BIYAHEKO

PARTNERSHIP PROPOSAL

Master Agent

Build and grow your own network of travel agents.

For: Agencies with a network of sub-agents they want to manage and grow.

Prepared for	_____
Date	November 2026
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Prices are VAT-inclusive and effective November 2026. Your price is locked once you sign; later price changes apply only to new partners.

Why Biyaheko

Biyaheko has served Filipino travel agents since 2012. We are a B2B travel platform: you sell to your clients under your own agency name, and we give you the products, the booking tools, the training and the support behind you.

Since 2012
Serving Filipino travel agents

#1 2GO agent
Seven years running

7 AM – 2 AM
Customer Care, Monday to Sunday

What you can sell

Where	Products
BK Booking Portal	Flights (domestic and international), 2GO and Starlite ferries, hotels (FIT or groups), travel insurance. Book-and-buy.
BiyahekoMatik	OceanJet ferry (confirmed booking by email within 60 minutes), outbound FIT and group tours, domestic tours, visa assistance, inbound and custom trips. If a package is not in the app, request it and we build it.

How we support you

- **BK Customer Care:** an assigned team for every agency. You see who handles your case, and you can rate them.
- **BK On-Demand Training:** lessons, quizzes and certificates on the platform, BiyahekoMatik, Super POS and Customer Care, anytime.
- **Agent Wallet:** top up by bank deposit, GCash, Maya, PayMongo or remittance; we verify it.
- **Live sessions:** BK Monthly Huddle (last Wednesday of the month, 2–5 PM) and BK Supplier Spotlight with our suppliers.

Your Master Agent package

₱500,000	₱3,347.99	₱1–₱35
One-time, for 3 years (VAT-inclusive)	Your override per sub-agent who joins at ₱19,999	Suggested Network Markup per sub-agent transaction (you decide)

What's included

- Everything in the Direct Agent package for you except the ₱5,000 wallet credit: BK Booking Portal, BiyahekoMatik, BK On-Demand Training, BK Media, BK Customer Care, Community and live sessions
- Your MasterAgent ID to build and manage your own sub-agent network
- Travel Updates for you and your sub-agents
- Each sub-agent gets the full Direct Agent inclusions at the sub-agent price of ₱19,999 (with their own ₱5,000 wallet credit)
- 80% of the insurer's commission on travel insurance (Direct Agents get 60%)

How you earn

- **Override on every sub-agent you add:** 25% of the sub-agent's package fee after the ₱5,000 wallet credit and 12% VAT: (₱19,999 − ₱5,000) ÷ 1.12 × 25% = ₱3,347.99.
- **Network Markup** on every sub-agent transaction: you decide the amount (suggested ₱1–₱35), set it through the platform, and it is built into their cost. Your sub-agents add their own markup on top.
- **Your own markup on your own sales,** plus the same commissions as a Direct Agent.
- **Referral fee** when you refer new partners. Terms apply.

Sample earning computation

How a Master Agent business can build up over the first year. We assume new sub-agents join at the start of each month and stay active, and that each one makes the same number of transactions.

	Conservative	Base	Strong
New sub-agents per month	2	5	10
Your Network Markup per sub-agent transaction	₱10	₱15	₱20
Transactions per sub-agent per month	15	25	30
Your own sales (see Direct table)	Conservative · ₱5,400/mo	Base · ₱19,380/mo	Base · ₱19,380/mo
Sub-agent overrides, year 1	₱80,352	₱200,879	₱401,759
Network Markup, year 1	₱23,400	₱146,250	₱468,000
Your own sales, year 1	₱64,800	₱232,560	₱232,560
Total, year 1	**₱168,552**	**₱579,689**	**₱1,102,319**
Total over the 3-year term	**₱635,255**	**₱2,549,068**	**₱5,898,957**
Months to earn back ₱500,000	30 months	11 months	7 months
Sub-agents after year 1	24	60	120

Year-1 Network Markup = new sub-agents per month × transactions × markup × 78 (the network grows from 1 to 12 months of new sub-agents: 1 + 2 + … + 12 = 78). Shares are paid monthly, net of withholding tax, once the sub-agent's fee clears and its Terminal ID is issued.

Please read

This is a sample computation for illustration only. Your actual earnings depend entirely on your own sales and work. Biyaheko does not promise or guarantee any income or return.

Figures are before withholding tax and before your own costs (staff, rent, marketing). Your own markup and Network Markup amounts are examples only: you decide them. Biyaheko's markup is already in your Agent Net Price. Commissions are earned only on issued, paid and not cancelled transactions, and are credited monthly to your wallet.

Not counted here, so real earnings can be higher: travel insurance commission, BiyahekoPay Super POS income, visa service fees and referral fees.

Your own sales per month

As a Master Agent you also sell directly, with the same markups and commissions as a Direct Agent.

