

# Home Specialty Rates

## Promotion Selection Sheet

Plan	Promotional Offer	Monthly Payment Factor	Est. # of Payments	Merchant Fee	
920	No Monthly Interest if Paid in Full within 6 Months	2.50%	N/A	4.35%	
Deferred Interest	921	No Monthly Interest if Paid in Full within 9 Months	2.50%	N/A	6.20%
	922	No Monthly Interest if Paid in Full within 12 Months	2.50%	N/A	6.95%
	923	No Monthly Interest if Paid in Full within 15 Months	2.50%	N/A	7.40%
	924	No Monthly Interest if Paid in Full within 18 Months	2.50%	N/A	7.70%
	925	No Monthly Interest if Paid in Full within 24 Months	2.50%	N/A	10.85%
Fixed Payment	940	3.99% APR Until Paid in Full	1.25%	94	22.85%
	941	5.99% APR Until Paid in Full	1.25%	102	16.70%
	942	7.99% APR Until Paid in Full	1.25%	115	11.85%
	943	9.99% APR Until Paid in Full	1.25%	132	8.70%
	950	5.99% APR Until Paid in Full	1.50%	82	15.35%
	951	7.99% APR Until Paid in Full	1.50%	88	10.95%
	952	9.99% APR Until Paid in Full	1.50%	98	8.35%
	960	3.99% APR Until Paid in Full	1.75%	64	16.35%
	961	5.99% APR Until Paid in Full	1.75%	68	13.60%
	962	7.99% APR Until Paid in Full	1.75%	73	9.85%
	963	9.99% APR Until Paid in Full	1.75%	78	7.95%
	964	10.99% APR Until Paid in Full	1.75%	82	4.85%
	965	11.99% APR Until Paid in Full	1.75%	86	3.85%
	970	5.99% APR Until Paid in Full	2.00%	58	11.85%
	971	7.99% APR Until Paid in Full	2.00%	61	8.70%
	972	9.99% APR Until Paid in Full	2.00%	65	7.75%
	980	5.99% APR Until Paid in Full	3.00%	37	8.70%
	981	7.99% APR Until Paid in Full	3.00%	38	7.95%
982	9.99% APR Until Paid in Full	3.00%	40	7.10%	
990	5.99% APR Until Paid in Full	4.00%	27	7.95%	
991	7.99% APR Until Paid in Full	4.00%	28	7.70%	
992	9.99% APR Until Paid in Full	4.00%	28	6.20%	
Equal Monthly Payments	930	25 Month No Monthly Interest	4.00%	25	11.60%
	931	36 Month No Monthly Interest	2.78%	36	16.45%
	932	48 Month No Monthly Interest	2.08%	48	18.20%
	933	60 Month No Monthly Interest	1.67%	60	20.70%
	934	72 Month No Monthly Interest	1.39%	72	24.20%

**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](https://bc.syf.com)

**Activation Fee:** Customers will be charged a one-time fee of \$29 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 may be a minimum volume required on your program. Please ask your sales representative if one applies.

**Note:** Merchant fees and available promotions subject to change. 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