

SYNCHRONY BANK - Additional Promotional Offer Details

Below you will find additional details regarding the promotional offers described on the reverse. All promotional offers are available at all times, and the choice of offers is solely at the discretion of the cardholder.

Plan 600

Reduced 9.99% APR and fixed monthly payments equal to 1.25% of promo purchase amount - Until Paid in Full

Monthly interest will be assessed on your promotional purchase from the purchase date at 9.99% APR and fixed monthly payments are required equal to 1.25% of the initial promo purchase amount until paid in full. This 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 this was a non-promotional purchase. Estimated payoff period 132 months. Regular account terms apply to non-promotional purchases.

Plan 604

Reduced 7.99% APR and fixed monthly payments equal to 2.00% of promo purchase amount - Until Paid in Full

Monthly interest will be assessed on your promotional purchase from the purchase date at 7.99% APR and fixed monthly payments are required equal to 2.00% of the initial promo purchase amount until paid in full. This 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 this was a non-promotional purchase. Estimated payoff period 61 months. Regular account terms apply to non-promotional purchases.

Plan 602

Reduced 5.99% APR and fixed monthly payments equal to 3.00% of promo purchase amount - Until Paid in Full

Monthly interest will be assessed on your promotional purchase from the purchase date at 5.99% APR and fixed monthly payments are required equal to 3.00% of the initial promo purchase amount until paid in full. This 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 this was a non-promotional purchase. Estimated payoff period 37 months. Regular account terms apply to non-promotional purchases.

Plan 605

No Monthly Interest if Paid in Full Within 18 Months (Deferred Interest)

No monthly interest charges will be assessed if the promotional purchase is paid in full within 18 Months. If the promotional purchase is not paid in full within 18 Months, monthly interest will be imposed from the date of the purchase at the APR shown on the reverse side on the No Interest if Paid in Full within 18 Months line. Fixed monthly payments are required equal to 2.50% of the highest balance applicable to this promo purchase, rounded to the next highest whole dollar, until paid in full. Regular account terms apply to non-promotional purchases and after the promotion ends, to promotional purchases, except that the fixed monthly payment will continue to be required until the promotional purchase is paid in full.

Sales Slip Completion Tips

In the Promotional Offer Section

- Make sure the box is checked next to the promotional offer that you selected.
- If a Deferred Interest offer has been selected make sure that the APR is recorded in the space provided. For new accounts the APR is 26.99% and the "Check if Variable" box should not be checked. For existing accounts ensure the sales representative calls 1-888-222-2176 to obtain your current APR and to determine if the APR is variable.
- Be sure to initial the Buyers Initial box under the Promotional Offers section.

General

- Make sure the circle is filled in for the product financed.
- Do not sign an altered sales slip or alter a sales slip.
- Keep a copy of this form for your records.