

HUMMGROUP

REBECCA JAMES // CEO

2 MARCH 2021



**We are on a mission
to revolutionise the
way people buy.**

hummgroupp // Buy on your terms

We're liberating people from a 'one size fits all' approach.

We enable seamless approvals for purchases big, small or business related. Empowering consumers to choose how they wish to pay, with terms from five fortnights through to five years.

Today 2.6 million customers entrust us to help them buy, and pay over time. And we're just getting started.

In 2H21 we're taking humm to the United Kingdom and Canada.

As we grow internationally, we're putting significant firepower into our marketing efforts and product experience, actively shaping how people will buy in the future.

Strategy for growth //

1 New products for new audiences

Addressing new markets through **bundll** and **hummpo**

2 Driving customer engagement

Driving customer engagement and transaction frequency

3 Expanding the instalment payment core

New merchants and platforms in current markets

4 International expansion

Expansion into new markets



Empowering consumers to choose how they wish to pay, with terms from five fortnights through to five years.



**Buy Now. Pay Later.
Everywhere.**

**Millennials and Gen Z:
The Balancers**



Live interest free forever!

**Young families:
The Amplifiers**



100% shopping. 0% interest.

**Young families/HENRYs:
The Shoppers**



**Buy Now Pay Later.
Built for business**

**SMEs:
The Founders**

\$1,033m

Volumes in 1H21

Launched in 1H21

\$1.9t

Total addressable market (**bundll**, **hummm** and **hummm90**)





>\$30b

Total addressable market



We enable seamless approvals for purchases big, small or business related.

CONSUMER SOLUTIONS (online + instore)

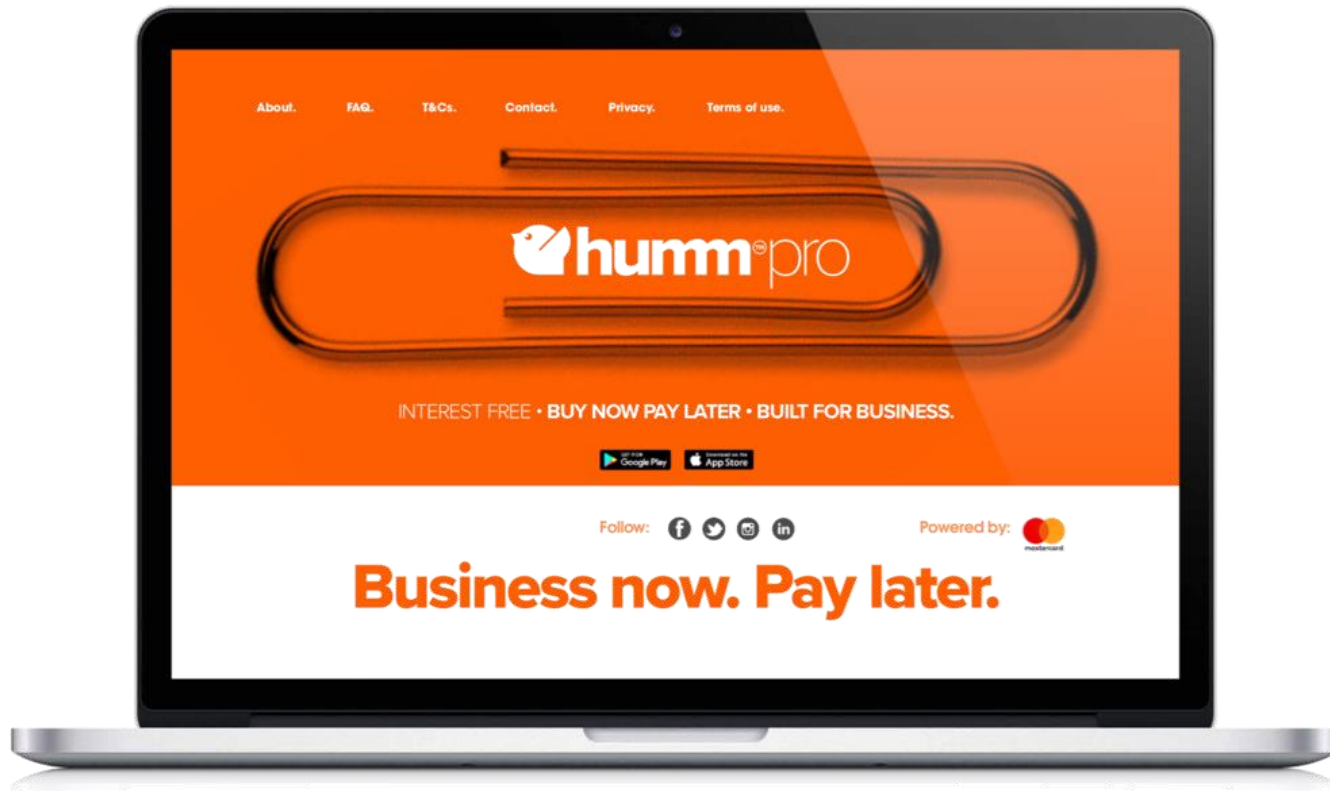
Payment solution	Maximum limit	Little things	Big things	Description
 bundll <small>powered by hummm</small>	<\$1,000	✓		<ul style="list-style-type: none"> • 2 weeks to repay, snooze for an extra 2 • Repay over 12 weeks with superbundll
 hummm® <small>'Little things'</small>	<\$2,000	✓		<ul style="list-style-type: none"> • Fortnightly repayments in 5 or 10 slices
 hummm® <small>'Big things'</small>	<\$30,000		✓	<ul style="list-style-type: none"> • 6-60 months repayment period
 hummm®90	<\$50,000	✓	✓	<ul style="list-style-type: none"> • 90+ days interest free • Up to 60 months interest free with selected retail partners

