



QUICK CREDIT GUIDE



BELK REWARD DOLLAR BENEFITS

APPLICATION PROCESS

BEAUTY POCKET GUIDE

ACCOUNT REWARDS

BEAUTY ADVISOR GUIDE

ASSOCIATE SPIF PROGRAM

BELK REWARDS MASTERCARD® GUIDE

CREDIT CARD GUIDE

BELK REWARDS CREDIT CARDHOLDERS

EARN REWARDS TOWARD BELK REWARD DOLLARS

 belk REWARDS

\$10 BELK REWARD DOLLARS

YOU EARNED IT! Here's the \$10 in Belk Reward Dollars you earned! Redeem them on ANY purchase, with NO BRAND EXCLUSIONS! You can also use with coupons!

Simply present this certificate along with your Belk Rewards Card when you make your next purchase at a Belk store. To redeem Reward Dollars online at Belk.com, enter the certificate barcode number when prompted during checkout. (Purchase must be made by the expiration date noted.)

Associates:

1. Tell cardholders to check their billing statement for their Belk Reward Dollars.
2. If enrolled in online account management, cardholders can easily access their Belk Reward Dollars on the Belk app.

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JOE APPROVAL APPLICATION PROCESS

Use "Joe Approval" to practice opening an account at the point of sale.

ASSOCIATE – START THE PROCESS

- 1 Give the customer the application.
- 2 On the register, press F5 Services. Then press F1 Instant Credit.

CUSTOMER – ACCEPT CREDIT TERMS

- 3 On the pin pad, Press <Enter>. If the customer would like pin pad to display in Spanish, select Spanish.
- 4 Page through the terms. Press Yes to accept.

ASSOCIATE – VERIFY ID AND ENTER CUSTOMER'S NAME AND ADDRESS

- 5 On the register, enter the following:

FIRST NAME: Joe	ADDRESS: 2801 W Tyvola Rd
LAST NAME: Approval	CITY: Charlotte
EMAIL: Enter your email address	STATE: NC
	ZIP: 28217

CUSTOMER – VERIFY INFORMATION

- 6 On the pinpad, verify that name and address are correct.

CUSTOMER – ENTER INFORMATION

- 7 On pinpad, enter:
 - Home phone or cell (if primary) 704-111-1111.
 - You will be prompted for work & cell phone. Hit enter to skip.
 - Date of birth: 11-11-1960
 - Income: 5555 | Verify income, press enter.
 - Enter SSN once: (XXX)-22-2222 | Enter again: (XXX)-22-2222 (XXX=122)
 - Page through security screens & say no at end.

ASSOCIATE – PRINT TEMPORARY PASS

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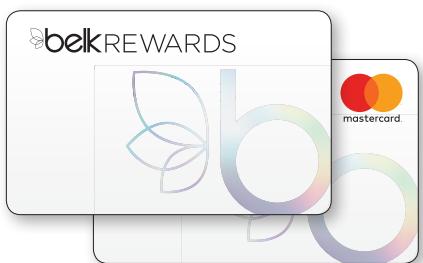


Save

20%^{*}
ALL DAYbeauty included
(15% off home/shoes)

PURCHASE AMOUNT	20% OFF DISCOUNT*
\$20	\$4.00
\$30	\$6.00
\$40	\$8.00
\$50	\$10.00
\$60	\$12.00
\$70	\$14.00
\$80	\$16.00
\$90	\$18.00
\$100	\$20.00
\$125	\$25.00
\$150	\$30.00
\$175	\$35.00
\$200	\$40.00

(PRE-SALES TAX DISCOUNT)

PLUS, GET**\$10** in Belk Reward Dollars!when a customer opens
and uses their new Belk
Rewards Account **TODAY.**

*Subject to credit approval. Exclusions apply. 20% off (15% off Home and Shoes) one day's purchases. 1,000 Bonus Belk Reward Points will be applied to Cardholder's account in the first billing statement if cardholder uses their new Belk Rewards credit card on the first day the account is opened. See the Belk Rewards Program Terms for details on earning and redeeming Rewards.

