

To: Sales Team
From: Marketing Team
Re: **BDO “Buy Now, Pay Later”**
Date: March 01,2024
CC: SC, HR, ACCTG, MIS, AUDIT

Greetings!

We are excited to announce that we will be implementing again the "BDO Buy Now, Pay Later" program to support the credit card transactions at ZKC and ZSL. Clients can purchase their timeless piece of jewelry now and pay for it after 25 days at 0% interest for 24 months.

Please see the details below and share the good news to our dear clients, family, and friends:

WHAT: **BDO “Buy Now, Pay Later”**

WHEN: March 01 – December 31, 2024

WHERE: ZKC and ZSL outlets

HOW:

A. Mechanics

- 1.1 BDO credit card holders may avail the Buy Now, Pay Later to avail their dream jewelry and pay it after 25 days after their statement cut-off.
 - a. 0% interest up to 24 months term.
 - b. Regular installment with a low 1% add-on rate per month up to 36months term.
- 1.2 Promo is open to regular gold & diamond jewelry, promo items, rematado and forever sale items with minimum purchase amount of 3,000php.
- 1.3 Made to order, down payment, follow up payment and final payment are not included.
- 1.4 The Promo is open to all active Principal and Supplementary Credit Cardholders of BDO (Mastercard, Visa, JCB, Diners Club and UnionPay) and BDO-issued American Express Cards.
- 1.5 Corporate Cards, Distribution Cards and Purchasing Cards are excluded from the Promo.

B. Awareness

- 1. **Promotions Collateral** - BDO tent card, door sticker will be displayed in ZSL.
- 2. **Text blast brigade** - Text blast brigade through CRM and EC will be sent to the clients.
“Good news BDO credit card holders! You can now avail of your dream jewelry thru BDO’s Buy Now, Pay Later promo. Come and Visit Sophia Jewellery KCC branch or SM Mindpro and own your dream jewelry now. See you!”
- 4. **Intercept** - EC will intercept clients and can use this introductory spiel for reference.
“Good day Ma’am Sir, welcome to Sophia Jewellery! Meron po ba kayong BDO credit card? Pwede nyo na po ma avail ang jewelry na gusto nyo thru BDO’s Buy Now, Pay Later. Makukuha nyo na po agad ang jewelry item na gusto nyo, and after 2 months nyo pa po ito babayaran with 0 interest. Eto po ang mga items maam na pwede nyong ma avail” (show the items in the showcase).
- 5. **Social media Ads/Posting** - The Marketing team shall schedule FB posting/ads/my story, Viber and Instagram posting regarding the promo.

For any concerns and feedback regarding the BNPL promo, please feel free to contact M’ Colleen Veloso from Marketing team at 0917-795-7460.

Thank you.


Darlyn D. Espiritu
Marketing Director