SME SOLUTIONS



BNPL. Built for business
Meeting the cashflow needs of small businesses through interest free instalments

hummm[®]pro // Displacing the \$30b SME credit market



FOR THOSE...

2.9m SME owners in Australia and New Zealand who'd rather be baking, planning, hammering, painting, making, delivering, writing and building their business.

WHO THINK...

Finance should be tailored and easy to access.

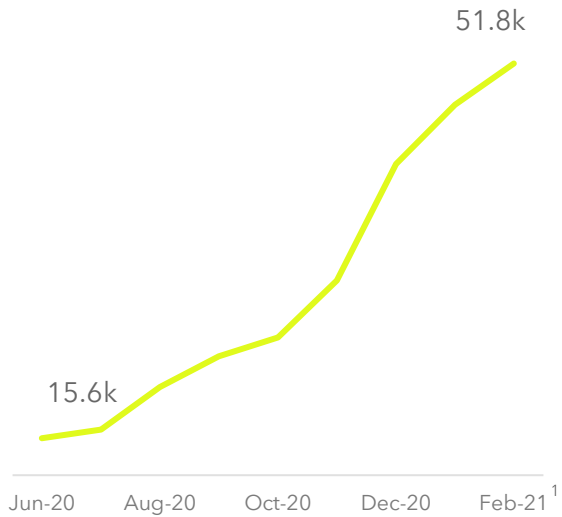
AND WANT...

One easy to use product that tracks spending and gives repayment options to put SME owners in control of their cashflow.

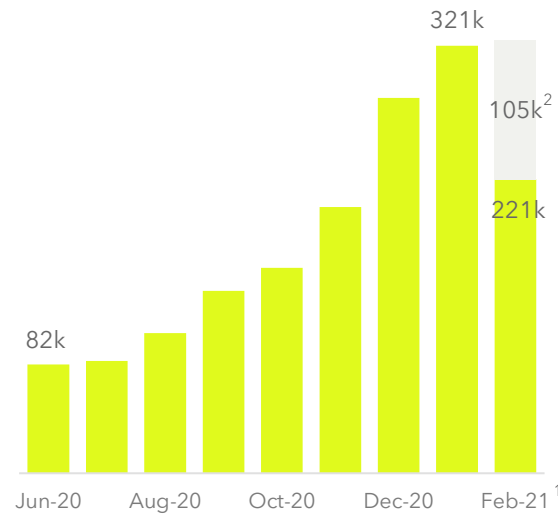


With inbuilt tools supporting financial wellness, our BNPL anywhere product is resonating

