G|H

How to: Talk about Financing

WHEN TO OFFER FINANCING

there are three great opportunities to bring up financing

1 AT THE BEGINNING

"Just so you know, we're offering special financing right now."

"Are you a Gamble VIP member?"

"Have you shopped with us before? Do you have the BIGH card?"

2 WHEN CUSTOMER IS SELECTING PRODUCT

"As I mentioned before, we have some great financing options available to you if you're approved for credit. Would you like more information about that? We can talk through your options and see how much your monthly payments might be and other key details."

3 WHEN THE CUSTOMER IS READY TO CHECK OUT

"Do you already have a (store name) credit card? I can help you with a quick application. And if it's approved, you can use your account immediately so you can take advantage of paying it off with monthly payments. Would you like more information about that?"

Best Practices

By keeping financing options in the conversation throughout the purchasing process, you can get to know their budget and what they truly want or need. Plus, you can address their concerns over making higher dollar purchases

ITS NOT ABOUT WHAT YOU SAY < ITS ABOUT HOW YOU SAY IT

"Let me show you our most popular option.."

Make financing feel like an exclusive deal for your customer

Emphasize savings + flexibility

No interest, no stress

How to: Address Hesitations

Customers see countless marketing messages every day. So it's natural for someone to either be skeptical or to simply attempt to dodge any inconveniences. Here are some of the most common reasons people hesitate to apply for financing and ways to ease their concerns

I DON'T WANT ANOTHER CREDIT CARD

"I understand, but our card features special promotional financing on an ongoing basis for qualifying purchases. Additionally, having a dedicated credit card for special purchases leaves your other bank cards available for emergencies and day-to-day needs."

MY CREDIT ISN'T GREAT

"I understand, I'll be happy to process an application for you to see if it may be approved. We also offer the option of applying with a joint applicant"

OR

Offer LTO or Layaway as an alternative option to credit check financing."

I DON'T HAVE TIME TO APPLY

"Our credit application process takes only a couple minutes and we usually can get an answer back regarding approval in seconds."

I'M WORRIED ABOUT HOW MY PERSONAL INFORMATION MIGHT BE USED

"I can understand your concern about personal information; that is something we take very seriously. If you like, we can provide a more private location to fill out the application. We process several applications every day and we make every effort to keep your information secure so you stay protected."

Make your customer feel heard and that their concern is valid before offering a solution or continuing the conversation. This builds trust and keeps the momentum moving forward.

Hear > Validate > Reframe > Continue

NEW VIP MEMBER FINANCING

FINANCING OPTIONS AT A GLANCE:

ALL OPTIONS HAVE 0% INTEREST

MINIMUM MONTHLY PAYMENT FOR 0% INTEREST IS $50/MONTH ($3000 IN PRODUCT)

12 MONTHS

HIGHEST DISCOUNT
BEST SHORT-TERM SAVING

24 MONTHS

BEST MIX OF SAVINGS +
LOW MONTHLY PAYMENTS

60 MONTHS

LOWEST MONTHLY PAYMENT
NO DISCOUNT

ASK FOR THE DOWN PAYMENT:
ENCOURAGING A DOWN PAYMENT IS BENEFICIAL FOR BOTH THE CUSTOMER AND THE BUSINESS

- **REDUCES MONTHLY PAYMENTS**
- **ALLOWS BUSINESS TO COLLECT RESTOCKING FEE**
- **OFFER IN-STORE CREDIT & RETAIN THE CUSTOMER**

IN THE EVENT OF CANCELLATION

OBJECTIONS V. REBUTTALS

O: "I can get this cheaper somewhere else"
R: "We price-match when possible, but other stores may not offer 0% interest for 2 full years with a discount. Our VIP 24-month plan gives you both value and time - no hidden fees or surprises.

O: "Why don't I get the biggest discount with 60 months?"
R: "That option is designed to help with super low monthly payments, but there's no product discount. The 24-month VIP option is a smarter choice if you want a deal without stretching payments too far"

O: "Can I get the 12-month discount and still take 24 months to pay?"
R: "The deeper discount is tied to the shorter payoff time. If you'd prefer more time, the 24-month VIP plan still gives you a solid discount - and keeps your payments lower."

O: "I'm not sure I want to finance at all"
R: "Totally understand - many customers feel that way at first. But since this is 0% interest and you get a discount on the 24-month VIP plan, it's really just like paying cash over time, without the financial pressure."

O: "I don't like monthly payments."
R: "That's why the 24-month VIP plan is ideal - it's short enough to finish quickly but long enough to stay comfortable. Plus, you still get a discount, and you're not paying a penny more in interest."

O: "Can I just put it on my card instead?"
R: "You could, but credit cards often come with 18-25% interest. Our VIP plan is 0% interest for 24 months, plus you get a discount, saving you a lot more in the long run."

O: "I want to think about it."
R: "Absolutely - but just a heads-up, the 24-month VIP pricing is a limited-time offer. If you're leaning toward that option, I'd hate for you to miss out on both the savings and the no-interest plan."

COMPANY CORE VALUE OF WIN - WIN - WIN IS FOUND IN THE 24 MONTH FINANCING: COMPANY WINS IN LOWER FEES, CUSTOMER WINS IN SAVINGS & LOW MONTHLY PAYMENTS, YOU WIN WITH BOOSTING YOUR AVERAGE TICKET, CLOSE RATE, & FINANCING REQUIRES PEACE OF MIND