

# Humm retailer marketing guide for Big & Little Things.

OCTOBER 2020 Version 7



# Logo formats.



Humm icon



Humm icon with strapline



Humm icon with secondary strapline



Humm core logo.



Humm core logo with strapline



Humm logo with secondary strapline

DO NOT run vertically



DO NOT crop logos



DO NOT change colour of logo



DO NOT add drop shadows or embossing



DO NOT run tangerine logo over itself or any dark colours that are similar



# The Brand Mark.

Primary colour.



Only in mono/B&W application.



## Headline fonts.

**The main headline font is either Proxima Nova Black at -20pt kerning**

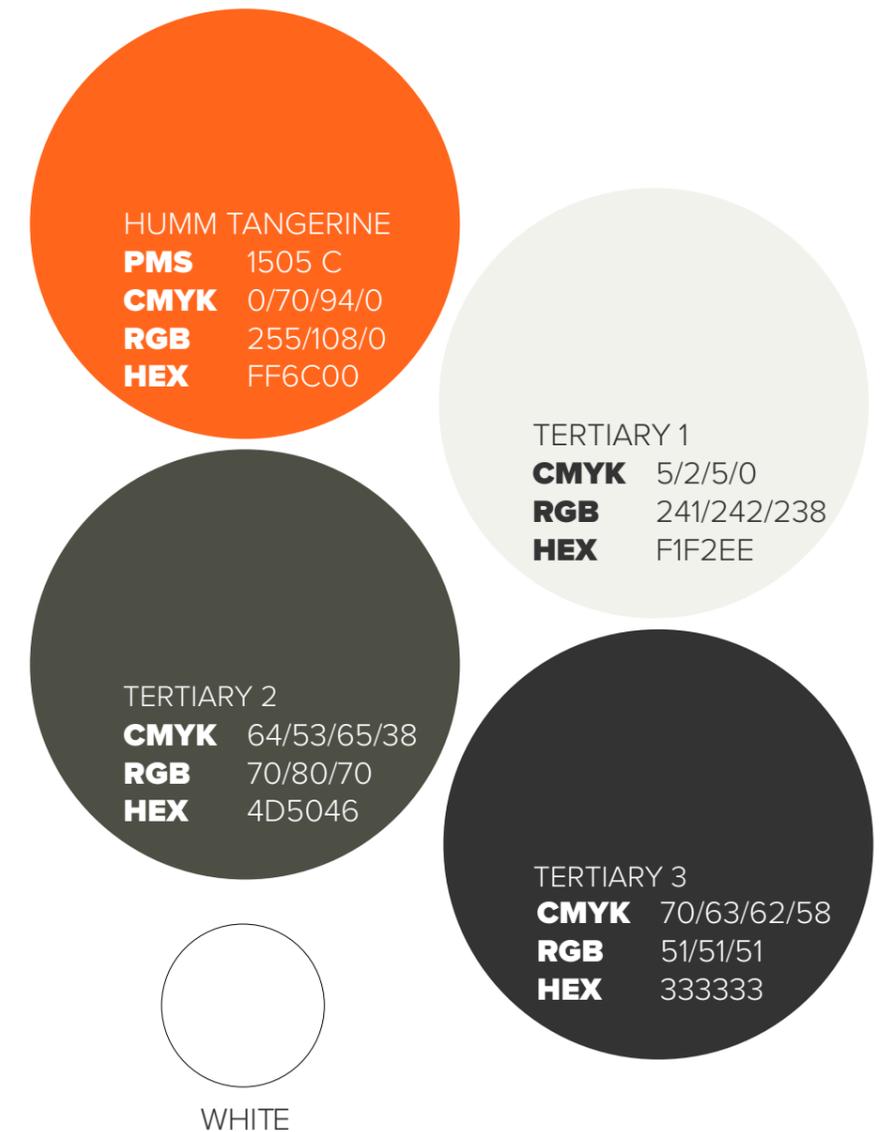
**It can also be Proxima Nova Extra Bold at -30pt kerning**

Proxima Nova Thin can be used for fine text at -60 kerning

Proxima Nova Light can be used for fine text in reverse at -60 kerning

**Text colour: #333333** for digital and **CMYK 70/63/62/58** or **90% black** for print.

## Colours.



## Headlines.

Buy Now, Pay Later with **hummm**.

