

Home Specialty Rates

Promotion Selection Sheet

	Plan	Promotional Offer	Monthly Payment Factor	Est. # of Payments	Merchant Fee
	920	No Interest if Paid in Full within 6 Months	2.50%	N/A	6.60%
Deferred Interest	921	No Interest if Paid in Full within 9 Months	2.50%	N/A	8.60%
	922	No Interest if Paid in Full within 12 Months	2.50%	N/A	9.35%
	923	No Interest if Paid in Full within 15 Months	2.50%	N/A	9.80%
	924	No Interest if Paid in Full within 18 Months	2.50%	N/A	10.10%
	925	No Interest if Paid in Full within 24 Months	2.50%	N/A	13.25%
Fixed Payment	940	3.99% APR Until Paid in Full	1.25%	94	24.75%
	941	5.99% APR Until Paid in Full	1.25%	102	18.60%
	942	7.99% APR Until Paid in Full	1.25%	115	13.75%
	943	9.99% APR Until Paid in Full	1.25%	132	10.60%
	950	5.99% APR Until Paid in Full	1.50%	82	17.25%
	951	7.99% APR Until Paid in Full	1.50%	88	12.85%
	952	9.99% APR Until Paid in Full	1.50%	98	10.25%
	960	3.99% APR Until Paid in Full	1.75%	64	18.25%
	961	5.99% APR Until Paid in Full	1.75%	68	15.50%
	962	7.99% APR Until Paid in Full	1.75%	73	11.75%
	963	9.99% APR Until Paid in Full	1.75%	78	9.85%
	964	10.99% APR Until Paid in Full	1.75%	82	6.75%
	965	11.99% APR Until Paid in Full	1.75%	86	5.60%
	970	5.99% APR Until Paid in Full	2.00%	58	13.75%
	971	7.99% APR Until Paid in Full	2.00%	61	10.60%
	972	9.99% APR Until Paid in Full	2.00%	65	9.65%
	980	5.99% APR Until Paid in Full	3.00%	37	10.60%
	981	7.99% APR Until Paid in Full	3.00%	38	9.85%
	982	9.99% APR Until Paid in Full	3.00%	40	9.00%
	990	5.99% APR Until Paid in Full	4.00%	27	9.85%
991	7.99% APR Until Paid in Full	4.00%	28	9.60%	
992	9.99% APR Until Paid in Full	4.00%	28	7.95%	
Equal Monthly Payments	930	No Interest for 25 Months Until Paid in Full	4.00%	25	13.60%
	931	No Interest for 36 Months Until Paid in Full	2.78%	36	18.45%
	932	No Interest for 48 Months Until Paid in Full	2.08%	48	20.20%
	933	No Interest for 60 Months Until Paid in Full	1.67%	60	22.70%
	934	No Interest for 72 Months Until Paid in Full	1.39%	72	26.20%

Promotional Selection: In addition to the 6 Month Deferred Interest with Payment promotion, merchants may select up to five additional promotions.

6 Month Deferred Interest with Payment promotion is required for all merchants (Gray)

Deferred Interest (Green)

Fixed Payment (Blue)

Equal Monthly Payments (Gold)

See reverse for details.

Terms and Conditions:

Promotional Updates: Merchants may change promotions at any time by logging into Business Center at: bc.syf.com

Activation Fee: As of 7/16/24, customers will be charged a one-time fee of \$69 on their initial purchase. This does not apply to future purchases.

Split Tickets: Split tickets between multiple Synchrony Bank credit card programs and/or other lenders are not allowed.

Dealer Terms: There is a \$40 minimum volume fee for each month a dealer does not fund at least \$4,000 on the credit program.

Note: Synchrony® reserves the right to restrict available promotions by merchant.

Contact Us:

Inside Sales: 1-877-891-9803

Enroll in Transact

Promotional Questions

Training Requests

Merchant Services: 1-888-222-2176

Cardholder Account Lookup

Process an Application

Request an Authorization