

To: Sales Team  
From: Marketing Team  
Re: **BDO “Buy Now, Pay Later”**  
Date: October 25, 2022  
CC: CBB, SC, HR, ACCTG, MIS, AUDIT

Greetings!

We are happy to announce that we will be implementing the "BDO Buy Now, Pay Later" program to support the credit card sales at ZKC and ZSL. Clients can purchase their timeless piece of jewelry now and pay for it the next year at 0% interest.

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

**WHAT:** **BDO “Buy Now, Pay Later”**

**WHEN:** October 25, 2022 until further notice

**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 at 0% interest from 3 months up to 6 months.
- 1.2 Promo is open to regular gold & diamond jewelry, promo items, rematado and forever sale items with minimum purchase amount of 3,000php. Made to order down payment, follow up payment and final payment are not included.
- 1.3 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.
- 1.4 Corporate Cards, Distribution Cards and Purchasing Cards are excluded from the Promo.
- 1.5 A BDO representative will provide training in your respective stores on how to use the Buy Now Pay Later transaction in the terminal.

**B. Awareness**

**1. Promotions Collateral** - BDO will provide marketing collaterals such as but not limited to poster, tent card, door sticker that will be displayed in ZKC and ZSL.

**2. Text blast brigade** - Text blast brigade through CRM and EC will be sent to the clients.  
*“Good news BDO creditcard holders! You can now avail your dream jewelry thru BDO’s Buy Now, Pay Later promo. Come and Visit Sophia Jewellery KCC branch or SM Mindpro and choose the perfect jewelry. 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 maam? 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 3 or 6 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.

In line with this, we are also expecting to receive the following from you:  
a. Photos of the BDO Collaterals must be send to Ma’am Mylene at [marketingadmin@sophiajewellery.com](mailto:marketingadmin@sophiajewellery.com) , cc M’Colleen at [sophia.cmveloso@gmail.com](mailto:sophia.cmveloso@gmail.com) and [sophia.ddespiritu@gmail.com](mailto:sophia.ddespiritu@gmail.com) on October 31, 2022.  
b. Debriefing will be done by Ma’am Colleen or M’Mylene via phone call every Friday starting October 28, onwards.

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

Thank you,

  
Darlyn D. Espiritu  
Marketing Director