

Brand Activation
KOL, KOC & Homeless
Media neobank PLUS Campaign 2026

PLAN

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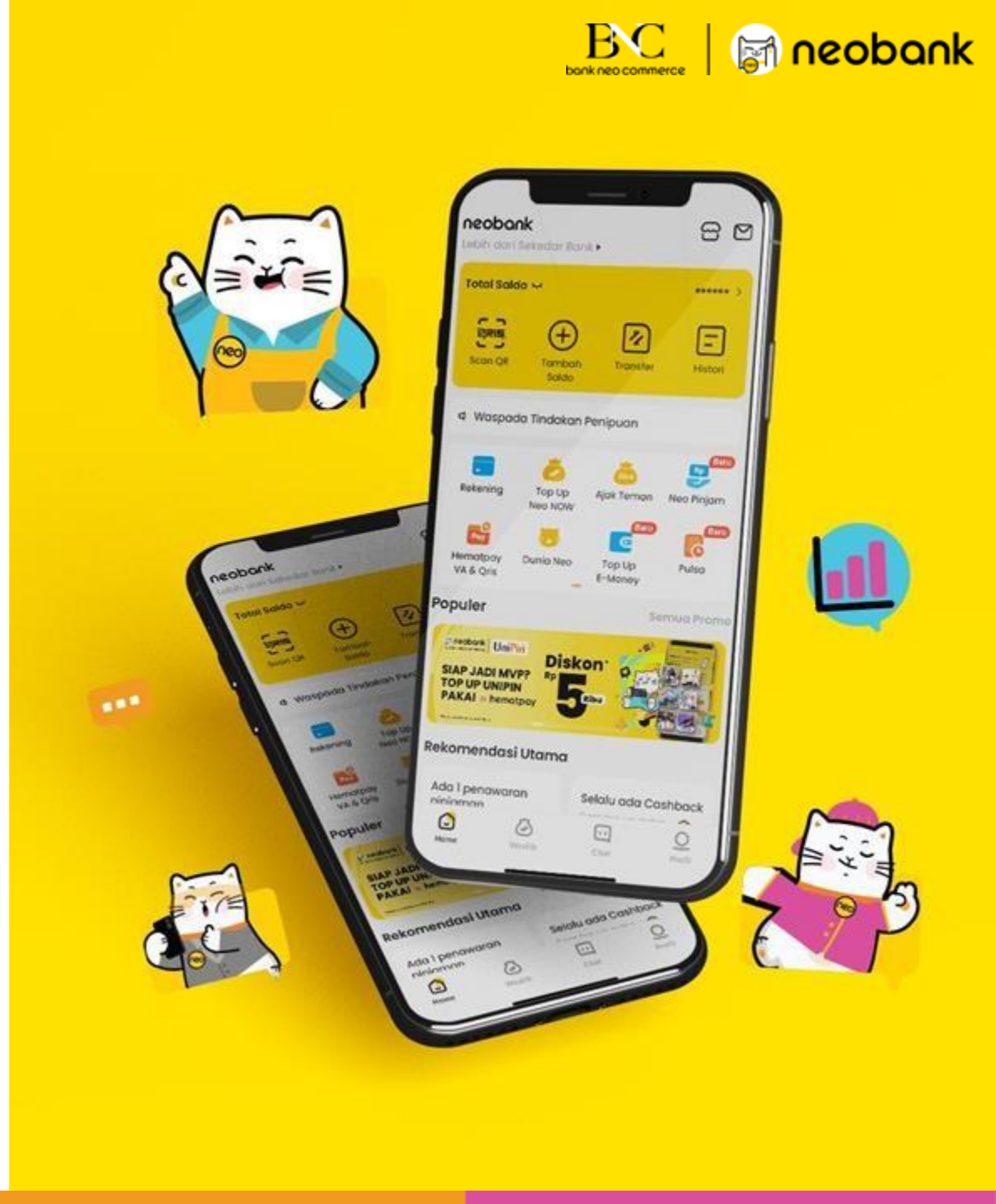
BNC OVERVIEW