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MAXIMIZE YOUR CONSULTATIONS WITH BELK REWARDS:

Convert the new credit card account discount into estimated \$ savings using the guide on the reverse side.



FOR EXAMPLE: "This will cost \$100, but I can help you save 20%* with no Beauty brand exclusions on your purchase if you apply and are approved for a Belk Rewards credit card. That would save you \$20 on the entire purchase. Plus, you will also receive \$10 in Belk Reward Dollars* which you can combine with coupons if you make a purchase today."

"You will also begin earning **3% BACK IN REWARDS*** (that's 3 Points per \$1 spent) on Belk Rewards credit card purchases (excluding gift cards, non-merchandise and leased departments).

"For every 1000 POINTS*, you will receive a certificate in your statement for \$10 in Belk Reward Dollars, which you can spend and combine with coupons with **NO BRAND EXCLUSIONS**. Plus, if you qualify for a Belk Rewards Mastercard®, you get these exclusive Mastercard benefits:

2% BACK IN REWARDS* on grocery and fuel purchases, and **1% BACK IN REWARDS*** on all other purchases everywhere Mastercard is accepted. Let's apply for the card, and if approved, you can receive the discount and other benefits."

CARD BENEFITS:

- 20% off* all day plus \$10 in Belk Reward Dollars when a customer opens and makes a purchase today with the new Belk Rewards credit card
- Earn and redeem Belk Reward Dollars in Beauty—all the time, with **NO BRAND EXCLUSIONS**

*See reverse for details.

The Belk Rewards Mastercard is issued by Synchrony Bank pursuant to a license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

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Use this Rewards Estimator to show customers what they can earn with a Belk Rewards credit card.



BELK REWARDS

3%



BELK PREMIER REWARDS

4%



BELK ELITE REWARDS

5%

BACK IN REWARDS¹ AT BELK STORES AND BELK.COM

EVERYDAY REWARDS

	Dollar Spend Needed	Belk Reward Dollars Earned	Dollar Spend Needed	Belk Reward Dollars Earned	Dollar Spend Needed	Belk Reward Dollars Earned
3% 	\$334	\$10	\$667	\$20	\$1,000	\$30
4% 	\$250	\$10	\$500	\$20	\$750	\$30
5% 	\$200	\$10	\$400	\$20	\$600	\$30

DOUBLE REWARDS

	Dollar Spend Needed	Belk Reward Dollars Earned	Dollar Spend Needed	Belk Reward Dollars Earned	Dollar Spend Needed	Belk Reward Dollars Earned
6% 	\$167	\$10	\$334	\$20	\$500	\$30
8% 	\$125	\$10	\$250	\$20	\$375	\$30
10% 	\$100	\$10	\$200	\$20	\$300	\$30

TRIPLE REWARDS

	Dollar Spend Needed	Belk Reward Dollars Earned	Dollar Spend Needed	Belk Reward Dollars Earned	Dollar Spend Needed	Belk Reward Dollars Earned
9% 	\$112	\$10	\$223	\$20	\$334	\$30
12% 	\$84	\$10	\$167	\$20	\$250	\$30
15% 	\$67	\$10	\$134	\$20	\$200	\$30

¹Purchases subject to credit approval. See Belk Rewards Program Terms for details on earning and redeeming Rewards.

ACCOUNT REWARDS

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NEW ACCOUNTS

Save **20%***
ALL DAY
beauty included
(15% off home/shoes)

\$10 IN BELK REWARD DOLLARS*

PLUS, CUSTOMERS EARN
when they **open and make a purchase** with their
new Belk Rewards credit card account today.



Share the estimated first day savings with your customers if they open a Belk Rewards credit card. (Pre-Sales Tax Discount)

AMOUNT SPENT**	20% OFF DISCOUNT*	15% OFF DISCOUNT* HOME/SHOES
\$50	\$10	\$7.50
\$75	\$15	\$11.25
\$100	\$20	\$15.00
\$125	\$25	\$18.75
\$150	\$30	\$22.50
\$175	\$35	\$26.25
\$200	\$40	\$30.00
\$225	\$45	\$33.75
\$250	\$50	\$37.50
\$275	\$55	\$41.25
\$300	\$60	\$45.00
\$325	\$65	\$48.75
\$350	\$70	\$52.50

*Subject to credit approval. Exclusions apply. Estimated discount based on 20% off one day's purchases when a customer opens and uses a new account. Home and shoes will be 15% off. See application for details.