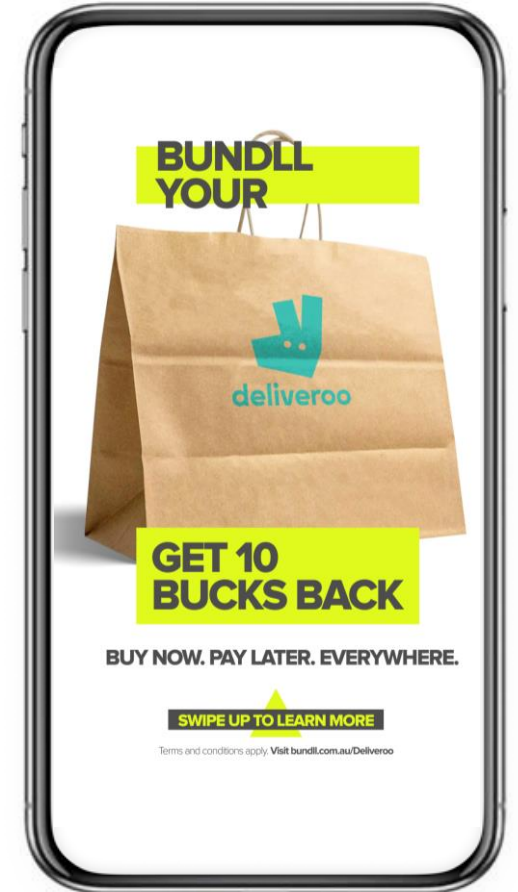
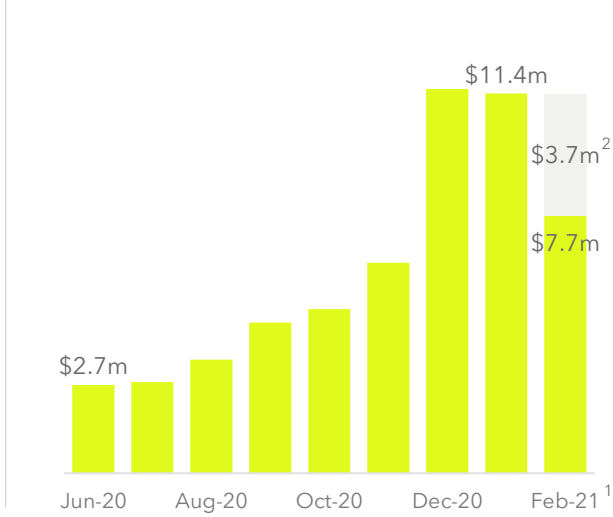
CUSTOMERS (CUMULATIVE)



MONTHLY TRANSACTIONS

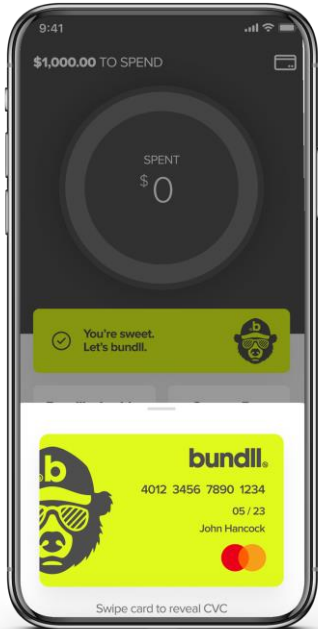


MONTHLY VOLUMES



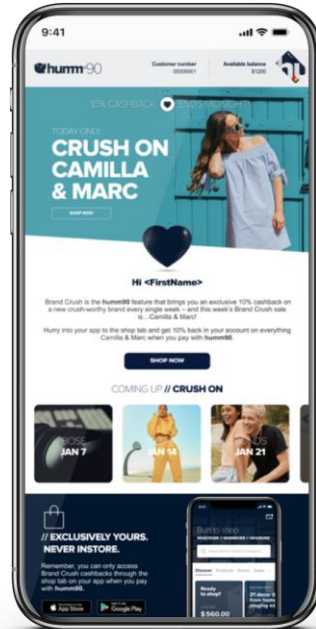
1. Data as at 19 February 2021.
 2. Estimate based on performance as at 19 February 2021.