Hi, We're Bank Neo Commerce

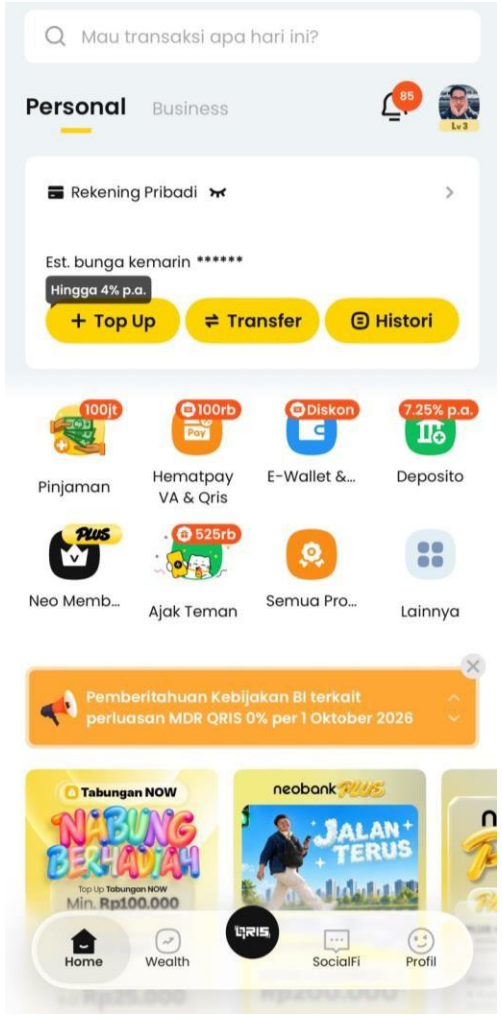
Award winning Bank company with ±25 million users. Shifting from credible conventional bank to digital banking in 2021, (previously Bank Yudha Bhakti, 1990).

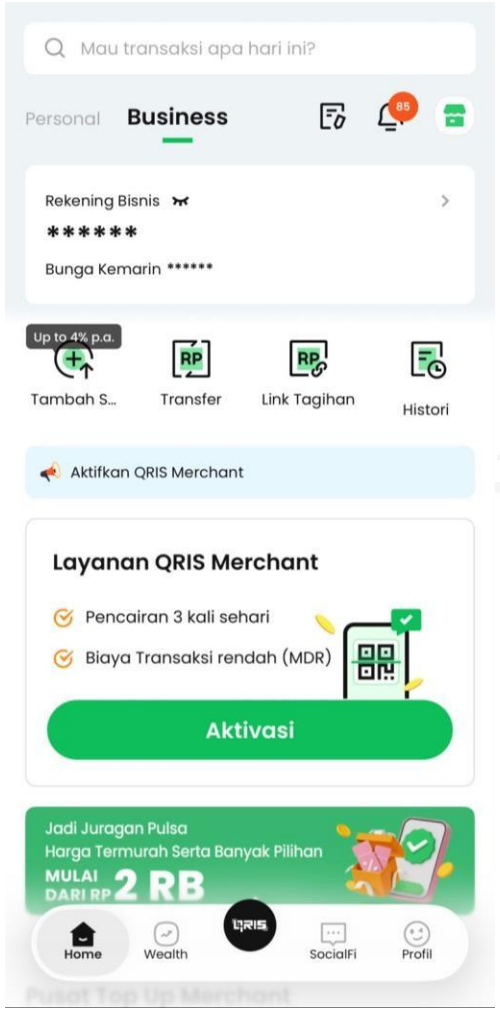
All users. All needs. All Businesses.

