Brief & Guidelines

Company/Brand Overview	Launched in 2023, Honest is the only fintech company in Indonesia with an official license from Bank Indonesia to issue credit cards, following its acquisition of GE Finance Indonesia in 2022. With a technology- and data-driven approach, Honest is committed to expanding fair, transparent, and inclusive credit access for Indonesians. Its flagship product, **Honest Card**, is now powered by the company's latest innovation: a 90% approval model that enables more Indonesians to begin their credit journey and build responsible financial habits.
Campaign Objective	1. **Specific product to sell:** Honest Card 2. **Key message:** ● **Approval 90% -** Approval gampang, bahkan buat yang baru pertama kali ● **Limit yang pas, naik tiap bulan -** Dari Rp1 bisa naik tiap bulan sampai Rp100 juta. ● **Dapet unlimited cashback untuk semua transaksi** - Kumpulkan Honest Poin dan tukar jadi potongan tagihan
Call To Action	**Download the Honest app on Google Play Store and apply.** *"Download aplikasinya di Google Play Store dan ajukan sekarang!"*
Promotions (if any)	-
# of Contents Expected/Creator quantity	**18 Contents** 1 Super Mega (>5M Subs) 2 Mega (1M-5M Subs) 3 Macro (100K-900K Subs) 12 Micro (10K-99K Subs)
Creator Reference & Why	We're looking for creators who can integrate Honest's story naturally into their content — whether through lifestyle, narrative, or humor — without feeling overly branded. In previous partnerships, our strongest performance came from: ● Comedy - Average Views: ~1M Sample creators: ○ https://www.youtube.com/@PickyPicksid ○ https://www.youtube.com/@maelllee_ ● Horror - Average Views: ~850K Sample creators: https://www.youtube.com/@HirotadaRadifan ● Lifestyle - 153K Sample creators: https://www.youtube.com/c/AriAgassiTambayong ● Financial creators have shown the lowest average viewership (~6.8K).

	However, we're open to exploring this category if there are available slots or if the creator offers a unique storytelling angle that aligns with Honest's brand voice. Sample creators: https://www.youtube.com/@RaymondChins
Viewers Demography	**Primary Audience - Credit Starters:** • Age 25-45 • Live in Tier-1 & Tier-2 metropolitan cities • Android users, digitally active • Mass emerging users who don't have a credit card yet or have been rejected due to no credit history / limited income • Want a starter product to open access to credit and grow responsibly over time **Secondary Audience - Smart Transactors:** • Age 25-45 • Live in Tier-1 & Tier-2 metropolitan cities • Android users, digitally active • Already own 1–2 credit cards, but looking for more cost-efficient options and better rewards (e.g., unlimited cashback on everyday transactions) • Everyday transactor who uses cards for daily spend like groceries, transport, coffee, mobile top-ups, etc. • Prefer transparent products with no hidden charges (e.g., no annual fees, no FX fee, no admin fee if paying full & on time)
Expected Storyline	**Content Direction:** We want creators to tell an **authentic, story-driven narrative** that makes financial inclusion feel *relatable and aspirational*, not technical or intimidating. The content should show how Honest Card helps ordinary people start small, build good habits, and grow their credit journey responsibly. We're looking for creators who can bring Honest's message to life **through real stories, humor, or lifestyle moments**, while still being true to their personal content style. **Narration & Context:** ***The provided narration serves as the core storytelling backbone of the video — it's not meant to be read word-for-word, but to guide how the story unfolds.*** Buat yang udah melek keuangan, kartu kredit seharusnya jadi alat bantu, bukan hadiah eksklusif buat segelintir orang. Nyatanya, masih banyak yang ditolak cuma karena belum punya riwayat kredit atau penghasilan besar. Gimana bisa punya riwayat kalau nggak dikasih kesempatan? Honest Card hadir untuk buka jalan. Dengan approval rate 90%, kamu bisa mulai bangun kebiasaan finansial yang sehat dan bertanggung jawab, tanpa harus nunggu "terlihat mapan". Limitnya bisa mulai dari Rp1 sampai Rp100 juta, karena semua

orang mulai dari titik yang berbeda.

Yang dapat limit Rp1, bisa mulai dengan mengisi kredit sesuai kemampuan dan pakai secara rutin. Honest akan evaluasi setiap minggu untuk naikin limit mu; mulai dari puluhan ribu sampai jutaan rupiah. Ini bukan soal limit yang langsung besar, tapi soal bukti konsistensi kebiasaan finansial yang sehat. Dan selama kamu pakai, berapapun limitmu, kamu tetap dapet reward poin dari tiap transaksi yang bisa ditukar cashback.

Karena kepercayaan nggak ditentukan oleh status, tapi dibangun lewat kebiasaan. **#ApprovedByHonest** adalah simbol bahwa kamu pantas dihargai—bukan nanti, tapi mulai dari sekarang.

