

Price Guide & Information

Help increase your customers' purchasing power and your bottom line. With the Synchrony Financial Program you have the flexibility to choose from an extensive set of financing promotions on a daily basis.

Deferred Interest Promotions			
The interest is deferred during the promotional period. To avoid paying finance charges, the entire balance must be paid off, in full, at the end of the promotional period.			
Everyday Promotions	Minimum Purchase	Processing Fee	Tran Code
6 Months	N/A	2.00%	106
12 Months	N/A	3.75%	112
15 Months	N/A	5.49%	320
18 Months	N/A	6.99%	118
24 Months	N/A	10.99%	124

Equal Payment Promotions – 0.00% APR			
Equal monthly payments required during promo period. Interest does not accrue during promo period. Designed to pay off promo balance in full within promo period.			
Everyday Promotions	Minimum Purchase	Processing Fee	Tran Code
24 Months	N/A	10.09%	224
36 Months	N/A	12.39%	236
48 Months	N/A	15.79%	248
60 Months	N/A	18.99%	260

Fixed Pay Promotions – 9.99% APR			
Fixed monthly payments are required during promo period. APR is assessed during promo period.			
Everyday Promotions	Minimum Purchase	Processing Fee	Tran Code
24 Months	N/A	7.15%	424
36 Months	N/A	9.47%	436
48 Months	N/A	11.91%	448
60 Months	N/A	14.53%	460

Important Phone Numbers		
Department	Purpose	Contact Numbers
Retail Support Center	Used if you have any merchant questions and for application reconsideration	888-888-9023
Customer Inquiry Center (Cardholder use only)	Used by customer if they have a billing question	866-396-8254

Price Guide & Information

Exception Fees	
Minimum Application In any month if Private Label application volume does not achieve 3 processed applications the dealer will be charged a minimum sales fee.	\$40.00
Promotion Correction When an invalid or incorrect promotional tran code is entered, a fee is charged for changing the sale to correct the promotion.	\$25.00
Chargeback Handling Fee A chargeback is the reversal of a transaction due to a cardholder dispute. If a chargeback occurs, we charge this handling fee.	\$25.00
Your Program Includes at No Charge	
24/7 Merchant Support	Credit approvals customized for your industry
Point of Purchase materials	Consumer bill pay online at www.mysynchrony.com
Protection against credit fraud	Money in your account in 48 business hours
Training on all aspects of the program	'Meet the Sale' technology

Visit us online at www.SynchronyBusiness.com