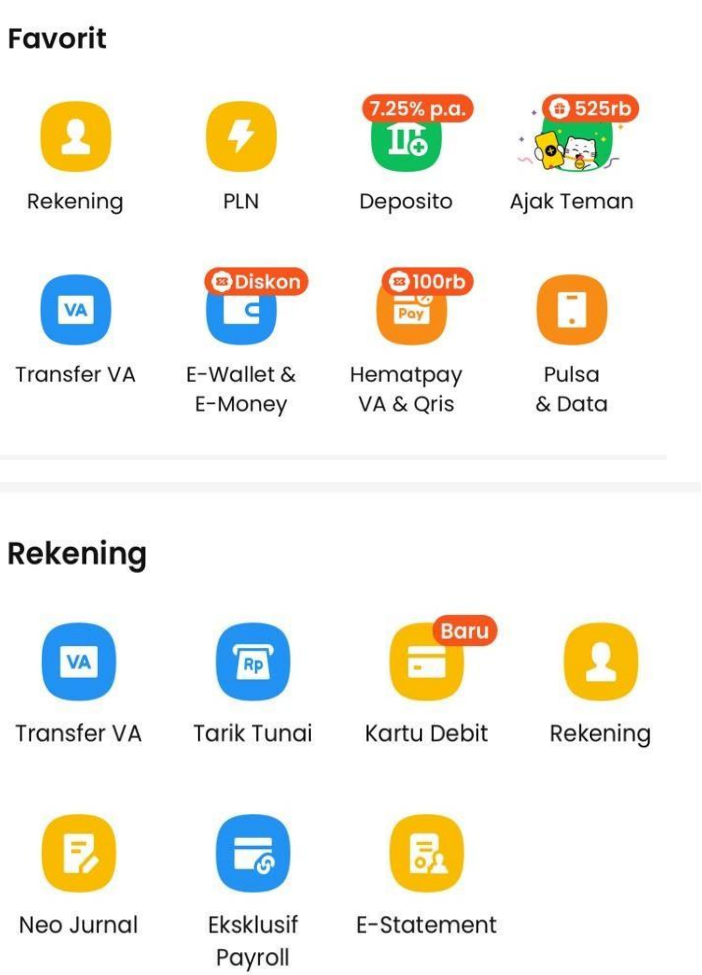
Known as one of the most fun and easy-to-use digital banking app.
Bank Neo Commerce is here and embracing ***everyone*** to experience the next one-stop financial banking solution.

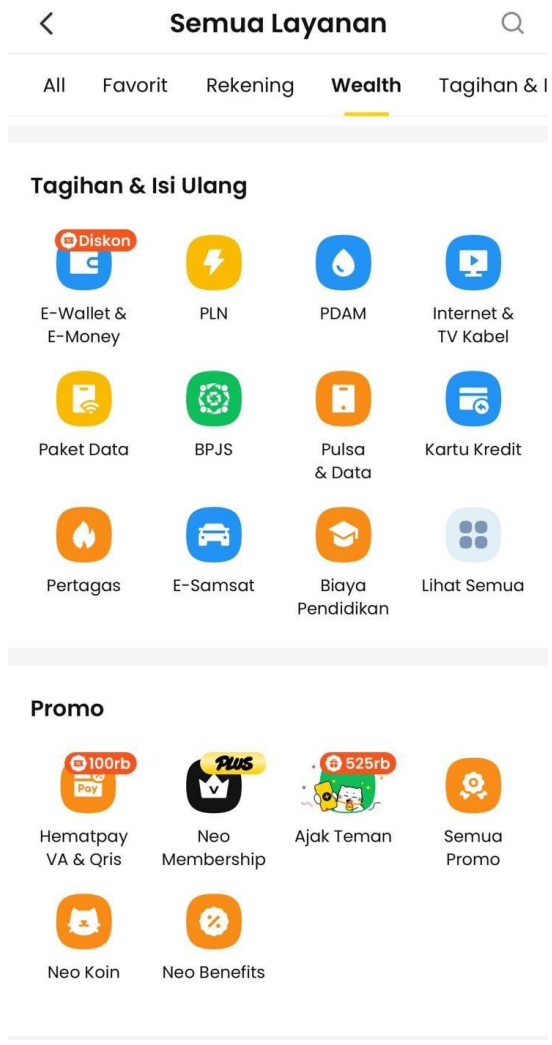


NEOBANK FEATURE & PRODUCT









OVERVIEW

neobank already has a strong existing user base, but there is a need to **bring inactive and low-active users back into the app and give them stronger reasons to transact again.**

