

Promotion Options

Synchrony Bank provides you with a variety of promotional 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.



EVERY DAY PROMOTION OPTIONS

- Plan 200**
 - Reduced 9.99% APR and fixed monthly payments equal to 1.25% of promo purchase amount – Until Paid in Full ¹
 - On purchases with your Synchrony Bank credit card. **\$29 account activation fee may apply.** Estimated payoff period 132 months. See reverse side for additional information.

- Plan 202**
 - Reduced 5.99% APR and fixed monthly payments equal to 3.00% of promo purchase amount – Until Paid in Full ²
 - On purchases with your Synchrony Bank credit card. **\$29 account activation fee may apply.** Estimated payoff period 37 months. See reverse side for additional information.

- Plan 201**
 - No Monthly Interest if Paid in Full Within 18 Months (Deferred Interest) ³
 - On purchases with your Synchrony Bank credit card. Monthly interest will be charged to your account from the purchase date if the promotional purchase is not paid in full within 18 months. **\$29 account activation fee may apply.** Fixed monthly payments are required equal to 2.50% of the highest balance applicable to this promo purchase until paid in full. See reverse side for additional information.



SPECIAL PROMOTION OPTIONS

Promotional Offers below require a qualifying purchase. See advertisement for details.

- Plan 290**
 - No Monthly Interest for 36 Months and fixed monthly payments equal to 2.778% of promo purchase amount – Until Paid in Full ⁴
 - On purchases with your Synchrony Bank credit card. **\$29 account activation fee may apply.** See reverse side for additional information.

- Plan 293**
 - No Monthly Interest for 60 Months and fixed monthly payments equal to 1.667% of promo purchase amount – Until Paid in Full ⁵
 - On purchases with your Synchrony Bank credit card. **\$29 account activation fee may apply.** See reverse side for additional information.

Supporting Promotional Disclosures

¹ 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 9.99% APR, and fixed monthly payments are required equal to 1.25% 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.

² 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 3.00% 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.

³ Offer applies only to purchases made with your Synchrony Bank Credit Card. No monthly interest will be charged on the promo purchase if you pay the promo purchase amount in full within 18 Months. If you do not, monthly interest will be charged on the promo purchase from the purchase date. Fixed monthly payments are required equal to 2.50% of the highest balance applicable to this promo purchase until 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. 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 promo purchase is paid in full. 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.

⁴ 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. **This Promotional Offer requires a qualifying purchase. See advertisement for details.**

⁵ 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 1.667% 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. **This Promotional Offer requires a qualifying purchase. See advertisement for details.**