

# **Menu I without eTail**

## **Promotional financing options<sup>1</sup> can help you get what you really want or need**

You don't have to let a small budget keep you from getting what you really want or need. That's why [\(Company Name\)](#) offers promotional financing options when your purchase is made with a [\(Card Name\)](#) credit card issued by Synchrony Bank.

Synchrony Bank is one of the premier consumer financial services companies in the United States with over 80 years of retail heritage, and today is the largest provider of private label credit cards in the United States<sup>2</sup>.

Synchrony Bank can provide you with promotional financing options for major purchases, offering you a budget-friendly way to help you get what you really want or need. Expand your purchasing power and convenience with:

- A simple application process, and fast credit decisions
- Unsecured, revolving credit lines
- Open credit line for future purchases
- Promotional financing options<sup>1</sup>
- Convenient monthly payment options
- On-line account management

To learn more about promotional financing options from Synchrony Financial, please contact [\(Contact Information – Name & email and/or phone number\)](#).



<sup>1</sup> Subject to credit approval. Minimum monthly payments required. See store for details.

<sup>2</sup> Based on purchase volume and receivables.

For all promotions: Qualifying purchase must be made with your [\(Card Name\)](#) credit card issued by Synchrony Bank and a \$29 account activation fee will apply and be charged at the time first purchase posts to account. For new accounts: Purchase APR is 26.99%; Minimum Monthly Interest Charge is \$2. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.

If your application is approved, or, if you are an existing cardholder, the below promotional financing options may be available.

## Every Day Promotional Options

### Plan 200

**Reduced 9.99% APR and fixed monthly payments equal to 1.25% of promo purchase amount - Until Paid in Full<sup>1</sup>**

Estimated payoff period 132 months. See below for additional information.

<sup>1</sup>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.

### Plan 202

**Reduced 5.99% APR and fixed monthly payments equal to 3.00% of promo purchase amount - Until Paid in Full<sup>2</sup>**

Estimated payoff period 37 months. See below for additional information.

<sup>2</sup>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.

### Plan 201

**No Monthly Interest if Paid in Full Within 18 Months (Deferred Interest)<sup>3</sup>**

Monthly interest will be charged to your account from the purchase date if the promotional purchase is not paid in full within 18 months. Fixed monthly payments are required equal to 2.50% of the highest balance applicable to this promo purchase until paid in full. See below for additional information.

<sup>3</sup>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.

**Promotional Offer below is only available if the amount financed is \$10,000 or greater.**

### Plan 290

**No Monthly Interest for 36 Months and fixed monthly payments equal to 2.778% of promo purchase amount – Until Paid in Full<sup>4</sup>**

See below for additional information.

<sup>4</sup>No monthly interest will be charged on promo purchase and equal monthly payments are required equal to initial promo purchase amount divided equally by the number of months in promo period until promo is paid in full. The equal 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 Interest Charge is \$2. One-time Account Activation Fee of \$29 charged at time first purchase posts to account. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.

### Plan 293

**No Monthly Interest for 60 Months and fixed monthly payments equal to 1.667% of promo purchase amount – Until Paid in Full<sup>5</sup>**

See below for additional information.

<sup>5</sup>No monthly interest will be charged on promo purchase and equal monthly payments are required equal to initial promo purchase amount divided equally by the number of months in promo period until promo is paid in full. The equal 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 Interest Charge is \$2. One-time Account Activation Fee of \$29 charged at time first purchase posts to account. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.