hummgroup // Delightful app experiences



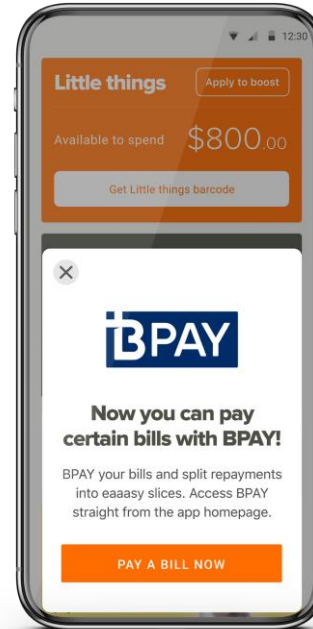
INSTANT PROVISIONING.

Sign up and shop in less than two minutes



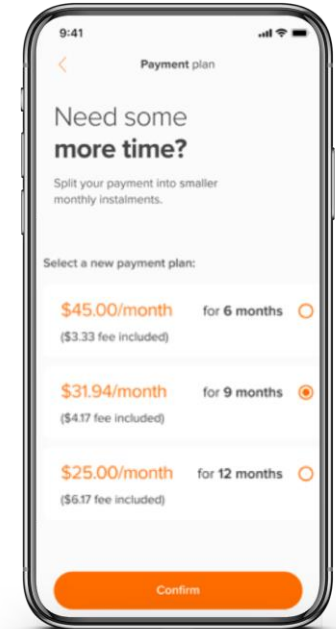
MARKETPLACE.

Two click shopping experience



BPAY.

BNPL bills at over 23k providers



MANAGE REPAYMENTS.

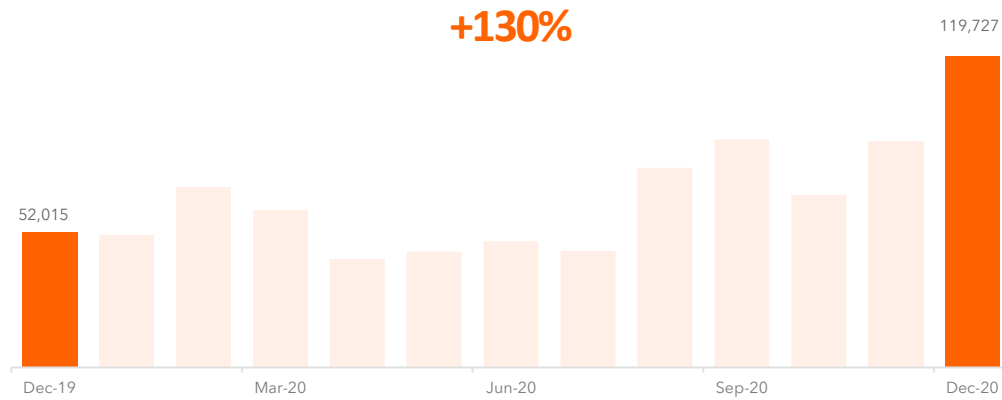
Business Now Pay Later

These features and smooth user experiences have led to hummgroup customers transacting 14x p.a.¹