**Hummm** it now, pay later.

Keep life humming.

**Live interest free forever.**

No interest ever with **hummm**.

**Take it today.** Take time to pay with **hummm**.

**Buy online today.** Take time to pay with **hummm**.

**Buy in-store today.** Take time to pay with  **hummm**<sup>®</sup>

**Love it forever.** Pay interest never with **hummm**.

**Love it forever.** Pay interest never with  **hummm**<sup>®</sup>

Disclaimer always required when referencing **hummm** generically or **hummm** Big things: Lending criteria, \$10 late fee, terms and conditions apply. **Hummm** Little things up to \$1,000. **Hummm** Big things up to \$10,000. An establishment fee of \$20 and a \$2.50 monthly account fee applies to Big things only.

Either write **hummm**, or use the logo. Not both.

# Approved copy blocks continued

## Making 'Little things' and 'Big things' humm.

Your **humm** gives you control over your payment installations.

For buying 'Little things', you can apply for up to \$1,000 with **humm**. Choose to repay fortnightly in 5 slices or weekly in 10 slices. Plus each repayment frees your balance to spend again.

For buying 'Big things', you can apply for up to \$10,000 – so you can shop with confidence. Then, depending on what you're buying and where, you can choose to repay in 6, 12, 18...all the way up to 24 months.

## Fees.

If you buy using 'Little things' you pay no fees. For 'Big things' there is a establishment fee of \$20 on each purchase. After that it's just \$2.50 per month. The only other **humm** fees are for missed or late payments. So pay on time and they'll never apply.

See [www.shophumm.com/NZ](http://www.shophumm.com/NZ) for full details.

## Pay in slices.

For everyday 'Little things' you can choose to repay fortnightly in 5 slices or weekly in 10 slices. For 'Big things' your fortnightly repayments can be over 6 to 24 months depending on what you purchase and where you shop.



Why is everyone talking about **humm**? Because you never pay interest; never, ever, ever<sup>1</sup>.

**Every** advertisement that references **humm** generically or **humm** Big things must have the following full disclaimer: Lending criteria, \$10 late fee, terms and conditions apply. An establishment fee of \$20 and a \$2.50 monthly account fee applies to Big things only. See [www.shophumm.com/NZ](http://www.shophumm.com/NZ) for full details.

If an advertisement only references **humm** Little things the shortform disclaimer of: *Lending Criteria, \$10 late fee, terms and conditions apply* may be used.

# General Advertising Rules.

**Please note that,** although this guide is intended to assist with the development of advertising for **hummm** products, the responsibility and liability to ensuring that any advertising complies with all applicable laws and regulations in New Zealand sits with the retailer.

**hummm** and its related entities have no liability with respect to retailer advertising practices and materials. As at 1 December 2021, under the Credit Contracts and Consumer Finance Act 2003, additional information is required in advertisements for financial products and whilst this guide takes the new requirements into consideration, retailers must understand their obligations and ensure they are compliant. Section 3 of the Responsible Lending Code provides additional guidance on advertising.

This guide is for use **within your organisation only** and cannot be shared with any third-parties without **hummm's** prior written consent. We reserve the right to update these guidelines from time to time.

## When developing advertisements for **hummm Big Things** there are some general rules to follow:

- > All copy in advertisements must be written in plain language in a clear, concise and intelligible manner. It must be displayed in a manner so as to be likely to come to the attention of, and be understood by, the average intended customer. Caution must be taken to ensure information is not likely to be misleading, deceptive, or confusing for customers.
- > All advertisements that reference **hummm** generically or **hummm Big things** must include the disclaimer "Lending criteria, \$10 late fee, terms and conditions apply. An establishment fee of \$20 and a \$2.50 monthly account fee applies to Big Things only." The disclaimer must be stated in a prominent manner so that it is legible, unlikely to be overlooked, and not hidden or obscured due to its size, colour or position. The content of any disclaimer must not contradict the main message of the advertisement.

