

# Promotion Options

Synchrony Bank provides you with a variety of promotional financing offers designed to fit specific financial needs. The promotional options available to you are listed below. For additional disclosure information, please see the reverse side.



Reduced APR with Fixed Payments promotional options are great choices if you are looking for a lower APR with predetermined payments to allow you to fit the purchase into your budget. Synchrony Bank offers your contractor two of these promotional financing options to best fit your needs.

**Plan 900**

● Reduced 5.99% APR and fixed monthly payments equal to 1.250% of promo purchase amount—Until Paid in Full <sup>1</sup>

● On purchases with your Synchrony Bank credit card. **\$29 account activation fee may apply.** Estimated payoff period 103 months. See reverse side for additional information.

**Plan 901**

● Reduced 2.99% APR and fixed monthly payments equal to 1.797% of promo purchase amount—Until Paid in Full <sup>2</sup>

● On purchases with your Synchrony Bank credit card. **\$29 account activation fee may apply.** Estimated payoff period 60 months. See reverse side for additional information.



The Equal Payment No Monthly Interest option is a great choice if you are looking for no monthly interest and can support the monthly payments associated with this promotion.

**Plan 902**

● No Monthly Interest for 36 months and fixed monthly payments equal to 2.778% of promo purchase amount—Until Paid in Full <sup>3</sup>

● On purchases with your Synchrony Bank credit card. **\$29 account activation fee may apply.** See reverse side for additional information.

## Supporting Promotional Disclosures

<sup>1</sup> Offer applies only to purchases made with your Synchrony Bank Credit Card. Monthly interest will be charged on promo purchases from the purchase date at a reduced 5.99% APR, and fixed monthly payments are required equal to 1.250% of initial promo purchase amount until promo is paid in full. The fixed monthly payment will be rounded to the next highest whole dollar and may be higher than the minimum payment that would be required if the purchase was a non-promotional purchase. Regular account terms apply to non-promotional purchases. For new accounts: Purchase APR is 26.99%; Minimum Monthly Interest Charge is \$2. Account Activation Fee is \$29. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.

<sup>2</sup> Offer applies only to purchases made with your Synchrony Bank Credit Card. Monthly interest will be charged on promo purchases from the purchase date at a reduced 2.99% APR, and fixed monthly payments are required equal to 1.797% of initial promo purchase amount until promo is paid in full. The fixed monthly payment will be rounded to the next highest whole dollar and may be higher than the minimum payment that would be required if the purchase was a non-promotional purchase. Regular account terms apply to non-promotional purchases. For new accounts: Purchase APR is 26.99%; Minimum Monthly Interest Charge is \$2. Account Activation Fee is \$29. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.

<sup>3</sup> Offer applies only to purchases made with your Synchrony Bank Credit Card. No monthly interest will be charged on promo purchase and fixed monthly payments are required equal to 2.778% of initial promo purchase amount until promo is paid in full. The fixed monthly payment will be rounded to the next highest whole dollar and may be higher than the minimum payment that would be required if the purchase was a non-promotional purchase. Regular account terms apply to non-promotional purchases. For new accounts: Purchase APR is 26.99%; Minimum Monthly Interest Charge is \$2. Account Activation Fee is \$29. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.