**Humm90 Offer:** 15 Month Deferred Payment

Dates:

Monday 1 January - 29 February 2024

## **Terms & Conditions:**

15 Month Deferred Payment Period specified by Michael Hill Jeweller as being a Deferred Payment Period applying to an individual Transaction; Commencing from the date of the Transaction during which we will not require repayment of the amount (or any part of the amount) of that Transaction, although you will still owe us the amount after the expiry of the specified period, you will be required to make repayments in respect of the Transaction and interest will be charged at the Expired Promotional Rate (currently 25.99%) is available on Long Term Finance for in-store purchases only until 29 February 2024. Min Spend \$1000. Approved applicants only. Interest free arrangements have fees and charges. Fees, charges apply, including an annual fee (currently \$99) that applies on account opening and annually afterwards. T&Cs and minimum finance amount (\$1,000) apply. For Long Term Interest Free purchases: required payments must be made by the due date each month, otherwise interest at the humm90 Expired Promotional Rate (currently 25.99%) applies. For other purchases: Minimum monthly payments required. Up to 110 days interest free can apply (excluding purchases we treat as cash advances), interest at the humm90 Purchase Rate (currently 25.80% 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 1 June 2023 and can change. See humm90.com/au for current fees, charges and interest rates. Credit provided by humm Cards Pty Ltd ABN 31 099 651 877 Australian Credit Licence number 247415.