



Types Of Credit Promotions That May Be Available

One or more of these credit promotions may be available on **qualifying purchases** made with your Synchrony Bank credit card account. Check with your merchant for the specific promotion offered for your purchase.

NO INTEREST IF PAID IN FULL WITHIN PROMOTIONAL PERIOD (Deferred Interest)

The length of the promotional period will depend on the specific promotion offered by merchant. Interest at the rate of **26.99%** will be charged to your account from the date of purchase if the promotional purchase is not paid in full within the promotional period. To avoid late fees, you must make your Total Minimum Monthly Payments by the due date each month. These Minimum Monthly Payments may or may not pay off the promotional purchase before the end of the promotional period. **To make sure that you are not charged the interest accrued at 26.99% you must pay the total promotional purchase amount within the promotional period.**

OR

INTEREST FREE AND EQUAL MONTHLY PAYMENTS REQUIRED UNTIL PAID IN FULL (No Interest)

An equal monthly payment amount will be required based on repayment over the term (number of months) of the promotional period.

OR

REDUCED INTEREST RATE AND FIXED MONTHLY PAYMENTS REQUIRED UNTIL PAID IN FULL (Reduced Interest)

The reduced interest rate will depend on the specific promotion offered by merchant. A fixed monthly payment amount will be required based on repayment over the terms (number of months) of the promotional period.

For additional details on how these promotional options work, please see page 4.

Steps To Apply For A Synchrony Bank Credit Card

Step 1 Please follow these guidelines when completing your application:

- ✓ Please have available two forms of ID that can be verified. If using a joint applicant, the joint applicant must be present and also provide two forms of ID.
- ✓ Please include all forms of income from all full and part-time jobs, bonuses, commissions, and investments. You need only include child support, alimony, or separate maintenance income if you wish this income to be considered in your application.
- ✓ Please note that you must reside in the United States and be 18 years of age or older to apply.

Step 2 Please complete the application

Credit is extended by Synchrony Bank.



12298

Home Improvement Consumer Credit Application

Please note that you must reside in the United States and be 18 years or older to apply.

APPLICATION MUST BE SIGNED. Please print in CAPITAL LETTERS and avoid contact with the lines: S M I T H

Synchrony Bank

REVOLVING PHONE: 1-888-222-2176

REVOLVING FAX: 1-888-222-2986

NOTICE FROM THE MERCHANT TAKING YOUR APPLICATION FOR CREDIT ("MERCHANT"): This is an application for a credit card account issued by Synchrony Bank ("SYNCB"). If this application is not approved by SYNCB, you agree that the Merchant may provide all your information from this application to another lender or lenders (or their service providers) identified by the Merchant who may offer you credit. You authorize any such lenders (or their service providers) to make inquiries they consider necessary (including requesting reports from consumer reporting agencies and other sources) in evaluating your request for credit. The rates, fees, and other credit terms provided with this application apply only to the credit card account issued by SYNCB. Other credit products may have different rates, fees, and terms.

Applicant

First Name _____ M. Initial Last Name _____

Mailing Address _____ APT # _____

City _____ State _____ ZIP _____ Home Phone* _____

Social Security Number/Individual Tax Identification Number _____ Birth Date _____ / _____ / _____ Cell / Other Phone* Where We May Call You _____

If the above address is a P.O. Box, you must provide a street address for yourself or a contact person _____ Business/Work Phone* _____

City _____ State _____ ZIP _____ Monthly Net Income† From All Sources \$ _____

Email Address (optional)* _____

*You authorize Synchrony Bank ("SYNCB") to contact you at each phone number you have provided. By providing a cell phone number and/or email address, you agree to receive account updates and information, including text messages, from SYNCB & the merchants that accept the Card. Standard text messaging rates may apply. †Alimony, child support or separate maintenance income need not be included unless relied upon for credit. You may include the monthly amount that you have available to spend from your assets. **Married Wisconsin Residents only:** If you are applying for an individual account & your spouse also is a WI resident, combine you & your spouse's financial information.

Joint Applicant

An additional card will be issued to the person indicated below. The applicant (and joint applicant, if any) will be liable for all transactions made on the account including those made by an authorized user. **JOINT APPLICANT:** You agree that we may send notices to you and/or applicant at the applicant's address, regardless of whether you live at that address.

First Name _____ M. Initial Last Name _____

Mailing Address _____ APT # _____

City _____ State _____ ZIP _____ Home Phone / Other Phone* Where We May Call You _____

Birth Date _____ / _____ / _____ Social Security Number/Individual Tax Identification Number _____

Business/Work Phone* _____ Monthly Net Income† From All Sources \$ _____

Applicant/Joint Applicant Signatures

By applying for this account, I am asking Synchrony Bank ("SYNCB") to issue me a SYNCB Credit Card (the "Card"), and I agree that: I am providing the information in this application to SYNCB and the merchants that accept the Card and program sponsors (and their respective affiliates). I also provide my consent to SYNCB to provide information about me (even if my application is declined) to merchants that accept the Card and program sponsors (and their respective affiliates) so that they can create and update their records, and provide me with service and special offers. SYNCB may obtain information from others about me (including requesting reports from consumer reporting agencies and other sources) to evaluate my application, and to review, maintain or collect my account. I consent to SYNCB, and any other owner or servicer of my account, contacting me about my account, including through text messages, automatic telephone dialing systems and/or artificial or prerecorded voice calls for informational, servicing or collection related communications, as provided in the Address/Phone Change and Consent To Communications provisions of the SYNCB Credit Card agreement ("Agreement"). I also agree to update my contact information. I have received, read and agree to the credit terms and other disclosures in this application, and I understand that if my application is approved, the Agreement will be sent to me and will govern my account. Among other things, the Agreement: (1) includes a resolving a dispute with arbitration provision that limits my rights unless I reject the provision by following the provision's instructions; and (2) makes each applicant responsible for paying the entire amount of the credit extended. **Federal law requires Synchrony Bank to obtain, verify and record information that identifies applicants when opening an account. SYNCB will use applicants' name, address, date of birth, and other information for this purpose.** If you apply with a Joint Applicant, each of you will be jointly and individually responsible for obligations under the Agreement and by signing below, you each agree that you intend to apply for joint credit.

PLEASE SEE THE ATTACHED CREDIT CARD AGREEMENT FOR RATES, FEES & OTHER COST INFORMATION.

Applicant Signature X _____ Joint Applicant Signature (If applicable) X _____

Merchant

Applicant's Primary ID (Type, Issuing State) Exp. / Secondary ID (Type and Issuer) Exp. _____ Joint Applicant's Primary ID (Type, Issuing State) Exp. / Secondary ID (Type and Issuer) Exp. _____

Account # _____

5 3 4 8 1 2
Merchant #

Estimated Sales Amount \$ _____



12298

