



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.

No Interest if Paid in Full within 6 Months* Plan 920

On qualifying purchases made with your Synchrony Bank credit card. Interest will be charged to your account from the purchase date if the promotional purchase is not paid in full within 6 months. \$69 Account Activation fee may apply. Fixed payments of 2.50% of the highest balance applicable to this promo purchase until paid in full. See reverse side for additional information

No Interest if Paid in Full within 18 Months* Plan 924

On qualifying purchases made with your Synchrony Bank credit card. Interest will be charged to your account from the purchase date if the promotional purchase is not paid in full within 18 months. \$69 Account Activation fee may apply. Fixed payments of 2.50% of the highest balance applicable to this promo purchase until paid in full. See reverse side for additional information

No Interest for 36 Months* Plan 931

On qualifying purchases made with your Synchrony Bank credit card. \$69 Account Activation fee may apply. Equal monthly payments required for 36 Months. See reverse side for additional information

7.99% APR Until Paid in Full* Plan 971

On qualifying purchases made with your Synchrony Bank credit card. \$69 Account Activation fee may apply. Fixed monthly payments required for 61 months. See reverse side for additional information.

5.99% APR Until Paid in Full* Plan 980

On qualifying purchases made with your Synchrony Bank credit card. \$69 Account Activation fee may apply. Fixed monthly payments required for 37 months. See reverse side for additional information.

9.99% APR Until Paid in Full* Plan 943

On qualifying purchases made with your Synchrony Bank credit card. \$69 Account Activation fee may apply. Fixed monthly payments required for 132 months. See reverse side for additional information.

Supporting Promotional Disclosures

Plan 920: No interest will be charged on the promo balance if you pay it off, in full, within the promo period. If you do not, interest will be charged on the promo balance from the purchase date. Fixed monthly payments are required equal to 2.5% 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. The required minimum monthly payments may or may not pay off the promo balance before the end of the promo period, depending on purchase amount, promo length and payment allocation. Regular account terms apply to non-promo purchases and, after promo period ends, to the promo balance except that the fixed monthly payment will continue to be required until the promotion is paid in full. New accounts as of 7/16/24: Purchase APR is 26.99%; Minimum Interest Charge is \$2. One-time Account Activation Fee of \$69 charged at time first purchase posts to account. Existing cardholders: See your credit card agreement terms. Subject to credit approval.

Plan 924: No interest will be charged on the promo balance if you pay it off, in full, within the promo period. If you do not, interest will be charged on the promo balance from the purchase date. Fixed monthly payments are required equal to 2.5% 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. The required minimum monthly payments may or may not pay off the promo balance before the end of the promo period, depending on purchase amount, promo length and payment allocation. Regular account terms apply to non-promo purchases and, after promo period ends, to the promo balance except that the fixed monthly payment will continue to be required until the promotion is paid in full. New accounts as of 7/16/24: Purchase APR is 26.99%; Minimum Interest Charge is \$2. One-time Account Activation Fee of \$69 charged at time first purchase posts to account. Existing cardholders: See your credit card agreement terms. Subject to credit approval.

Plan 931: No interest will be charged, and equal monthly payments are required on promo purchase until it is paid in full. The payments equal the initial total promo purchase amount divided by the number of months in the promo period, rounded up to the next whole dollar. These payments may be higher than the payments that would be required if this purchase was a non-promo purchase. During the last month(s) of the promo period the required monthly payment may be reduced due to the prior months' rounding. Regular account terms apply to non-promo purchases. New Accounts as of 7/16/24: Purchase APR is 26.99%; Minimum Interest Charge is \$2. One-time Account Activation Fee of \$69 charged at time first purchase posts to account. Existing cardholders: See your credit card agreement terms. Subject to credit approval.

Plan 971: Interest will be charged on the promo purchase from the purchase date at a reduced 7.99% APR, and fixed monthly payments are required until paid in full. These payments are equal to 2.00% of initial total promo purchase amount, rounded up to the next whole dollar. These payments may be higher than the payments that would be required if the purchase was a non-promo purchase. During the last month(s) of the promo period the required monthly payment may be reduced due to the prior months' rounding. Regular account terms apply to non-promotional purchases. New Accounts as of 7/16/24: Purchase APR 26.99%. Min Interest Charge \$2. One-time Account Activation Fee of \$69 charged at time first purchase posts to account. Existing cardholders: See your credit card agreement terms. Subject to credit approval.

Plan 980: Interest will be charged on the promo purchase from the purchase date at a reduced 5.99% APR, and fixed monthly payments are required until paid in full. These payments are equal to 3.00% of initial total promo purchase amount, rounded up to the next whole dollar. These payments may be higher than the payments that would be required if the purchase was a non-promo purchase. During the last month(s) of the promo period the required monthly payment may be reduced due to the prior months' rounding. Regular account terms apply to non-promotional purchases. New Accounts as of 7/16/24: Purchase APR 26.99%. Min Interest Charge \$2. One-time Account Activation Fee of \$69 charged at time first purchase posts to account. Existing cardholders: See your credit card agreement terms. Subject to credit approval.

Plan 943: Interest will be charged on the promo purchase from the purchase date at a reduced 9.99% APR, and fixed monthly payments are required until paid in full. These payments are equal to 1.25% of initial total promo purchase amount, rounded up to the next whole dollar. These payments may be higher than the payments that would be required if the purchase was a non-promo purchase. During the last month(s) of the promo period the required monthly payment may be reduced due to the prior months' rounding. Regular account terms apply to non-promotional purchases. New Accounts as of 7/16/24: Purchase APR 26.99%. Min Interest Charge \$2. One-time Account Activation Fee of \$69 charged at time first purchase posts to account. Existing cardholders: See your credit card agreement terms. Subject to credit approval.