Product	What you earn	Qty	Conservative	Qty	Base	Qty	Strong
Hotel room-nights	Your markup, e.g. ₱100 per night (you decide)	12	₱1,200	30	₱3,000	75	₱7,500
Domestic flights	Your markup, e.g. ₱100 per segment (you decide)	10	₱1,000	30	₱3,000	80	₱8,000
International flights	Your markup, e.g. ₱300 per passenger (you decide)	2	₱600	6	₱1,800	15	₱4,500
2GO ferry	₱200 per passenger (commission)	6	₱1,200	20	₱4,000	50	₱10,000
Starlite ferry	₱65 per passenger (commission)	0	₱0	4	₱260	10	₱650
OceanJet ferry	₱100 per passenger (commission)	4	₱400	10	₱1,000	30	₱3,000
Domestic tours	₱500 per passenger (commission)	2	₱1,000	8	₱4,000	20	₱10,000
International tours	US$10 per passenger (≈ ₱580 at ₱58/US$)	0	₱0	4	₱2,320	10	₱5,800
Total per month			**₱5,400**		**₱19,380**		**₱49,450**
Total per year			**₱64,800**		**₱232,560**		**₱593,400**

How to join

Ten steps, all on join.biyaheko.com. You can start today.

1. **Go to Join Biyaheko** and watch the self-paced presentation.
2. **Read the Agent Agreement and Operating Rules** (attached to this proposal).
3. **Pay the required fee** to the Biyaheko bank accounts on the next page.
4. **Upload your signed documents and proof of payment** on join.biyaheko.com (Step 4).
5. **Register your agency on the BK Booking Portal** with the same email and mobile you used for the upload.
6. **Create your BK account** (one account for all BK tools; they open once we approve your agency).
7. **Get verified and approved.** Our team checks your documents and payment.
8. **Start selling** on BiyahekoMatik and the BK Booking Portal.
9. **Keep learning and growing** with BK Academy, BK Media and Supplier Spotlight.
10. **Get supported** by Customer Care, the Community, our Channels and the Monthly Huddle.

Documents and how to pay

Documents attached to this proposal

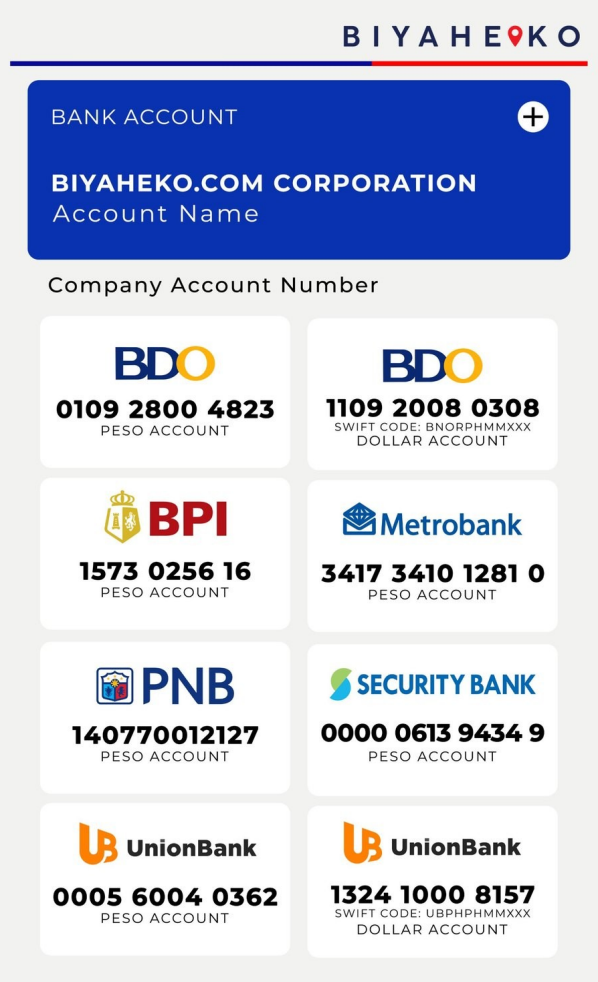
- Biyaheko Agent Agreement (Schedule A)
- Agent Operating Rules
- Markup and Commission Annex
- Master Agent Addendum (Schedule M)

Master Agents and Whitelabel Partners sign the Agreement and the Addendum before a notary.

The attached documents are the blank versions. On join.biyaheko.com you can enter your details first and download them filled in.

Pay to these Biyaheko accounts

Pay only to the Biyaheko accounts below, account name **BIYAHEKO.COM CORPORATION**. Never pay a person or a personal account. Keep your receipt: you upload it with your signed agreement.



Questions?

Email customercare@biyaheko.com, or tap the Customer Care bubble on join.biyaheko.com to reach a real person on the Biyaheko team.