



**SYNCHRONY BANK**  
**Additional Promotional Plan Details**

Below you will find additional details regarding the promotional plans described on the reverse. All offers are subject to credit approval. See your credit card account agreement for the regular terms of your account.

**Not all promotional offers are available to all Merchants.**

**Fixed Payment Reduced APR – Until Paid in Full**

Monthly interest will be charged on the promotional purchase from the purchase date at the reduced APR that corresponds to the Promotional Plan # being applied to this purchase and fixed monthly payments are required until paid in full. These payments are equal to the initial total promotional purchase amount times the Payment Factor percentage associated with the applicable Promotional Plan #, rounded up to the next whole dollar. These payments may be higher than the payments that would be required if this was a non-promotional purchase. Regular account terms apply to non-promotional purchases.

Information in boxes represent: Promotional Plan #/Estimated number of months to payoff promotional purchase

APR	Payment Factor					
	1.25%	1.50%	1.75%	2.00%	3.00%	4.00%
<b>3.99%</b>	940   94 Months		960   64 Months			
<b>5.99%</b>	941   102 Months	950   82 Months	961   68 Months	970   58 Months	980   37 Months	990   27 Months
<b>7.99%</b>	942   115 Months	951   88 Months	962   73 Months	971   61 Months	981   38 Months	991   28 Months
<b>9.99%</b>	943   132 Months	952   98 Months	963   78 Months	972   65 Months	982   40 Months	992   28 Months
<b>10.99%</b>	N/A	N/A	964   82 Months	N/A	N/A	N/A
<b>11.99%</b>	N/A	N/A	965   86 Months	N/A	N/A	N/A

**Equal Payment No Monthly Interest - Until Paid in Full**

No monthly interest will be charged on the promotional purchase and equal monthly payments are required until paid in full. These payments are equal to the initial total promotional purchase amount divided by the number of months in the promotional period, rounded up to the next whole dollar. These payments may be higher than the payments that would be required if this was a non-promotional purchase. Regular account terms apply to non-promotional purchases.

Term	25 Months	36 Months	48 Months	60 Months	72 Months
Plan #	930	931	932	933	934

**No Monthly Interest if Paid in Full Within Promotional Period**

No monthly interest will be charged on the promotional purchase if you pay it off, in full, within the promotional period that corresponds to the Promotional Plan # being applied to this purchase. If you do not, monthly interest will be charged on the promotional purchase from the purchase date at the APR shown on the reverse side on the No Interest if Paid in Full within XX Months line. Fixed monthly payments are required equal to 2.50% of the highest balance applicable to this promotional purchase until paid in full. The fixed monthly payment will be rounded to the next 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 the non-promotional purchases and after the promotional period ends, to this promotional purchase, except that the fixed monthly payment will continue to be required until the promotional purchase is paid in full.

Promotional Period	6 Months	9 Months	12 Months	15 Months	18 Months	24 Months
Plan #	920	921	922	923	924	925