

How Special Promotional Financing Offers Work

Note: For illustrative purposes, the information below assumes that the purchase is subject to the Special Promotional Financing Offer and is the **only balance on your account** during the promotional period.

Special Promotional Financing Offers	How are my monthly payments calculated?	How long will it take to pay off my purchase?	What is the interest rate and will it change?	How do I avoid paying interest or minimize the interest paid?
DEFERRED INTEREST (No Interest If paid in full within promotional period)**	<ul style="list-style-type: none"> • Minimum monthly payments, based on a percentage of your account balance or a minimum amount, are required in accordance with the standard account terms. • It is very important to note that the required minimum monthly payments may or may not pay off your purchase by the end of the promotional period. • If you want to ensure that your purchase is paid before the end of the promotional period (to avoid interest), you should schedule additional or larger payments accordingly. 	<ul style="list-style-type: none"> • There will be information on your billing statement about how long it will take to pay off your account if you only make minimum payments. 	<ul style="list-style-type: none"> • Interest will be charged to your account from the purchase date if the promotional purchase balance is not paid in full within the promotional period. • Although interest will accrue at the standard rate applicable to your account, it will only be assessed and added to your account as a lump sum at the end of the promotional period if the promotional purchase balance is not paid in full by the expiration date shown on your statement. • To avoid paying interest, be sure to pay your promotional purchase balance by the expiration date. 	<ul style="list-style-type: none"> • Pay your promotional balance in full before the end of the promotional period to avoid interest. • If you do not make a payment on time, you will be charged a late fee (see terms for details).
NO INTEREST (Equal Payments)**	<ul style="list-style-type: none"> • The same equal payment amount is required monthly. • The amount of the equal payment is calculated by dividing the purchase amount by the number of months in the promotional period. 	<ul style="list-style-type: none"> • If payments are made on time, the purchase will be paid off by the end of the promotional period. 	<ul style="list-style-type: none"> • No interest will be charged on the promotional purchase. 	<ul style="list-style-type: none"> • You do not have to pay interest on this type of promotion. • If you do not make a payment on time, you will be charged a late fee (see terms for details).
REDUCED INTEREST RATE (Fixed Payments)**	<ul style="list-style-type: none"> • The same fixed payment amount is required monthly. • The payment amount is calculated based on the amount of your purchase, taking into account the interest rate that applies to the purchase and the length of the promotional period. 	<ul style="list-style-type: none"> • If payments are made on time, the purchase will be paid off at the end of the promotional period. 	<ul style="list-style-type: none"> • The interest rate for the promotional purchase is specified in the advertising and will not change. 	<ul style="list-style-type: none"> • Interest is charged from the purchase date and cannot be avoided. • If you do not make a payment on time, you will be charged a late fee (see terms for details).