

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 943

Reduced 9.99% APR and fixed monthly payments equal to 1.25% of promo purchase amount - Until Paid in Full ¹

On purchases with your SYNCHRONY Retail Bank credit card. \$29 account activation fee will apply. Estimated payoff period 132 months.

Plan 600:

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 9.99% APR, and fixed monthly payments are required equal to 1.25% 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 990

Reduced 5.99% 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 27 months.

Plan 602:

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 5.99% 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 964

Reduced 10.99% 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 82 months.

Plan 604:

³Offer 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 10.99% 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.

[Paper Statement Fee: \$1.99/month]



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