**Pre-sales tax amount.

+1,000 Bonus Belk Reward Points will be applied to your account (equaling \$10 in Belk Reward Dollars) in the first billing statement. See Belk Rewards Program Terms in application for details on earning and redeeming Rewards.

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Grow your Beauty Business with the Belk Rewards credit card.

WHY promote the
Belk Rewards credit card in Beauty?

Every household converted to a Belk Rewards credit card has an average **20%** higher transaction value in Beauty than that of a non-Belk household.



Every household converted to a Belk Rewards credit card is worth **\$74** in annual incremental Beauty sales.



Average sales for a new activated Belk Rewards credit cardholder in Beauty is **\$190** vs **\$116** for non-credit customers.



57% of Belk Rewards credit cardholders shopped in Beauty more than one time per year.



One Belk Rewards credit cardholder household per year vs. customers without the Belk Rewards credit card, based on KBM non-cardholder 12-month spend 01/29/2017 – 02/03/2018.

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WHAT are the benefits of the Belk Rewards credit card for Beauty customers?

Cardholders receive special benefits when they use their card.

20% off* plus \$10 in Belk Reward Dollars** when a customer opens and makes a purchase today with a new Belk Rewards account.

Every 1,000 Points Earned = \$10 in Belk Reward Dollars[†].

Earn and Redeem Belk Reward Dollars in Beauty — all the time!

Semi-Annual Offer: Earn \$20 in Belk Reward Dollars when you spend \$100 or more in Beauty.

Enjoy early access to in-store promotions and events.

Plus, customers save 20% in Beauty when they open a new account*!

The new account discount* really adds up — even in Beauty. Use the Beauty Savings Guide to calculate the estimated savings for the customer.

WHO do you ask?

“ASK EVERY CUSTOMER, EVERY TIME.”

*Subject to credit approval. 15% off in Home and Shoes. See application for details.

**1,000 Belk Reward Points will be applied to your account in the first billing statement.

[†]See Belk Rewards Program Terms in application for additional information.

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THE BELK REWARDS CREDIT CARD CAN HELP YOU:



INCREASE
SALES



IMPROVE
CLIENTELING



BUILD A LOYAL
CUSTOMER BASE

EARN \$3 CASH

for every Belk Rewards application you process.

SILVER

FOR A STERLING
PERFORMANCE



SILVER
MEMBER
STATUS

Once you **process 100 applications** this fiscal year, you will start earning a **\$10 Belk Gift Card for every 20 applications you process.**

GOLD

FOR A BRILLIANT
PERFORMANCE



GOLD
MEMBER
STATUS

Once you **process 300 applications** this fiscal year, you will start earning a **\$10 Belk Gift Card for every 10 applications you process.**

Achieve Silver or Gold Member Status and earn even more. If you qualify for Silver or Gold Member Status by February 2, 2019, you'll be automatically grandfathered in for Silver or Gold Member Status next year, too. Find your status level on your Status Check.

Note: Applications may be reviewed to ensure they are valid, and duplicate applications will not be included.

ASK EVERY CUSTOMER,
EVERY TIME.

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TALKING POINTS FOR CUSTOMERS

If a customer says, “I like to put all of my purchases on my bank card,” or “I prefer to use my bank card because I get cash back (or airline miles),” use these talking points to address their concerns:

EARN BELK REWARD DOLLARS

- Get 3%, 4%, or 5% Back in Rewards at Belk stores and Belk.com.
- Belk Reward Dollars have No Brand Exclusions — even in Beauty.
- Belk Reward Dollars can be combined with coupons.

