

## Finance Terms & Conditions

Finance options: Terms and conditions and minimum credit criteria apply. The 0% APR offer is available in-store only, while stocks last, and is subject to credit assessment and approval. The 0% APR is fixed for the full duration of both the 12-month and 24-month loan options.

Representative example: A €1,800 loan over 12 months with a fixed interest rate of 0% APR has 12 monthly instalments of €150. In this example, the total amount repayable is €1,800 and the total cost of credit is €0.

hummm is underwritten by FlexiFi Europe Limited, Company Number: 600124. FlexiFi Europe Limited, trading as hummm, is regulated by the Central Bank of Ireland.

Important: If you do not meet the repayments on your BNPL agreement, your account will go into arrears. This may affect your credit report and could limit your ability to access credit, hire-purchase agreements, consumer-hire agreements, or BNPL agreements in the future.

For Furniture, Beds & Mattress orders, finance is available for up to 36 months at 0% APR.

## Bonus Gift Card Terms & Conditions

Receive a Harvey Norman gift card when you purchase a participating Samsung phone from a Harvey Norman store or online at Harvey Norman Ireland.

Eligibility: This promotion is open to all Republic of Ireland residents aged 18 years or over.

Promotional period: This promotion applies to purchases made from 29 May 2026 to 10 June 2026.

Qualifying products: The following Samsung phones are included in this offer:

- Samsung S26 Ultra 1TB — White, Cobalt Violet, Black, Sky Blue
- Samsung S26 Ultra 512GB — White, Cobalt Violet, Black, Sky Blue
- Samsung S26 Ultra 256GB — White, Black, Sky Blue, Cobalt Violet
- Samsung S26+ 512GB — White, Cobalt Violet, Black, Sky Blue
- Samsung S26+ 256GB — White, Cobalt Violet, Black, Sky Blue
- Samsung S26 512GB — White, Cobalt Violet, Black, Sky Blue
- Samsung S26 256GB — White, Cobalt Violet, Black, Sky Blue
- Samsung S25 FE 5G 128GB — Navy, Jetblack

Gift card use: The gift card can be used in-store only, not online, and is valid for 5 years from the date of purchase.

Redemption restriction: Customers cannot redeem the gift voucher on the same invoice on which it was issued as a bonus.

Returns and refunds: Any stock returned for a swap or refund will be processed at the item value minus the bonus gift voucher amount.

Disqualification: The Promoter reserves the right to immediately disqualify anyone who tampers with the promotion or provides an incorrect or invalid transaction receipt or false identity.

Promoter decision: The Promoter's decision is final and binding, and no correspondence will be entered into regarding the outcome of this promotion.

Changes to the promotion: If circumstances outside the Promoter's reasonable control, fraud, abuse, or human or computer error affect the proper operation of this promotion, the Promoter reserves the right to cancel or amend the promotion, gift, or these terms and conditions where necessary. The Promoter will always aim to minimise any impact on participants.

Governing law: This promotion is governed by the laws of the Republic of Ireland and is subject to the exclusive jurisdiction of the Irish courts.

Acceptance: By participating in this promotion, participants are deemed to have accepted these terms and conditions.

Severability: If any clause is found to be illegal, invalid, or unenforceable, it will be severed and deleted from these terms and conditions, and the remaining clauses will continue in full force and effect.