1. Includes all products in BNPL and Cards segments excluding hummpro.

hummm® // New BNPL products growing rapidly

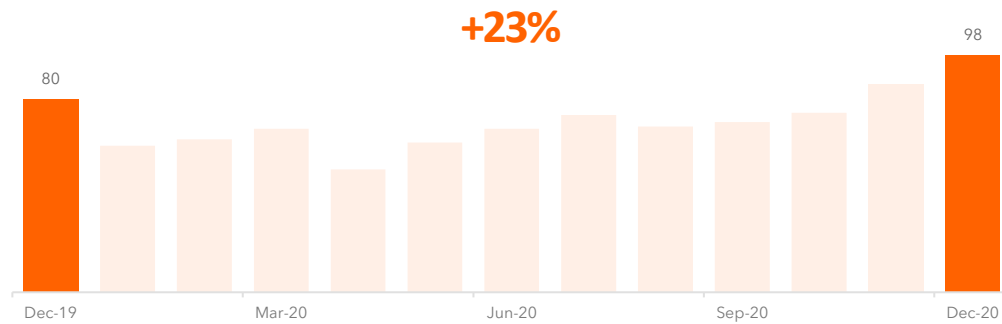
BNPL MONTHLY APP DOWNLOADS



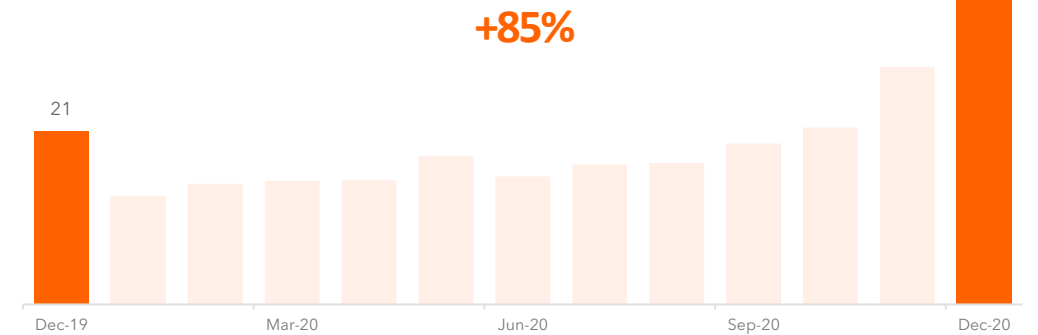
BNPL MONTHLY TRANSACTIONS



BNPL MONTHLY VOLUMES (A\$M)



'NEW PRODUCTS' MONTHLY VOLUMES (A\$M)



1. BNPL includes humm AU, NZ, IE and bundll. 2. 'New products' include humm 'Little things' AU, NZ and IE and bundll.

// United Kingdom and Canada launch in 2H21

BNPL adoption is still in its infancy, with a significant opportunity to displace outdated traditional point of sale finance. We are well placed to capture the shift from revolving credit to paying over time in fixed instalments, with a focus on higher value purchases in health, automotive, home improvement and luxury.



United Kingdom: \$778b¹

- **humm** is the only BNPL provider to service Ireland and the United Kingdom.
- Led by Patrick Joseph Byrne, CEO of **humm** United Kingdom and Ireland, and Ross Gould, Head of Credit and Risk, **humm** United Kingdom and Ireland.
- Over 200 retailers signed with strong pipeline of merchants.
- Customer-centric product design already configured to meet increasing regulation, including serviceability checks.



Canada: \$613b¹

- Appointment of Board and senior executives imminent.
- Attractive market for **humm** with strong existing relationships and a complementary regulatory framework.
- Active discussions with a number of participants in the market with further strategic alliances on launch to be announced.

1. Addressable market in A\$.

humm®group // Moving forward

- We are on a mission to revolutionise the way people buy.
- We have a differentiated solution enabling seamless approvals for purchases big, small or business related.
- We empower consumers to choose how they wish to pay, with terms from five fortnights through to five years.
- We already have significant scale with 2.6 million customers, and we're just getting started.
- We have a significant market opportunity, both locally and internationally and with a total addressable market of \$1.9t.
- We are well capitalised to put significant firepower power into our global market efforts and product experience.

MARKET OPPORTUNITY



Total addressable market

\$1.9t



United Kingdom (new market)

\$778b



Canada (new market)

\$613b



Australia

\$349b



New Zealand

\$91b



Ireland

\$77b

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