

# Customer Financing

available in three easy steps:

1

## **PRE-QUALIFY** FOR FINANCING

Without leaving the BEMER web shop, a customer can pre-qualify for Bread® financing in seconds by entering six pieces of information: Full name, email, mobile phone number, last four SSN digits, birthday and residential address.

2

## CHOOSE A **LOAN OPTION**

Once a customer submits their information, text message identification code, and is approved for a loan, they will be able to choose from available loan options.

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## **SUBMIT ORDER &** CHECK OUT

After a customer successfully checks out on the BEMER web shop, Bread® will immediately send them an email and SMS with instructions on how to pay their loan and set up autopay.



# For Customers



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## AFFORDABLE **MONTHLY PLANS**

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With Bread® financing, customers can pay for their order over 6, 12 or 24 months at competitive interest rates.\*



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## **NO PREPAYMENT** PENALTIES

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With Bread® financing, customers pay for their purchase with monthly payments and can prepay at any time without penalty.



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## **QUICK AND EASY** APPLICATION

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Bread® provides customers with a decision in seconds with no obligation to buy. Applying for Bread® financing will not affect a customer's credit score.\*\*

\*The terms are for a loan to finance a purchase. Rates range from 5.99% to 29.99% APR, resulting in, for example, 24 equal monthly payments of \$45.22 to \$55.91 at 7.99% to 29.99% APR, per \$1,000 borrowed. Your terms may vary and are subject to credit approval. Loans are made by Cross River Bank, a New Jersey Chartered Bank, Member FDIC.

\*\* Checking out with Bread® may affect your score.

# For IBDs – our recipe for success

## **100 %** MENTION RATE

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- >> Educate customers about their Bread® financing options and benefits!

## LISTEN FOR **CONSUMER PRICE SENSITIVITY**

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- >> Direct customers to action by pre-qualifying on the BEMER web shop.
- >> There's only an upside to customers pre-qualifying. Applying for Bread® financing will not affect a customer's credit score (soft check). However, using Bread® financing as their payment option may affect a customer's credit (hard check).

## **USE FINANCING** TO BOOST YOUR SALES

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- >> Bread® offers BEMER customers an easy way to pay monthly for their big purchases. Checking loan eligibility and rates takes only seconds. Transparent pricing, easy online payments and no prepayment penalties make customers' purchase worry-free.

# Questions?

## IBD Support:

Email: [ibd-support@bemer.services](mailto:ibd-support@bemer.services)

Phone: 1-800-554-9117

Monday – Friday: 6:00 am to 6:00 pm PST

## Customer Support:

Email: [support@getbread.com](mailto:support@getbread.com)

Phone: (844) 992-7323 ext. 1

Monday – Friday: 10:00 am to 6:00 pm EST\*

\* Use this contact for all end-customer questions. Direct customers to [www.getbread.com/faq/](http://www.getbread.com/faq/) to learn more about eligibility requirements.