



## **Bread Financial and Sephora Sign Long-Term Renewal to Advance Credit and Loyalty Experience**

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**The renewal will support more personalized and rewarding experiences for Sephora customers and Beauty Insider members**

COLUMBUS, Ohio, Oct. 22, 2026 (GLOBE NEWSWIRE) -- Bread Financial® (NYSE: BFH), a tech-forward financial services company that provides simple, personalized payment, lending and saving solutions, today announced a long-term renewal of its credit and loyalty program agreement with Sephora, one of the world's leading prestige beauty retailers.

The renewal agreement reflects a shared commitment to delivering value for Sephora customers. Building on years of strong collaboration, Bread Financial and Sephora will continue to deepen the connection between Sephora's branded credit and its Beauty Insider loyalty program, creating more personalized, synergistic and rewarding experiences across the customer journey.

"Sephora is a meaningful partner for Bread Financial, and this renewal reflects the deeply integrated partnership that has shaped our work together," said Dennis McCarthy, executive vice president and chief revenue officer, Bread Financial. "Through our combined credit and signature loyalty programs, we are excited to play a role in enabling Sephora customers to be inspired by their unique beauty. We're proud to work alongside Sephora to deliver experiences that feel personalized and rewarding in any channel customers choose to shop. We look forward to continuing to help Sephora enhance customer engagement and bring even greater value to Beauty Insider members."

Under terms of the renewal agreement, Bread Financial and Sephora will continue advancing Sephora's credit and loyalty offerings through enhanced personalization, innovative marketing strategies and seamless experiences across channels. Supported by ongoing investments in analytics, digital capabilities and customer insights, the program will deliver more relevant and rewarding experiences that deepen engagement with Beauty Insider members, strengthen brand affinity and support Sephora's commitment to exceeding evolving customer expectations.

"At Sephora, we're constantly looking for ways to deepen our relationships with our community and elevate the value of being a Beauty Insider member," said Emeline Berlind, Senior Vice President, GM, Loyalty at Sephora. "Our longstanding partnership with Bread Financial has enabled us to build on the strong foundation and continue to create rewarding, personalized experiences for our clients. We're excited to keep innovating alongside a partner who shares our commitment to putting customers first, and we look forward to shaping what's next for the loyalty and credit experiences our community values most."

### **About Bread Financial®**

Bread Financial® (NYSE: BFH) is a tech-forward financial services company that provides simple, personalized payment, lending and saving solutions to millions of U.S. consumers. Our payment solutions deliver growth for some of the most recognized brands in travel & entertainment, health & beauty, technology, electronics, jewelry, home and specialty apparel through our co-brand and private label credit cards and pay-over-time products providing choice and value to our shared customers. Additionally, we offer Bread Financial general purpose credit cards and saving products that empower our customers and their passions for a better life.

Bread Financial proudly marks 30 years of success in 2026. To learn more about our global associates, our performance and our sustainability progress, visit [breadfinancial.com](https://breadfinancial.com) or follow us on [Instagram](#) and [LinkedIn](#).

### **About Sephora**

Sephora is the world's leading global prestige beauty retail brand. With 55,000 passionate employees operating in 37 markets, Sephora connects customers and beauty brands within the world's most trusted and dynamic beauty community. We serve a highly engaged community of hundreds of millions of beauty followers across our global omnichannel network of more than 3,400 stores and iconic flagships, and our e-commerce and digital platforms, offering personalized and immersive seamless experiences across every touchpoint. With our curation of close to 500 brands and our own label, Sephora Collection, we offer the most unique and diverse range of prestige beauty products, tailored to our customers' needs from fragrance to make-up, haircare, skincare and beyond, as we constantly reimagine the world of prestige beauty.

Since our inception in 1969 in Limoges, France, and as part of the LVMH Group since 1997, we have been disrupting the prestige beauty retail industry. Today, we continue to break with convention to drive our mission: champion a world of inspiration and inclusion where everyone can celebrate their beauty.

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