If your advertisement only references **hummm Little things** and does not reference the **hummm** product generically or **hummm Big things**, you may instead use the short form disclaimer Lending Criteria, \$10 late fee, terms and conditions apply.

# Approved copy blocks continued

## Get up and humming.

You can join **hummm** in two ways

### 1. Apply now online or via our app.

- > Download the **hummm** App or visit [shophummm.co.nz](http://shophummm.co.nz)
- > Complete the application form.
- > Once approved, get humming.

### 2. Apply while you shop online.

- > Visit any **hummm** retailer and find a deal
- > Choose **hummm** as your payment option at checkout
- > You'll be directed to **hummm** to apply for **hummm**
- > Once approved, complete your **hummm** purchase
- > Wait for delivery.

## It's all at your fingertips.

On the **hummm** App you can manage:

- > Your 'Big things' and 'Little things' purchases
- > Your repayment options
- > Apply for 'Big things' pre-approval
- > Your available spend
- > Next payment due
- > Transaction history

## T&Cs for inclusion.

**Hummm** Little things: Lending criteria, \$10 late fee, terms and conditions apply. **Hummm** Little things up to \$1,000. **Hummm** Big things up to \$10,000. An establishment fee of \$20 and a \$2.50 monthly account fee applies to Big things only.

# The copy rules so far continued

## Headline type styling.

Use **Proxima Nova Extrabold** and Proxima Nova Light to add value to headlines. eg.

**Little things.**  
**Big things.**  
**Everything.**  
No interest ever.



**Every** advertisement that references **hummm** generically or **hummm** Big things must have the following full disclaimer: Lending criteria, \$10 late fee, terms and conditions apply. An establishment fee of \$20 and a \$2.50 monthly account fee applies to Big things only. See [www.shophummm.com/NZ](http://www.shophummm.com/NZ) for full details.

If an advertisement only references **hummm** Little things the shortform disclaimer of: *Lending Criteria, \$10 late fee, terms and conditions apply* may be used.

# The copy rules so far continued

## Copy overall.

When developing copy, every word needs to earn its place on the page. Be clear. Be ruthless. Think clear, concise and above all else, be customer friendly.

## Humm.

Use sentence case ie. **Humm** starts this sentence so it's capitalised. If it's within copy, it's a lowercase h. So, in this situation, **humm** is within the sentence, so it doesn't require a capital

**Humm** should always be in bold.

## Humm in a headline.

When **humm** appears in the headline of customer comms or merchant comms, you can consider making it orange. But recommend just in the first occurrence. All other occurrences should be black or bold. But really, it's whatever looks good.

## Sentence case.

All communications for **humm** should be in sentence case.

### Specifically:

When using the statement: Big things. Little things. Everything, follow the below:

When articulating the difference, or explaining big and little, write it as follows (note where to capitalise) 'Big things', 'Little things'.

When talking generically about 'Big things and Little things' within copy or headlines, it should be written as: Little things, big things, everything.

When referencing 'Little things' or 'Big things' within copy, place single quotation marks around 'Little things' and 'Big things'.

## Mouse & Elephant.

Usage & copy lock-up. Always per the below;

- > Colours
- > Sizing
- > Copy

**Note:** The elephant and mouse are not proportionate. This is intentional. Please keep them this way.

The diagram illustrates the usage of the Mouse and Elephant icons for 'Little things' and 'Big things' with payment terms. It is divided into two sections by a horizontal line.

**Top Section:**

- Mouse:** **Humm** for 'Little things' up to \$1,000
- Elephant:** **Humm** for 'Big things' up to \$10,000

**Bottom Section:**

Alternate with payment terms

- Mouse:** **Humm** for 'Little things' up to \$1,000 and choice to repay fortnightly or weekly in 5 and 10 slices
- Elephant:** **Humm** for 'Big things' up to \$10,000 and up to 24 months to pay, depending on where you shop.