Suggested Content Flow:

1. **Wajib menggunakan salah satu hook sebagai opening:** *"9 dari 10 orang yang daftar kartu ini, disetujui." Gue ulang ya, SEMBILAN dari SEPULUH. Awalnya gue nggak percaya, karena gue udah berkali-kali ditolak di tempat lain.*"
2. **Memperlihatkan solusi & tunjukkan aplikasi:** "*Pas liat Honest punya approval rate 90%, gue pikir, "Ini dia kesempatannya.*"
3. **Tunjukkan momen kamu pakai Honest untuk transaksi harian:** belanja, ngopi, makan, isi saldo, dll - *"gue pakai buat jajan kopi, bayar parkir, hal-hal kecil aja. Eh, nggak lama limit gue dinaikin."*
4. **Tampilkan proses aplikasi:** *"Prosesnya juga nggak ribet sama sekali. Gue daftar cuma 5 menit lewat aplikasi, nggak perlu kirim-kirim dokumen fisik. Dua jam kemudian, notif persetujuan masuk. Secepet itu."*
5. **Closing:** *"Dan dengan approval 90%, kesempatan lo di sini gede banget. Lo bukan cuma disetujui, lo #ApprovedByHonest."*

Hook Requirement (Content Entry Point):

Every creator must open with one strong hook — this is the first 3–5 seconds that grabs attention and stops the scroll. Creators can choose one of the provided hook types depending on your video style.

1. **FOMO Hook:**
   Goal: Membuat audiens takut ketinggalan momen atau kesempatan.
   Examples:
   - "Cuma hari ini aja lo bisa dapetin ini!"
   - "Jangan sampai lo jadi satu-satunya yang belum tahu soal ini!"
   - "Nyesel banget kalau lo ketinggalan info ini!"

2. **Urgency Hook:**
   Goal: Bikin audiens merasa harus segera ambil tindakan sekarang juga.
   Examples:
   - "Kalau lo masih nemu barang ini dengan harga RpXXX, mending checkout

	sekarang!” ● “Gak kebagian promo 70% minggu lalu? Tenang, ada lagi promo 60% buat lo hari ini!” 3. **Curiosity Hook:** **Goal:** Bikin audiens berhenti dan bikin penasaran dengan kelanjutan videonya. **Examples:** ● “Masa sih kalau **[fact/problem]**...” ● “Mari kita coba **[fact/problem]**...” ● “Siapa lagi yang **[fact/problem]**...” ● “Kemana aja baru tau **[fact/problem]**...” 4. **Controversial Hook:** **Goal:** Stop the scroll with bold or provocative statements. Can sound confrontational. **Examples:** ● “Beneran gak nyangka, kok bisa produk A kasih harga segini tapi kualitasnya kayak luxury brand?” ● “Percaya gak, produk mahal belum tentu selalu lebih bagus? Nih buktinya!” 5. **Negative Hook:** **Goal:** Memancing perhatian dengan kalimat larangan atau sudut pandang negatif. **Examples:** ● “Hindari **[fact]** kalau kamu mau **[goal]**...” ● “Jangan lagi pake cara **[old method]** buat **[goal]**...” ● “Lo salah banget kalau masih percaya **[fact]**...” 6. **Data-Based Hook** **Goal:** Memberi kredibilitas dengan data konkret. **Examples:** ● “9 dari 10 orang pake cara ini...” ● “Cuma butuh 10 detik buat...” ● “70% orang gak sadar kalau...” ● “Menurut riset dari Harvard Business...” 7. **Question Hook:** **Goal:** Mengajak audience mikir dengan pertanyaan yang relate. **Examples:** ● “Gimana bisa ya **[fact/problem]**...” ● “Beneran nih kalau **[fact/problem]**...” ● “Lo percaya gak kalau **[fact/problem]**...” 8. **Educative Hook:** **Goal:** Memberikan insight atau tips yang membantu audience capai tujuan. **Examples:**

	• “Begini cara saya dapet **[goal]**...” • “Cobain cara ini biar **[goal]**...” • “Tips penting untuk **[goal]**...” • “Rahasia sukses untuk **[goal]**...”	
Deadline	**1st Week December 2025**	
Do’s & Dont’s	**Dresscode:** purple or white **Visual Requirements:** ✅ **Mention legal compliance:** *PT Honest Financial Technologies berizin dan diawasi oleh Otoritas Jasa Keuangan (OJK) dan Bank Indonesia (BI)* ✅ Featuring the Honest credit card or Honest app prominently ✅ Clearly displaying the physical Honest card (but please cover the name on the card). ✅ Include subtitles and supers highlighting the unique selling points ✅ **Campaign Name** MUST be written exactly as specified in the brief ✅ Don't use an iPhone, it must be an Android phone. ✅ Pronunciation: **HONEST CARD // KARTU KREDIT HONEST**	❌Discrimination of any type including race and gender ❌ Political content ❌ Comparison to competitor products ❌ Blurred or pixelated content ❌ Arrows that prompt clicks ❌ Drugs and weapons ❌ Indecent content ❌ Dangerous actions ❌ Sexually suggestive content ❌ Must avoid: real money, showing an iPhone (Android only allowed), wearing red/orange/green/blue/yellow clothing ❌ **Using exaggerated words like "the best," "the most lowest interest rates," or unilateral claims without providing evidence or references.** ❌ Using phrases like "completely safe," "risk-free," or other exaggerated terms that could mislead consumers. ❌ Disparaging or insulting other products, services, industries, or parties, either directly or indirectly. ❌ Imitating advertisements of other products in any form.

		❌ Music that is copyrighted. ❌ Mentioning HONEST CREDIT CARD / HONEST BANK