



PAYMENT ESTIMATOR - FOR RETAILER USE ONLY

For Synchrony Bank Credit Card Purchases

No Monthly Interest if paid in full within 12 Months (Deferred Interest)¹

Monthly interest will be charged to your account from the purchase date if the promotional purchase is not paid in full within 12 months. **A \$50 Promotion Fee will be charged.** Minimum Monthly Payments required.

Total Amount Financed ⁴	Minimum Monthly Payment ²	Estimated Payoff Period in Months	Estimated Payment total	Optional Equal Monthly Payment that could pay off Total Amount Financed within 12 month promo period if there is no other balance on your account ³
\$500	\$35.00	17	\$585.31	\$41.67
\$1,000	\$35.00	42	\$1,454.58	\$83.34
\$1,500	\$38.00	75	\$2,849.20	\$125.00
\$2,000	\$50.00	78	\$3,866.23	\$166.67
\$2,500	\$63.00	76	\$4,779.33	\$208.34
\$3,000	\$75.00	78	\$5,797.34	\$250.00
\$3,500	\$88.00	77	\$6,711.49	\$291.67
\$4,000	\$100.00	78	\$7,728.94	\$333.34
\$4,500	\$113.00	77	\$8,642.60	\$375.00
\$5,000	\$125.00	78	\$9,660.67	\$416.67
\$5,500	\$138.00	77	\$10,573.71	\$458.34
\$6,000	\$150.00	78	\$11,592.41	\$500.00
\$6,500	\$163.00	77	\$12,505.12	\$541.67
\$7,000	\$175.00	78	\$13,524.14	\$583.34
\$7,500	\$188.00	77	\$14,436.85	\$625.00
\$8,000	\$200.00	78	\$15,455.88	\$666.67
\$8,500	\$213.00	77	\$16,368.59	\$708.34
\$9,000	\$225.00	78	\$17,387.61	\$750.00
\$9,500	\$238.00	77	\$18,300.32	\$791.67
\$10,000	\$250.00	78	\$19,319.35	\$833.34

All of the above estimates assume that the Total Amount Financed is the only balance on your account.

²This minimum monthly payment will not pay off the Total Amount Financed within the promotional period. In order to pay the total amount financed within the promotional period, you must make higher monthly payments.

³The Optional Equal Monthly Payment is greater than the required minimum monthly payment that will be shown on your billing statement for the Total Amount Financed. If you have any additional balances on your account, even paying the Optional Equal Monthly Payment may not pay off the Total Amount Financed within the promotional period, and interest may be charged to your account from the purchase date.

Additional Information About The Financing Promotions

¹A \$50 promo fee will be charged and included in the promotion purchase balance. No monthly interest will be charged on the promotional balance if you pay the following (the "promotional balance") in full within 12 Months: 1) the promotional purchase amount, and 2) any related promo fee. If you do not, monthly interest will be charged on the promotional balance from the purchase date. Depending on purchase amount, promotion length and payment allocation, the required minimum monthly payments may or may not pay off purchase by end of promotional period. Regular account terms apply to non-promotional purchases and, after promotion ends, to promotional balance. For new accounts: Purchase APR is 23.99%; Minimum Interest Charge is \$2. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.

Important Information About Estimated Monthly Payments

²The fixed minimum monthly payments shown in the table should allow you to pay the total amount financed shown in full within the Estimated Payoff Period assuming: (1) this amount is and will be the only balance on the account during the promotional period, AND (2) you make your monthly payment by the due date each month, AND (3) the amount financed is subject to the applicable financing promotional offer. If you have any additional balances on your account, the monthly payments applicable to those balances will be added to this payment and may impact how payments are applied to this promotional purchase.

³The Optional Equal Monthly Payments shown in the table should allow you to pay the Total Amount Financed shown in full within the Estimated Payoff Period assuming: (1) this amount is and will be the only balance on the account during the promotional period, AND (2) you make the monthly payment shown by the due date each month AND (3) the Total Amount Financed is subject to the applicable financing promotional offer. Your Total Payments (cost) will equal the Total Amount Financed. The Optional Equal Monthly Payments shown in the table are equal to the Total Amount Financed divided by the number of months in the promotional period and are greater than the required minimum monthly payment that will be shown on your billing statement for this promotional purchase. **If you have any additional balance on your account, even paying each Optional Equal Monthly Payment may not pay off the Total Amount Financed within the promotional period, and interest may be charged to your account from the purchase date.**

⁴Total Amount Financed equals purchase amount plus promotion fee.