NEW CARDHOLDERS

- Receive 20% off all day, even in Beauty (15% off in Home/Shoes), when they open their account.*
- Use the savings calculator to show how much they could save.
- Plus they earn \$10 in Belk Reward Dollars with no brand exclusions when a purchase is made the day the account is opened.*

EXCLUSIVE MASTERCARD BENEFITS

- If customers qualify for the new Belk Rewards Mastercard®, they can also receive exclusive Mastercard benefits.

* Subject to credit approval. Excludes all gift cards, non-merchandise and leased departments. See Belk Rewards Program Terms for details on earning and redeeming Rewards.

**Subject to credit approval. See credit application for complete details.

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Ask your customers,

"ARE YOU EARNING BELK REWARDS EVERYWHERE YOU SHOP?"

Belk Rewards Mastercard cardholders earn rewards even faster!



3%



4%



5%



BACK IN REWARDS*

at Belk stores and Belk.com

2%

Back in Rewards*
on groceries and
fuel purchases

1%

Back in Rewards*
on all other purchases anywhere
Mastercard is accepted

IMPORTANT NOTE:

If current Belk Rewards Credit Cardholders apply and are approved for the Belk Rewards Mastercard, they will have two accounts and will need to pay both.

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BELK REWARDS MASTERCARD FOR CURRENT BELK REWARDS CREDIT CARDHOLDERS

DO...

- **DO** use the word “Apply”
- **DO** disclose to all private label Belk cardholders applying for the Belk Rewards Mastercard that they will be subject to the credit approval process again
- **DO** explain that if they are approved, they will have:
 - Two Belk credit cards
 - Two separate statements
 - Two separate payments
 - Two separate ways of earning rewards(Unless they close their private label credit card)
- **DO** let all new Mastercard accountholders know that they will receive a Basic card and earn rewards at that tier. If the customer is currently at Premier or Elite Rewards status, the only way to continue their status is for them to call Synchrony and request the status be updated on their new Belk Rewards Mastercard
- **DO** provide full disclosure and thoroughly explain ALL of the information provided here so the customer can make an informed decision

DON'T...

- **DON'T** use verbiage like “Upgrade”, “Transition”, or “Convert”
- **DON'T** assume that because the customer has an existing Belk account, or based on their tier, that they'll be approved for the Belk Rewards Mastercard
- **DON'T** tell customer their points and balances can be transferred to the new Belk Rewards Mastercard – Any progress toward Belk Reward Dollars CANNOT be transferred from one account to another
- **DON'T** tell customer they will retain their status with the Belk Rewards Mastercard
- **DON'T** risk losing a great Belk cardholder by not following these guidelines



CARDHOLDER BENEFITS*

Every 1,000 Points =
\$10 Belk Reward Dollars with No Brand Exclusions¹

20 Exclusive Savings Events Each Year

Receipt Free Returns

Bonus Rewards Events

Cardholder Savings Day of the Month

Early Access to In Store Promotions and Events

Birthday Coupon²

Flexible Payments with the Belk Rewards Flex Pay Plan³

Invitation Only Premier Savings Days

Free Shipping In Store and at Belk.com⁴

Quarterly 20% Off Pick Your Own Sale Days

4 Invitation Only Elite Savings Days

BELK REWARDS

Spend **\$0-\$599** per year at Belk
Earn **3% Back** in Rewards¹
(3 Points per \$1 spent)

BELK PREMIER REWARDS

Spend **\$600-\$1,499** per year at Belk
Earn **4% Back** in Rewards¹
(4 Points per \$1 spent)

BELK ELITE REWARDS

Spend **\$1,500+** per year at Belk
Earn **5% Back** in Rewards¹
(5 Points per \$1 spent)



Plus, there's no annual fee,⁵ zero fraud liability, and easy account access at www.belkcredit.com

*Subject to credit approval

^{1,2,3,4,5}See back of application for details

EXCLUSIVE MASTERCARD® BENEFITS

2% BACK IN REWARDS¹ ON GROCERY AND FUEL PURCHASES

1% BACK IN REWARDS¹ ON ALL OTHER PURCHASES EVERYWHERE MASTERCARD IS ACCEPTED

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