

Campaign Credit Limit FAQ

Please keep in mind, New Avon LLC reserves the right to deny or limit the amount of credit it extends to its Independent Sales Representatives.

How does a Campaign Credit Limit work?

This Limit allows you to order products in the current campaign with payment not due until the next campaign, up to the amount of your Campaign Credit Limit.

What are the benefits of an Avon Campaign Credit Limit?

It can help you grow your business, reduce the instances of your order being held and make doing business with Avon easier!

How will I know if I've qualified for a Campaign Credit Limit?

Representatives who qualify will receive an email letting them know they've qualified for a Campaign Credit Limit.

What happens if I didn't qualify originally? Is there a second chance to get a Campaign Credit Limit?

At the close of each campaign we'll conduct a "second look" credit review for two groups:

- Representatives who have been with Avon for six campaigns (three months) who did not initially qualify for a Campaign Credit Limit
- Representatives who have been with Avon for twenty-six campaigns (one year) who did not previously qualify for a Campaign Credit Limit

There will be no exceptions made for these secondary reviews.

Can my Campaign Credit Limit amount increase or decrease over time?

If you qualified for a Campaign Credit Limit with Avon at your time of enrollment, your Limit can increase during your first 7 campaigns, but will not decrease. However, other factors, such as overdue balance (delinquency), may impact your ability to order products on credit.

Are there any downsides to using my Campaign Credit Limit?

No, there are no downsides to using your Campaign Credit Limit. With that said, it's important to manage your customer payments effectively. You can read more [Tips for Managing Your Avon Business](#) or visit YourAvon.com > Sales Leadership > Training > [Credit Guidelines](#) to learn more.

Do I need to be a homeowner or U.S. citizen to qualify for a Campaign Credit Limit? No. However, you do need a valid Social Security Number or Individual Tax Identification Number (ITIN) and permanent address to be considered.

If I don't have an Individual Tax Identification Number (ITIN) and want to get one, what can I do?

You must complete the W7 form on the IRS website to obtain an ITIN. Unfortunately, we cannot grant credit to Representatives who did not submit a SSN or ITIN when they first joined Avon.

Will my Mentor know if I've qualified for a Campaign Credit Limit?

Yes, your Mentor will be aware if you qualify for and receive a Campaign Credit Limit.

If I have a Campaign Credit Limit, do I need to fill out a 1099 or other tax documentation?

No, you will not need to fill out a 1099 or other documentation because of your Campaign Credit Limit. You may need to fill out this document for other reasons (incentive earnings, etc.), but not as a result of your credit.

If I personally do not qualify for a Campaign Credit Limit, can someone cosign for me?

No. Qualification for the Avon Campaign Credit Limit is not the same as a credit card application. A co-applicant has no impact on your Campaign Credit Limit eligibility.

Who decides if I've earned a Campaign Credit Limit?

Avon uses information from historical databases and third-party vendors to determine eligibility for Campaign Credit Limit.

Do I have to use the Campaign Credit Limit I receive?

No, it's your choice. If you prefer, you can pay your balance in full every campaign.

Is the Campaign Credit Limit cumulative? Can I save it up over several campaigns for when I have a really large order?

No, it is not cumulative. Similar to a credit card credit limit, your Campaign Credit Limit is applied against the total of your current order and any outstanding balance.

Can the Representative request a review of a \$0 line of credit account? No reviews will be given for Representative accounts that do not receive a Campaign Credit Limit.