For the Q4, neobank will strengthen its transaction benefits through:

- Higher free transfer quota across user levels
- Weekly PPOB & QRIS discount benefits for selected user levels
- More attractive saving benefits / interest rate
- Free Admin Top up on payment transaction
- Loan cashback

The Challenge

Awareness is not enough.
The campaign needs to turn communication into actual user action:
Reach → Interest → App Open → Login → Transaction → MTU

Therefore, external communication should not only promote the campaign, but also make neobank's benefits **relevant, easy to understand, and visible through real everyday use cases.**



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ABOUT THE CAMPAIGN



neobank PLUS (#adaPLUSnya) is neobank's Q4 Last Push campaign to help drive MTU by bringing inactive and low-active users back to the app and encouraging them to transact more frequently.

During the **Consideration & Conversion phase**, the campaign will reinforce neobank's key benefits through relatable and action-driven communication — giving users stronger reasons to **return, login, and transact.**

As part of this phase, three key activations will work together to move users closer to action:

KOL Financial Campaign	KOC/UGC Campaign	Homeless Media/Hipages Campaign
Collaborate with KOL promoting new neobank: upgraded campaign	Real-life promo usage to experience transaction promo "Why i choose neobank?"	Promotional Content Post (Ready-to-post) on Homeless Media Account

We want communication that can encourage real user action, especially app reactivation and transactions.

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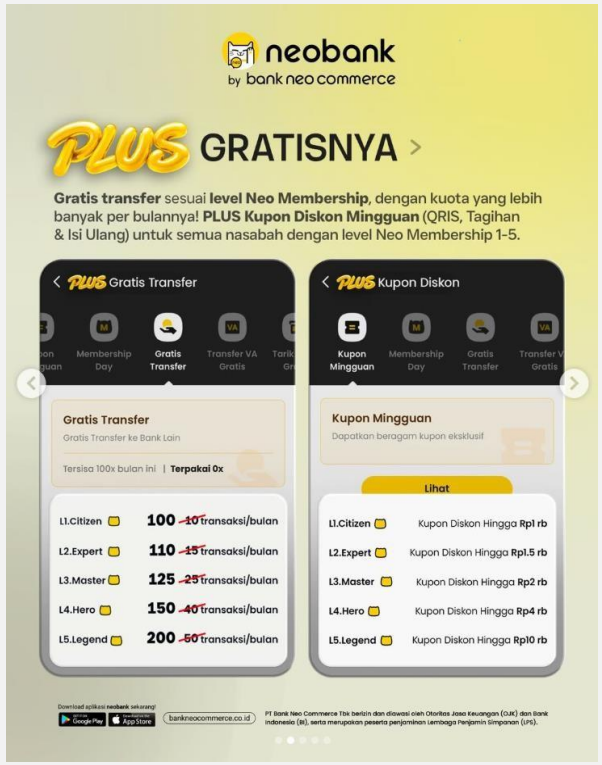
KEY PROMOTION

