

SYNCHRONY PRICE GUIDE & INFORMATION

Help increase your customers' purchasing power and your bottom line. With the Synchrony Program you have the flexibility to choose from an extensive set of financing promotions on a daily basis.



No Interest If Paid In Full Within Promotional Period

Interest accrues on the amount financed during the promo period but is deferred. If the amount financed is paid in full by the end of the promo period, the accrued interest is not charged. If the amount financed is not paid in full by the end of the promo period, the cardholder will be charged the amount of interest that has accrued from the purchase date.

Everyday Promotions	Minimum Purchase*	Processing Fee	Tran Code
6 Months***	N/A	2.33%	106
6 Months**	\$299 - \$1,998.99	2.33%	100 or Blank
9 Months	N/A	3.05%	109
12 Months***	N/A	3.18%	112
12 Months**	\$1,999+	3.18%	100 or Blank
15 Months	N/A	6.46%	115
18 Months	N/A	7.24%	118
24 Months	N/A	11.37%	124

No Interest/Equal Payment Promotions

No interest is charged on the amount financed. Equal monthly payments are required and designed to payoff amount financed during the promo period.

Everyday Promotions	Processing Fee	Tran Code
24 Months	10.92%	224
36 Months	12.23%	236
48 Months	17.12%	248
60 Months	20.51%	260

Fixed Pay Promotions -- 9.99% APR

Fixed monthly payments are required during promo period. APR is assessed during promo period.

Everyday Promotions	Processing Fee	Tran Code
48 Months	11.63%	183



To learn more about deferred interest promotions, scan the QR code or visit: synchrony.com/consumer-resources/deferred-interest

Exception Fees

Minimum Application - In any month if Private Label application volume does not achieve 3 processed applications the dealer will be charged a minimum sales fee	\$40.00
Promotion Correction - When an invalid or incorrect promotional tran code is entered, a fee is charged for changing the sale to correct the promotion	\$0.00
Chargeback Handling Fee - A chargeback is the reversal of a transaction due to a cardholder dispute. If a chargeback occurs, we charge this handling fee	\$25.00

Important Phone Numbers

Retail Support Center: Used if you have any merchant questions and for application reconsideration	800-333-1082
Customer Inquiry Center: <i>*Cardholder use only.</i> Used by customer if they have a billing question	866-396-8254

Or visit us online at synchronybusiness.com.

Rates subject to change. Credit is extended by Synchrony Bank.

*Minimum Purchase of N/A means Synchrony has no minimum purchase requirement. Merchant may choose to set a minimum purchase amount. **SYNCHRONY HOME NETWORK ONLY For the 6 -month everyday promotion (effective 11/10/22) any purchases between \$299 - \$1,998.99 that is entered without a tran code or a core tran code of 100 will automatically be put on a 6 month Deferred Interest promotion (No Interest if Paid in Full within 6 Months). For the 12-month everyday promotion (effective 11/10/2022), any purchases of \$1,999 or more that is entered without a tran code or a core tran code of 100 will automatically be put on a 12 month Deferred Interest promotion (No Interest if Paid in Full within 12 Months). The promotional terms will be provided to the cardholder, and the discount rate will be applied to your transaction. ***SYNCHRONY HOME NETWORK ONLY Use 6-month WPDI promotion tran code of 106 to process a 6-month promotion for any purchase amount. Use 12-month WPDI promotion tran code 112 for any purchase amount.