



Your pet owners now have an easy way to pay.

Hummm is the only BNPL product that can service the veterinary industry.



For your practice.

An audience who spend more.

71% of hummm customers are 35+ with average spend of \$2,439.

Cash flow benefits.

Next business day payment.

Zero financial risk.

Hummm covers late and default payments.

Instant Integration.

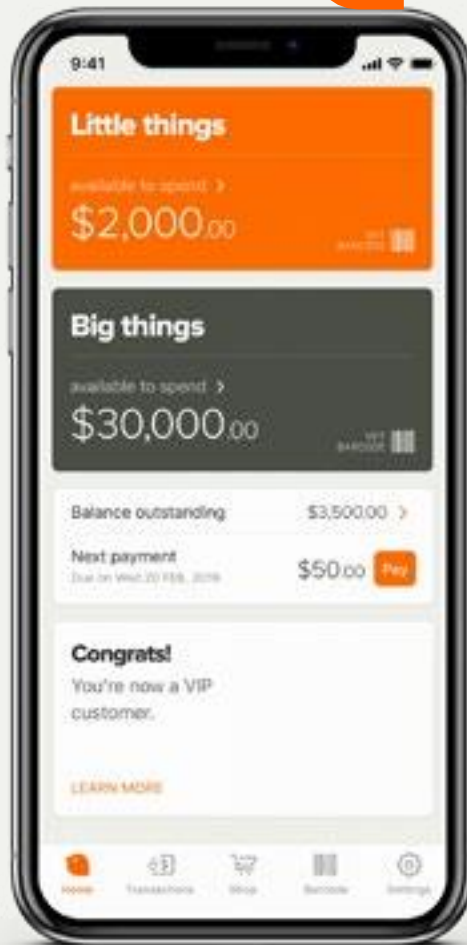
Multiple online and in-store payment platforms.

More repeat customers.

49% of transactions are hummm repeat customers.

Merchant service fee refunded.

Fully refunded on hummm customer returns.



For pet owners.

No interest ever.

Easy to apply.

Fast approval online or via the hummm App.

Higher customer spending power.

Big things: up to \$30k.
Little things: up to \$2k.

Longer payment terms.

Big things: Fortnightly repayments over 12 to 60 months.

Little things: Weekly or fortnightly repayments over 2.5 or 5 months.

Multi-channel shopping.

Available online and in-store.

71%
35+ YRS
ATV = \$2,439

29%
18-34 YRS
ATV = \$1,109

BNPL Industry **60%**
18-34 YRS
ATV = \$178

OVER **18k**
PLACES TO SHOP

ACCESS TO OVER **2.3m**
CLIENTS