

Review process.

The Special Approval process is designed to assist our Merchants whose customers do not meet our criteria, but feel are worthy applicants for humm's consideration. This process was designed for merchants to achieve possible additional sales, but only in special circumstances. Please inform customers that this is not a guarantee that humm will approve them, merely a step to obtain a 'possible' approval status.

The following process is to be implemented to ensure all staff know the criteria and considerations that we are prepared to look at.

Please inform the customer you wish to submit them for 'Special Approval' and ask for the following documents to support their case.

WE WILL CONSIDER:

No driver's licence

Paperwork required for review:

Copy of recent utility bill

Copy of last 2 months bank statements
(preferably the Direct Debit account*)

Copy of 2 recent pay slips

Copy of identification

Self-funded retirees

Paperwork required for review:

Copy of recent utility bill

Copy of last 2 months bank statements
(preferably the Direct Debit account*)

Copy of superannuation statement

Copy of Driver's Licence

Part-time employment <20 hours

Paperwork required for review:

Copy of recent utility bill

Copy of last 2 months bank statements
(preferably the Direct Debit account*)

Copy of 2 recent pay slips

Copy of Driver's Licence

Carer's pension / Widow's pension / Disability pension

Paperwork required for review:

Copy of recent utility bill

Copy of last 2 months bank statements
(preferably the Direct Debit account*)

Copy of recent Pension statement

Copy of Driver's Licence

hummm express checkout

To ensure you capture all TMD MANDATORY details on the **hummm** Schedule and to help avoid unnecessary Non-Valid contracts, please use this checklist.

Pre-Qualifications

1. **Customer age 18+**
2. **Residency** Permanently resident in Australia
3. **Employment** Must be employed full time/permanent part time 20+ hours per week* unless on a Veterans or Aged Pension Card
4. **Contact Details** Must have a valid phone number
5. **Credit Assessment** Meet our credit assessment criteria
6. **Application Identification** Australian Driver's License; or Aged Pension Card; or Veteran's Pension Card
7. **Payment type** (in the name of applicant)
Visa - credit or debit
Mastercard - credit or debit
Bank Account

SOLAR INDUSTRIES ONLY;

1. Customer must be the home owner

Identification

1. Australian Driver's Licence, Aged Pension Card **OR** Veteran's Card

(If the Pension Card does not have the word 'Aged' or 'Veteran's', then it is NOT an Aged or Veteran's Pension Card)

Direct debits. (repayments)

1. **Credit Card**
 - 1.1 Credit Card is to be sighted by sales person and must have at least 6 months validity
 - 1.2 Type, ID number and current expiry date **MUST** be listed
 - 1.3 Deposit and repayments must be from the same Credit Card
 - 1.4 Card holder and applicant **MUST** be the same person
2. **Bank Account**
 - 2.1 Must be an Australian Bank Account
 - 2.2 Must obtain the BSB and Account Number
 - 2.3 Bank Account holder and applicant **MUST** be the same person

Repayment frequency

1. All repayments by the customer to hummm will be **FORTNIGHTLY**
2. Last pay date must be recorded

Fees & charges

1. The customer will pay an Establishment or Additional Purchase Fee
2. The customer will pay a Monthly \$8.00 Fee
3. These fees are **NOT** paid upfront, but over the duration of the loan

Employment details

1. Must be employed in Australia
2. Employers trading name and contact number (Number **MUST** be a landline - 1300, 1800 or 131 etc numbers are not acceptable)
3. Self Employed customer must provide their ABN

(Note: hummm may contact the applicant's employer to verify the applicant's employment)

Verification call 1800 242 808

1. **EVERY** purchase requires a verification call
2. You **MUST** copy A to G responses onto Credit Schedule (Do not manually calculate)
3. You **MUST** record the hummm Verification Number on the Credit Schedule

Signatures

The Credit Schedule **MUST** be signed by the customer whose name is on the purchase

NOTE: You **MUST** give the customer a Terms and Conditions. You **MUST** ensure the Credit Schedule is signed and dated. There is to be no amendments to the Credit Schedule. For questions and queries please call your **hummm** Representative.

Website: shophummm.com

Payment plan approved applicants only; fees, terms, conditions, minimum amounts and exclusions apply. Payment plan provided by hummm BNPL Pty Limited (ABN 28 129 228 986) a subsidiary of hummm group limited.