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## Cetelem Portugal and Phenix team up to encourage the fight against food waste

- ***When making an anti-waste purchase on the Phenix App with the Cetelem Black Plus Card, Cetelem customers benefit from a 40% discount code.***
- ***Cetelem offers 3% cashback on the purchase baskets of food products in the Phenix application with the Cetelem Black Plus Card.***

Cetelem - BNP Paribas Personal Finance Portugal and Phenix, one of the leading brands in the fight against waste in Europe, established a partnership to encourage the financial institution's customers to fight food waste.

As of this month, whenever Cetelem customers purchase baskets of food products in the Phenix application with the Cetelem Black Plus card, they get 3% *cashback* . Additionally, all Cetelem customers will benefit from a 40% discount on purchases made with the Cetelem Black Plus card, by assigning a promotional code (valid for one purchase).

Phenix started its activity in Portugal in 2016, with its program to convert surpluses from large commercial areas into donations to private institutions of social solidarity, which support needy people. In 2019, it expanded its operations through the creation of an anti-waste app, already present in Lisbon, Porto, Braga, Aveiro, Viseu and Coimbra, which helps local traders to dispose of their surpluses, through the sale of products, on this platform, with discounts of around 60% to 70%.

**Frederico Venâncio, Managing Director of Phenix in Portugal**, underlines his satisfaction towards this partnership mentioning that *"It is with great pride that we see Cetelem being a pioneer in the fight against waste, not only because of the will shown in carrying out this partnership, but also thanks to the investment that will be made in this mission through the return of part of the value of purchased in the Phenix application to its customers. As previously mentioned, waste must be fought on all fronts and this action is yet another innovative way of doing so"*.

With this partnership, in addition to strengthening its social and environmental commitment, Cetelem also seeks to offer its customers and Phenix users, the possibility of obtaining more



advantages in adopting sustainable behaviour, by combating waste and promoting the local economy.

**João Paulo Gonçalves, Head of Customer Experience & B2C at Cetelem - BNP Paribas Personal Finance Portugal**, mentions: *" We are very happy to celebrate this partnership with Phenix, a leading brand in the fight against food waste in Europe. In the current context, supporting and promoting a more responsible and sustainable consumption among our customers is incredibly important, and guides our action strategy. This collaboration with Phenix also allows us to contribute to such an important cause for the future of the planet meaning the fight against food waste "*.

#### **About Phenix Portugal**

Operating in Portugal since 2016, as part of the international expansion plan, in 2022 alone we are already responsible for avoiding the waste of more than 10 million meals and more than 3900 tons of non-food products, thus preventing more than 9 thousand tons of CO2 into the atmosphere in Portugal alone. Collaborating closely with Continente, Brisa, among other partners, we help reduce waste, forwarding your surplus to our network of more than 1100 partner institutions. With offices in Lisbon and Porto, we have an expanding team strongly committed to reducing waste in Portugal. In October 2019, we launched our anti-waste application, the Phenix App, focused on local businesses and the general public, which already has more than 210,000 users and more than 1,200 participating establishments, in Lisbon, Porto, Braga, Aveiro, Viseu and Coimbra. More information at <https://wearephenix.com/pt-pt/>

#### **About Cetelem**

Cetelem is a brand of BNP Paribas Personal Finance, the BNP Paribas Group specialist in consumer credit. European leader in the sector, it is present in more than 30 countries on 4 continents, employing more than 20 thousand people. In Portugal since 1993, its purpose is to promote access to more responsible and sustainable consumption to support customers and partners. A daily mission of more than 600 employees – specialists in personal loans, car finance, credit cards and insurance. Products subscribed to by millions of customers on the website, in the app, by phone, in stores or at one of the 3800 partner establishments.

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