

PAYMENT ESTIMATOR-FOR RETAILER USE ONLY

For Synchrony Bank Credit Card Purchases

Financing Promotions Menu A

- Tran Code 300** Reduced 14.99% APR and fixed monthly payments equal to 2.00% of promotional purchase amount-until paid in full.¹
- Tran Code 301** Reduced 9.99% APR and fixed monthly payments equal to 4.00% of promotional purchase amount-until paid in full.²
- Tran Code 302** No monthly interest if paid in full within 6 months (deferred interest).³Monthly interest will be charged to your account from the purchase if the promotional purchase is not paid in full within 6 months. Fixed monthly payments are required equal to 2.50% of the highest balance applicable to this promotional purchase until paid in full.

For all Promotions **\$29 account activation fee may apply.**

Tran Code	Tran Code 300		Tran Code 301		Tran Code 302			Optional Equal Monthly Payments that could pay off Total Amount Financed within 6 month Promo Period if there is no other balance on your account. ⁵
Estimated Payoff Period	79 Months		29 Months		N/A			
Payment Factor	2.00% of Amount Financed		4.00% of Amount Financed		2.50% of Highest Balance			
Total Amount Financed ⁶	Fixed Monthly Payment ⁴	Estimated Total Payments	Fixed Monthly Payment ⁴	Estimated Total Payments	Fixed Monthly Payment ^{4,7}	Estimated Payoff Period in months	Estimated Total Payments	
\$500.00	\$10.00	\$805.66	\$20.00	\$574.15	\$13.00	89	\$1,152.51	\$83.34
\$1,000.00	\$20.00	\$1,585.90	\$40.00	\$1,132.72	\$25.00	101	\$2,523.08	\$166.67
\$1,500.00	\$30.00	\$2,372.26	\$60.00	\$1,693.59	\$38.00	97	\$3,652.38	\$250.00
\$2,000.00	\$40.00	\$3,160.05	\$80.00	\$2,255.52	\$50.00	101	\$5,041.19	\$333.34
\$2,500.00	\$50.00	\$3,948.43	\$100.00	\$2,817.90	\$63.00	98	\$6,168.13	\$416.67
\$3,000.00	\$60.00	\$4,737.05	\$120.00	\$3,380.39	\$75.00	101	\$7,560.72	\$500.00
\$3,500.00	\$70.00	\$5,525.90	\$140.00	\$3,943.12	\$88.00	99	\$8,686.45	\$583.34
\$4,000.00	\$80.00	\$6,314.74	\$160.00	\$4,505.85	\$100.00	101	\$10,080.29	\$666.67
\$4,500.00	\$90.00	\$7,103.70	\$180.00	\$5,068.59	\$113.00	100	\$11,206.40	\$750.00
\$5,000.00	\$100.00	\$7,892.78	\$200.00	\$5,631.32	\$125.00	101	\$12,600.07	\$833.34
\$6,000.00	\$120.00	\$9,470.93	\$240.00	\$6,757.05	\$150.00	101	\$15,120.08	\$1,000.00
\$7,000.00	\$140.00	\$11,049.09	\$280.00	\$7,882.90	\$175.00	101	\$17,640.09	\$1,166.67
\$8,000.00	\$160.00	\$12,627.24	\$320.00	\$9,008.74	\$200.00	101	\$20,160.11	\$1,333.34
\$9,000.00	\$180.00	\$14,205.44	\$360.00	\$10,134.58	\$225.00	101	\$22,680.12	\$1,500.00
\$10,000.00	\$200.00	\$15,783.82	\$400.00	\$11,260.42	\$250.00	101	\$25,200.13	\$1,666.67
\$11,000.00	\$220.00	\$17,362.20	\$440.00	\$12,386.26	\$275.00	101	\$27,720.15	\$1,833.34
\$12,000.00	\$240.00	\$18,940.58	\$480.00	\$13,512.11	\$300.00	101	\$30,240.16	\$2,000.00
\$13,000.00	\$260.00	\$20,518.97	\$520.00	\$14,637.95	\$325.00	101	\$32,760.17	\$2,166.67
\$14,000.00	\$280.00	\$22,097.35	\$560.00	\$15,763.79	\$350.00	101	\$35,280.19	\$2,333.34
\$15,000.00	\$300.00	\$23,675.73	\$600.00	\$16,889.63	\$375.00	101	\$37,800.20	\$2,500.00
\$17,500.00	\$350.00	\$27,621.68	\$700.00	\$19,704.24	\$438.00	101	\$43,962.83	\$2,916.67
\$20,000.00	\$400.00	\$31,567.64	\$800.00	\$22,518.84	\$500.00	101	\$50,400.27	\$3,333.34
\$22,500.00	\$450.00	\$35,513.59	\$900.00	\$25,333.45	\$563.00	101	\$56,562.89	\$3,750.00
\$25,000.00	\$500.00	\$39,459.55	\$1,000.00	\$28,148.06	\$625.00	101	\$63,000.33	\$4,166.67

