams. So if you're aware of that your customer has already received the rebate on a different purchase, it is best to call the humm Authorisation team before putting the transaction through to ensure that both you and your customer are clear and we meet the customer's expectations.

If the customer needs to apply for additional credit as part of this second transaction (i.e. they have no available balance on their humm account), then the application may need to go through the special approval process – once again, please call the humm team for clarity.

How will the humm rebate / cash back be applied to the customer?

The humm rebate will be paid by humm as the final payment on the customer's purchase. This will be done automatically by the humm system.

As an example, if the customer buys a patio valued at \$5,001.00, they are entitled to a \$500.00 rebate. Therefore, while the total loan facility will still be for the full \$5,001.00, the final \$500 will be paid by humm. This will be clearly communicated by humm in an EDM that will go out to the customer confirming that if they go ahead, that the final \$500 will be covered by humm.

There is no need to do anything different for a humm cash back offer application. The transaction value will be same as a normal purchase. There is no need to build this discount into the quote. humm will be funding these discounts so it will not impact on your GP.

Can the customer pay back the loan facility as fast as they want to? Is there any penalty for this? Are there any charges if they decide to do this (i.e the monthly account fees for the life of the loan)?

Yes, a customer can pay back the loan as quickly as they would like to. There are no further fees applicable if they choose to do this. Once the customer's humm balance is zero, the monthly account keeping fee is stopped so there is no further expense.

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What happens if the customer defaults on repayments? Are there interest charges in this case and what are they? Do I have to disclose this information with every transaction like I do with HSBC?

hummm is *No Interest Ever*. This includes if a customer defaults or does not complete the payment plan within the term. Late payment fees of \$6.00 and collection fee of \$30.00 are applicable, though the credit schedule that is sent through to the customer communicates all of these fees.

You should run through these fees at point of sale when the customer is reviewing the agreement after you have provided the 'unlocking code'. hummm works closely with any customers who are having difficulty paying and try to avoid these kinds of charges wherever possible.



Does the customer get the rebate if they pay with hummm Little things online?

No, this rebate only applies to purchases made in store using hummm Big things.

Can the customer get the Bonus Voucher and pay for their patio/shed/Ambient Blinds with hummm?

No, they are unable to take advantage of the hummm offer and also be eligible for the Bonus Gift Voucher. This is very clear in the terms and conditions for the Bonus Gift Voucher (also see separate FAQs on the Bonus Gift Voucher offer).

Can the customer buy any of our products on Hummm and get the rebate? Can it be multiple products?

Yes, the customer can purchase any product from the Stratco portfolio on hummm Big things and they will receive the rebate to which they are entitled. Further, they are free to purchase multiple products on the one transaction and they will receive the rebate associated with the aggregate value of the transaction.

Does the customer still get the rebate even if they have a pre-existing hummm account?

Yes they do.

What happens if the customer commits to the purchase on National Patio Day, but the product isn't actually delivered until January (or later)? Do they still get the rebate from hummm?

Yes they do.

What happens if the customer commits to the purchase on National Patio Day, but our Outback Dealers can't install the product for them until January of next year (because they're too busy)? Do they still get the rebate from hummm?

Yes they do.