Penambahan Kuota Free Transfer *(Semua Level Membership)*	Kupon Diskon Mingguan Untuk Semua Level Membership (QRIS, Tagihan & Isi Ulang)	Bunga Spesial Deposito WOW	Cashback Neo Pinjam	FREE Admin Topup Ewallet
LEVEL 1 : 100 Kuota/Bulan *(Sebelumnya 10 Kuota/Bulan)* **LEVEL 2** : 110 Kuota/Bulan *(Sebelumnya 15 Kuota/Bulan)* **LEVEL 3** : 125 Kuota/Bulan *(Sebelumnya 25 Kuota/Bulan)* **LEVEL 4** : 150 Kuota/Bulan *(Sebelumnya 40 Kuota/Bulan)* **LEVEL 5** : 200 Kuota/Bulan *(Sebelumnya 50 Kuota/Bulan)* **NEO BUSINESS** : 150 Kuota/Bulan *(Sebelumnya 90 Kuota/Bulan)*	**Kupon Mingguan:** • **LEVEL 1** Hingga Rp1.000/Minggu • **LEVEL 2** Hingga Rp1.500/Minggu • **LEVEL 3** Hingga Rp2.000/Minggu • **LEVEL 4** Hingga Rp5.000/Minggu • **LEVEL 5** Hingga Rp10.000/Minggu **Promo Qris di merchant eksklusif neobank.**	**Bunga Promo WOW** **Tenor 1 Bulan: 6% per tahun** (Sebelumnya 5.75%) **Tenor 3 Bulan: 6.75% per tahun** (Sebelumnya 6.25%) **Tenor 6 Bulan: 7,25% per tahun** (Sebelumnya 6.75%)	**Cashback Rp200,000 Untuk Setiap Pencairan Min. Rp3,000,000**	**Top up e-wallet tanpa biaya admin (FREETAMIN)** Senin – Top up **Dana** Selasa – To up **OVO** Rabu – Top up **Gopay** Kamis – Top up **Shopeepay**

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NEOBANK PLUS



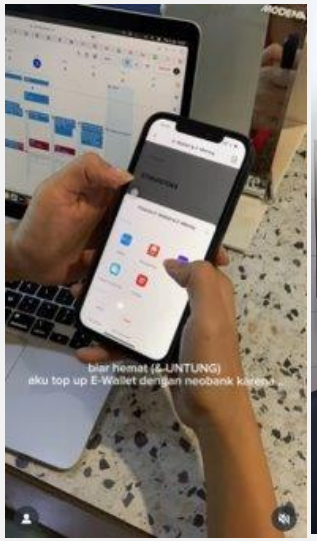


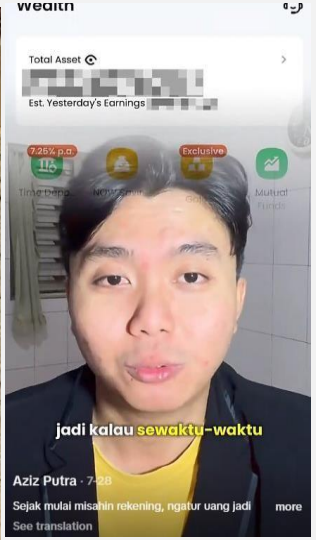




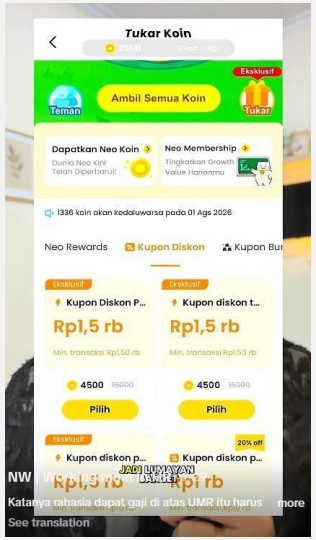
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KOC/UGC CAMPAIGN







