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**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**  
Washington, D.C. 20549

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**SCHEDULE 14A**  
Proxy Statement Pursuant to Section 14(a) of the  
Securities Exchange Act of 1934

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Filed by the Registrant

Filed by a Party other than the Registrant

Check the appropriate box:

- Preliminary Proxy Statement
- Confidential, for Use of the Commission Only (as permitted by Rule 14a-6(e)(2))**
- Definitive Proxy Statement
- Definitive Additional Materials
- Soliciting Material under § 240.14a-12



**Bread Financial Holdings, Inc.**  
(Name of Registrant as Specified In Its Charter)

**NOT APPLICABLE**  
(Name of Person(s) Filing Proxy Statement, if other than the Registrant)

Payment of Filing Fee (Check all boxes that apply):

- No fee required
- Fee paid previously with preliminary materials
- Fee computed on table in exhibit required by Item 25(b) per Exchange Act Rules 14a-6(i)(1) and 0-11.
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C/O TABULATOR, P.O. BOX 8016, CARY, NC 27512-9903

# Your vote matters!



Scan QR for digital voting

## Bread Financial Holdings, Inc. Annual Meeting of Stockholders

Tuesday, May 14, 2024 9:00 AM, Central Time

Annual Meeting to be held live via the Internet - please visit [www.proxydocs.com/BFH](http://www.proxydocs.com/BFH) for more details.

You must register to attend the meeting online and/or participate at [www.proxydocs.com/BFH](http://www.proxydocs.com/BFH)

For a convenient way to view the proxy materials, VOTE, and obtain directions to attend the meeting, go to [www.proxydocs.com/BFH](http://www.proxydocs.com/BFH)

To vote your proxy while visiting this site, you will need the 12 digit control number in the box below.

This communication presents only an overview of the more complete proxy materials that are available to you on the Internet. This is not a ballot. You cannot use this notice to vote your shares. We encourage you to access and review all of the important information contained in the proxy materials before voting.

Under United States Securities and Exchange Commission rules, proxy materials do not have to be delivered in paper. Proxy materials can be distributed by making them available on the internet.

If you want to receive a paper or e-mail copy of the proxy material, you must request one. There is no charge to you for requesting a copy. In order to receive a paper package in time for this year's meeting, you must make this request on or before May 3, 2024.

SEE REVERSE FOR FULL AGENDA

Meeting Materials: Notice of Meeting and Proxy Statement & Annual Report on Form 10-K for the year ended December 31, 2023

Important Notice Regarding the Availability of Proxy Materials for the Stockholders Meeting To Be Held On May 14, 2024 For Stockholders of record as of March 20, 2024

To order paper materials, use one of the following methods.



Internet: [www.investorelections.com/BFH](http://www.investorelections.com/BFH)



Call: 1-866-648-8133



Email: [paper@investorelections.com](mailto:paper@investorelections.com)

\* If requesting material by e-mail, please send a blank e-mail with the 12 digit control number (located below) in the subject line. No other requests, instructions OR other inquiries should be included with your e-mail requesting material.

Your control number

Have the 12 digit control number located in the box above available when you access the website and follow the instructions.

**THE BOARD OF DIRECTORS RECOMMENDS A VOTE:**  
**FOR** all the nominees listed and **FOR** PROPOSALS 2, 3 and 4.

**PROPOSAL**

1. ELECTION OF DIRECTORS
  - 1.01 Ralph J. Andretta
  - 1.02 Roger H. Ballou
  - 1.03 John J. Fawcett
  - 1.04 John C. Gerspach, Jr.
  - 1.05 Rajesh Natarajan
  - 1.06 Joyce St. Clair
  - 1.07 Timothy J. Theriault
  - 1.08 Laurie A. Tucker
  - 1.09 Sharen J. Turney
2. ADVISORY VOTE ON EXECUTIVE COMPENSATION
3. APPROVAL OF THE 2024 OMNIBUS INCENTIVE PLAN
4. RATIFICATION OF THE SELECTION OF DELOITTE & TOUCHE LLP AS THE INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM OF BREAD FINANCIAL HOLDINGS, INC. FOR 2024
5. SUCH OTHER BUSINESS AS MAY PROPERLY COME BEFORE THE ANNUAL MEETING OR ANY ADJOURNMENTS OR POSTPONEMENTS THEREOF