⁵ The Optional Equal Monthly Payment is greater than the required minimum monthly payment that will be shown on your billing statement for the Total Amount Financed. If you have any additional balances on your account, even paying the Optional Equal Monthly Payment may not pay off the Total Amount Financed within the promotional period, and interest may be charged to your account from the purchase date.

⁷ This minimum monthly payment will not pay off the Total Amount Financed within the promotional period. In order to pay the total amount financed within the promotional period, you must make higher monthly payments.

Additional Information About The Financing Promotions Available

¹Monthly interest will be charged on promotional purchases from the purchase date at a reduced 14.99% APR monthly payments are required equal to 2.00% of initial promotional purchase amount until promotion is paid in full. Regular account terms apply to non-promotional purchases.

²Monthly interest will be charged on promotional purchases from the purchase date at a reduced 9.99% APR monthly payments are required equal to 4.00% of initial promotional purchase amount until promotion is paid in full. Regular account terms apply to non-promotional purchases.

³No monthly interest will be charged on the promotional purchase if you pay the promotional purchase amount in full within 6 months. If you do not, monthly interest will be charged on the promotional purchase from the purchase date. Fixed monthly payments are required equal to 2.50% of the highest balance applicable to this promotional purchase until paid in full. Depending on purchase amount, promotion length and payment allocation the required minimum monthly payments may or may not pay off purchase by end of promotional period. Regular account terms apply to non-promotional purchases and, after promotion ends, to promotional purchases, except that the fixed monthly payment will continue to be required until the promotional purchase is paid in full.

For all Promotions: Offer applies only to purchases made with your Synchrony Bank Credit Card. 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. 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.

Important Information About Estimated Monthly Payments

⁴The fixed minimum monthly payments shown in the table should allow you to pay the total amount financed shown in full within the Estimated Payoff Period assuming: (1) this amount is and will be the only balance on the account during the promotional period, AND (2) you make your monthly payment by the due date each month, AND (3) the amount financed is subject to the applicable financing promotional offer. If you have any additional balances on your account, the monthly payments applicable to those balances will be added to this payment and may impact how payments are applied to this promotional purchase.

⁵The Optional Equal Monthly Payments shown in the table should allow you to pay the Total Amount Financed shown in full within the Estimated Payoff Period assuming: (1) this amount is and will be the only balance on the account during the promotional period, AND (2) you make the monthly payment shown by the due date each month AND (3) the Total Amount Financed is subject to the applicable financing promotional offer. Your Total Payments (cost) will equal the Total Amount Financed. The Optional Equal Monthly Payments shown in the table are equal to the Total Amount Financed divided by the number of months in the promotional period and are greater than the required minimum monthly payment that will be shown on your billing statement for this promotional purchase. If you have any additional balance on your account, even paying each Optional Equal Monthly Payment may not pay off the total amount financed within the promotional period, and interest may be charged to your account from the purchase date.

⁶Total Amount Financed equals purchase amount plus activation fee, if applicable.