YOUR STATEMENT



Mr Pedro Donnelly
3 Vassar Street
QLD 4301
Australia

Customer ID	656958
Statement Period	**20 Jan 2026 - 19 Feb 2026**
Credit Limit	$5,500.00
Available Credit	$318.91

Your transaction summary for this period

Opening balance	**$5,509.23**
Opening balance excl. instalment plans	**$2,239.39**
Purchases and other debits	$793.26
Payments	$830.00
Other credits	$0.00
Interest	$2.13
Fees	$11.85
Closing balance excl. instalment plans	**$2,216.63**
Balance in instalment plans	**$2,952.64**
Closing balance	**$5,169.27**

What you need to pay this period

A minimum payment of	$30.00
Instalment repayments of	$317.20
Total amount due	**$347.20**
Amount due by 11 Mar 26	**$347.20**

Alternative repayment to reduce interest: $1,458.09

Paying this amount will help you pay less interest, and in some cases may help you pay no interest. This amount above includes your minimum payment amount plus any remaining Eligible Unpaid Balances, any fees due this month, any interest payable plus any interest free balances expiring on your payment due date.

Your direct debit plan

To make a payment or set up a direct debit log in to my humm90. Otherwise, you can make a payment via BPAY.

Minimum payment warning

If you only make the minimum payment each month, you will pay more interest and it will take longer to pay off your balance. For example: For the revolving balance portion of your total outstanding balance:

If you make no additional charges using this card and each month you pay...	You will pay off the Closing Balance shown on this statement in about...	And you will end up paying an estimated total of interest charges for that revolving balance of...
Only the minimum payment for the closing revolving balance	**35 years 5 months**	**$12,199.54**
$123.38	**2 years**	**$505.69, a saving of $11,693.85**

Having trouble making repayments? If you are having difficulty making credit card repayments, please contact us on **1300 115 533**. We may be able to assist you.

No International Transaction Fees

Shop anywhere in the world, online or overseas and pay no international transaction fees.

Your transactions this period

DATE	CARD	DESCRIPTION	AMOUNT
		Opening balance	**$2,239.39**
19 Jan 26		BPAY Payment	-$30.00
19 Jan 26		Payment Handling Fee	$0.95
19 Jan 26	6987	AMAZON AU RETAIL SYDNEY	$8.20
20 Jan 26		Account Fee	$9.95
20 Jan 26	6987	TENDER DISPOSALS SPRINGWOOD Instalment	$83.30
		Payment 7 of 15	
20 Jan 26	6987	BUTCHERCROWD PTY LTD KEWARRA BEACH Instalment	$22.42
		Payment 7 of 15	
20 Jan 26	6987	BIGW ONLINE BELLA VISTA Instalment	$68.43
		Payment 7 of 15	
20 Jan 26	6987	BUNNINGS GROUP LTD HAWTHORN EAST Instalment	$48.35
		Payment 7 of 15	
20 Jan 26	6987	BIGW ONLINE BELLA VISTA Instalment	$58.46
		Payment 3 of 15	
20 Jan 26	6987	SHEIN.COM SINGAPORE Instalment	$36.24
		Payment 2 of 15	
31 Jan 26	6987	Afterpay afterpay.com	$25.04
31 Jan 26		BPAY Payment	-$800.00
31 Jan 26		Payment Handling Fee	$0.95
3 Feb 26	6987	AMAZON AU MARKETPLACE SYDNEY	$48.56
6 Feb 26	6987	AMAZON AU MARKETPLACE SYDNEY	$29.99
6 Feb 26	6987	AMAZON AU MARKETPLACE SYDNEY	$36.79
8 Feb 26	6987	AMAZON AU RETAIL SYDNEY	$8.00
10 Feb 26	6987	Afterpay afterpay.com	$37.50

continued on next page

How to make a payment

DIRECT DEBIT

To set up direct debit repayments:

- Log in to my **humm90** or:
- Call 1300 115 533.

You can elect to pay the minimum payment, or set a fixed amount to pay monthly.

humm90 MY HUMM90

To make a one time payment:

- Log in to my **humm90** and follow the instructions.

BPAY **Biller Code:** 287714 **Ref:** 2106158906

Telephone & Internet Banking - BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account.
More info: **bpay.com.au**

Note: Please allow 3 – 5 business days for payments to be processed. Payments made via BPAY incur a payment handling fee.

05001 V3/01 E-2640 S-5743 I-5743 000000

Your transactions this period, continued

14 Feb 26	6987	AMAZON AU MARKETPLACE SYDNEY	$271.99
17 Feb 26	6987	AMZNPRIMEA* AMZNPRIMEA SYDNEY SOUTH	$9.99
19 Feb 26		Interest	$2.13
		Closing balance	**$2,216.63**

Note: The standard humm90 Mastercard Card Purchase Rate is 26.30% p.a and the Cash Advance and Expired Promotional Rates are 26.49% p.a.

Your promotional offers and card purchases summary

EXPIRY DATE*	INTEREST RATE	REMAINING BALANCE
11 Mar 26	0.00%	$1,056.96
8 Apr 26	0.00%	$352.43
9 May 26	0.00%	$406.11

*Note: The expiry date consolidates all transactions due to expire on that date.

Instalment repayments

START DATE	DESCRIPTION	TERM	INTEREST RATE	INSTALMENT AMOUNT	NO. OF PAYMENTS TO GO	REMAINING BALANCE
27 Jul 25	BUTCHERCROWD PTY LTD	15 months	0.00%	$22.42	8	$179.36
5 Aug 25	BUNNINGS GROUP LTD	15 months	0.00%	$48.35	8	$386.80
27 Jul 25	TENDER DISPOSALS	15 months	0.00%	$83.30	8	$666.40
5 Aug 25	BIGW ONLINE BELLA VISTA	15 months	0.00%	$68.43	8	$547.44
14 Dec 25	BIGW ONLINE BELLA VISTA	15 months	0.00%	$58.46	12	$701.52
19 Dec 25	SHEIN.COM SINGAPORE	15 months	0.00%	$36.24	13	$471.12

05001 V3/01 E-2640 S-5744 I-5744 000000

humm90 provided by humm Cards Pty Ltd, ABN 31 099 651 877 Australian Credit Licence number 247415.
Mastercard and the circles design are trademarks of Mastercard International Incorporated.