

Promotion Options

[As of 10/28/2025. Subject to change without notice.]

SYNCHRONY BANK provides you with a variety of promotional offers designed to fit specific financial needs. The promotional options available to you are listed below.



Reduced APR with Fixed Payments promotional options are great choices if you are looking for a lower APR with predetermined payments to allow you to fit the purchase into your budget. SYNCHRONY BANK offers you three of these promotional options to best fit your needs.

Plan 965

- Reduced 11.99% APR and fixed monthly payments equal to 1.75% of promo purchase amount - Until Paid in Full³

- On purchases with your SYNCHRONY Retail Bank credit card. \$29 account activation fee will apply. Estimated payoff period 86 months.

Plan 965:

¹Offer applies only to purchases made with your SYNCHRONY Retail Bank Credit Card. Monthly interest will be charged on promo purchases from the purchase date at a reduced 11.99% APR, and fixed monthly payments are required equal to 1.75% of initial promo purchase amount until promo is paid in full. The fixed monthly payment may be higher than the minimum payment that would be required if the purchase was a non-promotional purchase. Regular account terms apply to non-promotional purchases. For new accounts: Purchase APR is 26.99%; Minimum Monthly Interest Charge is \$2. Account Activation Fee is \$29. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.

Plan 992

- Reduced 9.99% APR and fixed monthly payments equal to 4.00% of promo purchase amount - Until Paid in Full ²

- On purchases with your SYNCHRONY Retail Bank credit card. \$29 account activation fee will apply. Estimated payoff period 28 months.

Plan 992:

²Offer applies only to purchases made with your SYNCHRONY Retail Bank Credit Card. Monthly interest will be charged on promo purchases from the purchase date at a reduced 9.99% APR, and fixed monthly payments are required equal to 4.00% of initial promo purchase amount until promo is paid in full. The fixed monthly payment may be higher than the minimum payment that would be required if the purchase was a non-promotional purchase. Regular account terms apply to non-promotional purchases. For new accounts: Purchase APR is 26.99%; Minimum Monthly Interest Charge is \$2. Account Activation Fee is \$29. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.

Plan 920

- No Monthly Interest if Paid in Full Within 6 Months (Deferred Interest) ³

- On purchases with your SYNCHRONY Retail Bank credit card. Monthly interest will be charged to your account from the purchase date if the promotional purchase is not paid in full within 6 months. \$29 account activation fee will apply. Fixed monthly payments are required equal to 2.50% of the highest balance applicable to this promo purchase until paid in full.

Plan 920:

³Offer applies only to purchases made with your SYNCHRONY Retail Bank Credit Card. No monthly interest will be charged on the promo purchase if you pay the promo purchase amount in full 6 months. If you do not, monthly interest will be charged on the promo purchase from the purchase date. Fixed monthly payments are required equal to 2.50% of the highest balance applicable to this promo purchase until paid in full. Regular account terms apply to non-promotional purchases and, after promotion ends, to promotional purchases, except that the fixed monthly payment will continue to be required until the promo purchase is paid in full. For new accounts: Purchase APR is 26.99%; Minimum Monthly Interest Charge is \$2. Account Activation Fee is \$29. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.

[Paper Statement Fee: \$1.99/month]

