

Internal Pricing: T4 40MV  
 Effective Date: 07/01/2015

## Home Specialty Rates

Tran Code	Promotional Offer	Monthly Payment	Estimated Number of Months to Payoff Promotion
800	7.99% APR Until Paid in Full	1.250%	115
801	5.99% APR Until Paid in Full	2.000%	58
802	No Monthly Interest Until Paid in Full	4.000%	25
804	No Monthly Interest if Paid in Full within 24 Months*	2.500%	N/A

\*For new cardholders interest accrues at 26.99%. Existing cardholders should see their credit card agreement for their applicable APR. If the balance is paid in full prior to the promotional end date no interest will be charged.

### Terms and Conditions:

**Menu Selection:** Merchants can select and use only one menu. Use of multiple menus may result in termination of the program.  
**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.  
**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.

### Contact us:

**Inside Sales:** 1-877-891-9803  
 Dealer Account Set-up  
 Program Questions  
 Training Requests

**Merchant Services:** 1-888-222-2176  
 Process an Application  
 Request an Authorization  
 Cardholder Account Lookup

Rates Subject to Change

Credit is extended by Synchrony Bank  
 GEN-15-8372  
 Rev 06/15