**1.0 Purpose**  
  
1.1) The proposed campaign is to boost Personal Financing Sales for two months. The campaign is also to encourage existing Personal Financing Account holders to top-up the financing amount and enjoy the rewards.  
  
1.2) This will be a tactical campaign for targeted PF Account holders who fulfilled their repayments >50% of the initial financing amount and are good paymasters.  
  
**2.0 Campaign Duration** (Tentative date)Application Date: 22nd Feb 2018 – 30th Apr 2018.  
S&P Signing Date by: 31st May 2018.  
 **3.0 Campaign Mechanics**  
  
3.1) Eligible customers are those who received EDM blast on this campaign. Edm blast database are as per in DEF.   
  
3.2) The campaign rewards' ONE **RM50 Petrol Gift Card** for Successful Applicant who submitted Personal Financing application with complete supporting documents within the campaign period and Approved and Signed the Sale & Purchase Agreement by 31st May 2018.   
  
3.3) Customers are able to submit Application via online e-application page Website / Tablet during submitting application for top-up financing amount (Loan Code 851).   
  
3.4) Application Channel: Tablet or Website (e-application).

3.5) This campaign is not entitled for those applications approve under special promotion rate within the campaign period.

**4.0 Two months Sales based on Loan Code (851 Refinancing)**

|  |  |  |  |
| --- | --- | --- | --- |
| **2 Months** | **851** | | |
| **Dec 2017 (19 days)** | **Jan 2018 (21 days)** | **Total** |
| Application (#) | 2,543 | 3,053 | 5,596 |
| Application judge (#) | 2,567 | 3,060 | 5,627 |
| Approve (%) | 26.7% | 25.7% | 26.2% |
| Approve (#) | 685 | 786 | 1,471 |
| Approve (RM'000) | 7,894,000 | 8,901,400 | 16,795,400 |
| Ticket Size (RM) | 11,276 | 11,613 | 22,889 |
| S&P (#) | 659 | 782 | 1,441 |
| S&P (RM'000) | RM 7,430,600 | RM 9,081,600 | 16,512,200 |
| S&P (%) | 96.2% | 99% | 98% |

**5.0 Sales Projection**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **2 Months** | **Est. Sales Without Campaign [A]** | | | **2 Months** | **Sales With Campaign [B]** | | |
| **Mar 2018 (22 days)** | **Apr 2018 (21 days)** | **Total** | **Mar 2018 (22 days)** | **Apr 2018 (21 days)** | **Total** |
| **Application (#)** | 3,921 | 3,053 | 6,974 | **Application (#)** | 4,313 | 3,358 | 7,672 |
| **Application judge (#)** | 3,882 | 3,060 | 6,942 | **Application Judge (#)** | 4,270 | 3,325 | 7,595 |
| **Approve (%)** | 26.0% | 26.0% | - | **Approve (%)** | 26.0% | 26.0% | - |
| **Approve (#)** | 1,024 | 786 | 1,810 | **Approve (#)** | 1,110 | 864 | 1,975 |
| **Approve (RM)** | 11,267,063 | 8,901,400 | 20,168,463 | **Approve (RM'000)** | 12,893,442 | 10,038,584 | 22,932,026 |
| **Ticket Size (RM)** | 11,613 | 11,613 | 11,613 | **Ticket Size (RM)** | 11,613 | 11,613 | 11,613 |
| **S&P (#)** | 983 | 782 | 1,765 | **S&P (#)** | 1,099 | 856 | 1,955 |
| **S&P (RM)** | RM10,816,380 | RM9,081,600 | RM19,897,980 | **S&P(RM'000)** | RM12,764,507 | RM9,938,198 | RM22,702,706 |
| **S&P (%)** | 96% | 99% | 97.5% | **S&P (%)** | 99% | 99% | - |

The estimated sales are with assumption that approval ratio, ticket size and S&P ratio are remaining unchanged.

**Additional Sales with campaign [B] - [A]**

|  |
| --- |
|  |

|  |  |  |  |
| --- | --- | --- | --- |
| **2 Months** | **Est. With Campaign [B]** | **Est. Without Campaign [A]** | **Additional Sales** |
| Application (#) | 7,672 | 6,974 | 697 |
| Application judge (#) | 7,595 | 6,942 | 653 |
| Approve (%) | - | - | - |
| Approve (#) | 1,975 | 1,810 | 164 |
| Approve (RM) | 22,932,026 | 20,168,463 | 2,763,563 |
| Ticket Size (RM) | 11,613 | 11,613 | - |
| S&P (#) | 1,955 | 1,765 | 190 |
| S&P (RM) | 22,702,706 | 19,897,980 | 2,804,725 |
| S&P (%) | 99.0% | 97.5% | - |

**6.0 Rewards**  
  
**RM50 Petrol Gift Card** for each Successful Applicant whom signed the Sale & Purchase Agreement by 30th Apr 2018.   
 **7.0 Campaign Cost**  
7.1) The Campaign Reward is by utilising the remaining Petrol Gift Card worth RM50 each which was purchased for previous campaign "PF: Refinancing (Test Strategy for CRO, CSU TMK & HQ TMK)" which was launched in Oct 2017.  
  
7.2) Total available quantity of Petrol Gift Card as of now is 1,921 units.  
  
7.3) The Delivery cost for 1,921 units will be as follows; however the actual delivery cost will be based on no.of winners upon the campaign ends. Attached together is a quotation for delivery.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Descriptions** | **Qty (unit)** | **Unit Price** | **Total Price** | **GST (6%)** | **Total Cost** |
| Petronas RM50 Gift Card Delivery Charges1 .within Malaysia | 1,921 | RM 10 | RM 19,210 | RM 1,152.60 | **RM 20,362.60** |

**8.0 Communication Channel**EDM blast to existing PF Account holders who has fulfilled their repayments >50% of the initial financing amount and are good paymasters. Total base extracted for EDM blast: 16,884 customers  
 **9.0 Fulfilment**  
  
9.1) Campaign Fulfilments will be done by vendor (JCMS Pro Rewards Sdn.Bhd.) by batches once the campaign ends.  
  
9.2) Total Cost for Fulfilment is as per attached quotation from JCMS amount RM 20,362.60 for **1,921** units.

**10.0 Overall Campaign Process**

1. The database extraction is based on criteria as per DEF attached. Total database extracted are 16,884 counts.
2. EDM design and contents will be prepared by A&P team and approved by PF Head prior to the EDM blast.
3. The database will be passed by BI team to workflow team to procede the blast.

**11.0 Winner Selections**

1. Upon the campaign ends, the winners will be selected based on List of Customers who signed S&P within the campaign duration vs. the EDM blast database.
2. The details of Winners (Name, IC, Full Address, Contact No. and Email address), will be send to JCMS Pro Rewards Sdn. Bhd. in excel file via email.
3. The Rewards (Petrol Gift Card) will be courier by PF team to JCMS Pro Rewards Sdn. Bhd. via courier service.