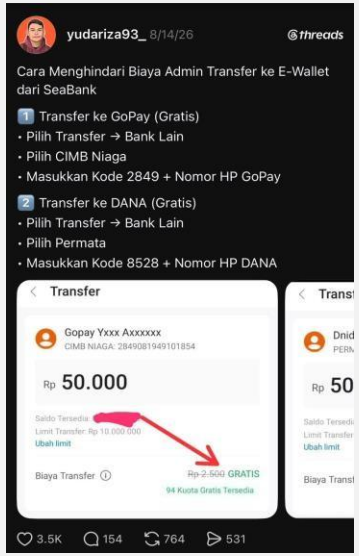


KOC Purpose	Build Trust, Spark Conversations & Drive Usage. Memanfaatkan pengalaman nyata KOC sebagai pengguna neobank untuk menunjukkan alasan mereka memilih neobank dan benefit yang membuat mereka terus menggunakannya dalam transaksi sehari-hari.
Objective	Generate authentic conversations about neobank, increase awareness of neobank PLUS benefits, influence new users to try neobank, and encourage existing users to transact more frequently to support MTU growth.
Content Plan	"Why I Choose neobank" – KOC membagikan pengalaman personal tentang alasan menggunakan neobank, mulai dari benefit yang paling sering dipakai, kebiasaan transaksi, hingga keuntungan yang mereka rasakan. Konten dikemas melalui casual storytelling, daily experiences, dan percakapan yang relevan dengan kebutuhan finansial sehari-hari
neobank PLUS USP Highlight	• **Kupon Mingguan & Bulanan (Primary)** • **Free Transfer up to 200x (Primary)** • Bunga Spesial Deposito WOW • Cashback Neo Pinjam • Free Admin Top Up E-Wallet • Dan benefit neobank PLUS lainnya.
CTA	Dorong audience untuk mencoba neobank atau mulai lebih aktif menggunakannya berdasarkan pengalaman yang dibagikan KOC. Ajak mereka mengecek benefit neobank PLUS, memilih promo yang sesuai kebutuhan, dan memanfaatkannya untuk transaksi sehari-hari. CTA harus ringan, conversational, dan tidak terkesan memaksa. ***Notes:*** *Setiap KOC wajib mencantumkan link download neobank pada konten yang diunggah serta mengajak audiens untuk mengklik link tersebut agar dapat langsung mengakses atau mengunduh aplikasi neobank.*

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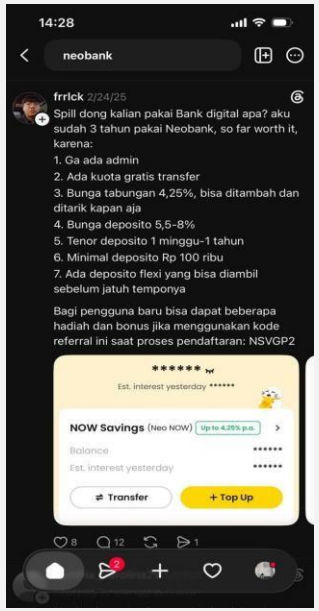
KOC UGC CAMPAIGN

For Threads









USP/Benefit	Topic/Hook	Content Angle	Key Message	CTA
Free Transfer Quota	"Kenapa Aku Lebih Sering Pakai neobank Buat Transfer?"	Ceritakan pengalaman sering transfer ke berbagai rekening dan alasan kuota gratis transfer neobank menjadi salah satu benefit yang paling berguna.	"Buat aku yang sering transfer, kuota gratis transfer itu penting. Makanya neobank jadi salah satu aplikasi yang sering aku pakai."	Kalau kalian juga sering transfer, cek kuota gratis transfer neobank selama promo #adaPLUSnya!
Weekly Transaction Discounts	Satu Alasan Kenapa Aku Balik Pakai neobank Lagi.	Sharing pengalaman kembali membuka neobank karena menemukan promo mingguan yang sesuai dengan kebutuhan transaksi rutin, lalu mencoba dan mendapatkan diskon.	"Ternyata ada keuntungan tambahan dari transaksi yang memang biasa aku lakukan. Ini yang bikin aku tertarik pakai neobank lagi."	Coba cek promo mingguan neobank, siapa tahu ada yang cocok buat transaksi kalian!
Deposito WOW	Why I Choose Deposito WOW for My Savings?	Ceritakan pengalaman memilih Deposito WOW berdasarkan bunga spesial, pilihan tenor, dan kesesuaian dengan rencana keuangan pribadi	"Aku cari deposito yang sesuai dengan rencana simpananku. Pilihan tenor dan bunga promo WOW jadi salah satu pertimbanganku."	"Cek pilihan tenor dan bunga Deposito WOW di neobank sebelum menentukan simpananmu!"
Neo Pinjam Cashback	"Apa yang Bikin Aku Mempertimbangkan Neo Pinjam?"	Sharing alasan mempertimbangkan Neo Pinjam untuk kebutuhan dana yang terencana, termasuk biaya, kemampuan bayar, dan promo cashback sebagai benefit tambahan.	"Buat aku, pinjaman harus sesuai kebutuhan dan kemampuan bayar. Cashback jadi nilai tambah setelah semua pertimbangan itu."	"Pelajari detail biaya, cicilan, dan ketentuan cashback Neo Pinjam di aplikasi!"

