



Synchrony Bank- Financing Disclosure Guidelines For Print Ads

This guide shows the approved retail financing disclosure format guidelines for use in U.S. print advertising for Simplicity, Snapper, Massey Ferguson, Snapper Pro and Ferris brands.

Dealers are responsible for ensuring their ads meet the guidelines set forth. Please provide this information to your advertising media or graphic designer when designing any retail financing advertising piece.

There are 3 different ad types, which can be created using the proper retail financing disclosure statements.

Types of Retail Financing Ads

Detailed Offer Ad- Utilizes full headline, sub headline and supporting disclosure statement. It is recommended that ads of this type only feature a single financing offer as the main element.

Combo Offer Ad- Utilizes abbreviated headline, sub headline and supporting disclosure statement. Ads of this type have more room for adding additional product information or other offer types.

Generic Offer Ad- Utilizes abbreviated headline and supporting disclosure statement. Ads of this type have most room for adding additional product information or other offer types, but do not specify detailed retail financing offer.

See following pages for disclosure examples and layout details. Please note these are just examples and the current disclosure statements posted should be reference for current offers when used in advertising.

Synchrony Bank- Financing Disclosure Guidelines

Detailed Offer Ad Disclosure Example

Headline: Copy in main headline must be same font size and color.

Sub headline : Must immediately follow main headline. Font size must be no less than 40 % the size of the headline or no less than 10pt font. Promotional fee must be bolded in the subhead.

Supporting Disclosure : Must start with an asterisk and be placed at the bottom of the ad. Minimum font size is 8pt. This statement must appear on the same side of page with the headline and sub headline. If not a **redirect** is needed.

Redirect: A redirect is a short statement on the same side of the page as the headline and sub headline that tells the reader where to find the supporting disclosure. An asterisk must be used on the redirect For example: *See reverse for more details or *See page xx for more details.

Headline: Must have asterisk at end , which ties to supporting disclosure at bottom of ad. If there is more than one headline in a document requiring a disclosure, then multiple asterisks must be used for each one so that a reader will be able to clearly tie each headline to its corresponding supporting disclosure.

No Monthly Interest for 24 Months*

On Purchases of \$1,000 or more with your Briggs and Stratton credit card made between [Date] and [Date]. A \$125 Promotion Fee will be charged. 24 Equal Monthly Payments required.

* Offer applies only to single-receipt qualifying purchases. A promo fee will be charged and included in the promo purchase balance equal to \$125 for purchases of \$1,000 or more. No monthly interest will be charged on promo purchase balance (including related promo fee) and equal monthly payments are required equal to 4.167% of initial promo purchase amount until promo is paid in full. The equal monthly payment will be rounded to the next highest whole dollar and 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 23.99%; Minimum Monthly interest Charge is \$2. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.

Synchrony Bank- Financing Disclosure Guidelines

Combo Offer Ad Disclosure Example

Headline: Copy in main headline must be same font size and color.

24 Months [Special] Financing Available*

Sub headline : Must immediately follow main headline. Font size must be no less than 40 % the size of the headline or no less than 10pt font.

On purchases of \$1,000 or more with your Briggs and Stratton credit card made from [Date] to [Date].

*Subject to credit approval. Minimum monthly payments required. See store for details.

Supporting Disclosure : Must start with an asterisk and be placed at the bottom of the ad. Minimum font size is 8pt. This statement must appear on the same side of page with the headline and sub headline. If not a **redirect** is needed.

Sub Headline: Must have asterisk at end , which ties to supporting disclosure at bottom of ad. If there is more than one headline in a document requiring a disclosure, then multiple asterisks must be used for each one so that a reader will be able to clearly tie each headline to its corresponding supporting disclosure.

Please Note: The word [Special] is optional on Equal Payments offers and Fixed payment offers. The word [Special] is mandatory on Deferred interest offers.

Redirect: A redirect is a short statement on the same side of the page as the headline and sub headline that tells the reader where to find the supporting disclosure. An asterisk must be used on the redirect For example: *See reverse for more details or *See page xx for more details.

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Generic Offer Ad Disclosure Example

Headline: Copy in main headline must be same font size and color.

Sub headline : Note: Sub headline is not needed in this instance.

Supporting Disclosure : Must start with an asterisk and be placed at the bottom of the ad. Minimum font size is 8pt. This statement must appear on the same side of page with the headline and sub headline. If not a **redirect** is needed.

Redirect: A redirect is a short statement on the same side of the page as the headline and sub headline that tells the reader where to find the supporting disclosure. An asterisk must be used on the redirect For example: *See reverse for more details or *See page xx for more details.

[Special] Financing Available*

*Subject to credit approval. Minimum monthly payments required. See store for details.

Headline: Must have asterisk at end , which ties to supporting disclosure at bottom of ad. If there is more than one headline in a document requiring a disclosure, then multiple asterisks must be used for each one so that a reader will be able to clearly tie each headline to its corresponding supporting disclosure.

Please Note: The word [Special] is optional on Equal Payments offers and Fixed payment offers. The word [Special] is mandatory on Deferred interest offers.

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Special Ad Situations

1 Page document:

Supporting disclosure needs to be on the same page as the headline/sub-headline content. If disclosure is on the reverse side of the page, a redirect is required on the side of the document with the headline.

Multi-page document:

Supporting disclosure can be listed on the same page or on a separate page of the document. If disclosure is not on the same page, a redirect is required on the page with the headline.

Website:

Supporting disclosure on a webpage must be on the same page or no more than one click away.

Disclosure Identifiers:

If there is more than one headline in a document, then a different disclosure identifier must be used for each one so that a reader will be able to clearly tie each headline to its corresponding disclosure.

Redirects:

A redirect is a short statement on the same side of the page as the headline that tells the reader where to find the supporting disclosure. It is preceded by the same disclosure identifier used at the end of the headline and at the beginning of the supporting disclosure. For example:

A redirect in a 1 page document would read as follows: *See reverse for more details.

A redirect in a multi-page document would read as follows: *See page xx for more details.