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KOC UGC CAMPAIGN









For Tiktok/Instagram

USP/Benefit	Topic/Hook	Content Angle	Key Message	CTA
Free Transfer Quota	"POV: Ini Alasan neobank Jadi Andalan Buat Transfer!"	Daily vlog menunjukkan aktivitas transfer ke berbagai rekening, disertai pengalaman memanfaatkan kuota gratis transfer neobank.	"Aku sering transfer buat banyak kebutuhan, dan kuota gratis transfer neobank bikin aktivitas ini lebih hemat."	"Buka neobank kamu dan cek benefit gratis transfer yang tersedia!"
Weekly Transaction Discounts	"Why I Keep Coming Back to neobank?"	Video pengalaman menggunakan promo mingguan untuk QRIS atau pembayaran tagihan. Tunjukkan benefit yang diterima dan alasan ingin kembali menggunakan neobank.	"Setiap ada kebutuhan transaksi, aku suka cek promo neobank dulu karena kadang ada potongan yang bisa dimanfaatkan."	"Cek promo neobank PLUS minggu ini dan coba buat transaksi rutinmu!"
Deposito WOW	"Bukan Cuma Buat Transfer, Ini Alasan Aku Pakai neobank!"	Personal finance diary yang memperlihatkan pengalaman menggunakan Deposito WOW dan alasan memilih tenor serta bunga promo.	"Aku pakai neobank bukan cuma untuk transaksi, tapi juga untuk mengelola dana yang belum akan digunakan."	"Cek bunga spesial Deposito WOW di aplikasi neobank!"
Neo Pinjam Cashback	"Why Neo Pinjam Was One of My Options"	Personal storytelling tentang kebutuhan dana, proses mengevaluasi pinjaman, serta alasan mempertimbangkan Neo Pinjam berdasarkan kemampuan bayar dan ketentuan cashback.	"Aku mempertimbangkan Neo Pinjam karena fitur dan ketentuannya sesuai kebutuhan, dengan cashback sebagai tambahan benefit."	Cek detail Neo Pinjam dan sesuaikan dengan kondisi finansialmu.

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DO'S & DONT'S

DO's

- KOL should open an account in neobank to experience our feature & product.
- The video should have the original KOL style and directly meet our objective.
- The content should be educative, but still provocative to ask people about their feedback and create discussion and engagement included to share their own experiences related to the content focus while introducing and promoting neobank naturally without hard selling.
- The content material should be contained with RIPLAY based on OJK's mandatory.
- Pronunciation should be clear, not talking too fast, and using terms/words which are easier to understand for the audiences.
- Always put the message of #SatuBankBanyakTujuan and use Hashtag #neobank #bankneocommerce #
- Wear neutral color (black or white) and put yellow as a highlight for dress code.
- Mention the full brand's name Bank Neo Commerce.
- Pronounce neobank (neobeng) in the right way.
- Please ensure that the brand name "neobank" is written in all lowercase letters as one word.
- Using subtitles on video.
- Background clear & using neutral color.
- The topic content should be fun and engaging with the audiences.
- Bring positive perception to Bank Neo Commerce.

DON'T's

- Do not use any words or terms that can dishonor the brand name & reputation.
- Wear blue, pink, red, orange, green, or purple color outfits.
- Mention anything related to SARA.
- Vocal & subtitle too fast.
- Visual blur and too much color.
- Do not bring negative perceptions about Bank Neo Commerce and the industry.

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