

Menu B Website Promotional Language

Plan 600

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

On purchases with your Synchrony Bank credit card. **\$29 account activation fee will apply.** Estimated payoff period 132 months. See below for additional information.

Supporting Promotional Disclosure - on same page or 1-click away:

Offer applies only to purchases made with your Synchrony 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 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 26.99%; Minimum 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 604

Reduced 7.99% APR and fixed monthly payments equal to 2.00% of promo purchase amount - Until Paid in Full

On purchases with your Synchrony Bank credit card. **\$29 account activation fee will apply.** Estimated payoff period 47 months. See below for additional information.

Supporting Promotional Disclosure - on same page or 1-click away:

Offer applies only to purchases made with your Synchrony Bank Credit Card. Monthly interest will be charged on promo purchases from the purchase date at a reduced 7.99% APR, and fixed monthly payments are required equal to 2.00% of initial promo purchase amount until promo is paid in full. The fixed 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 26.99%; Minimum 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 602

Reduced 5.99% APR and fixed monthly payments equal to 3.00% of promo purchase amount - Until Paid in Full

On purchases with your Synchrony Bank credit card. **\$29 account activation fee will apply.** Estimated payoff period 37 months. See below for additional information.

Supporting Promotional Disclosure - on same page or 1-click away:

Offer applies only to purchases made with your Synchrony 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 3.00% of initial promo purchase amount until promo is paid in full. The fixed 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 26.99%; Minimum 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 605

No Monthly Interest if Paid in Full Within 18 Months (Deferred Interest) ⁴

On purchases with your Synchrony Bank credit card. Monthly interest will be charged to your account from the purchase date if the promotional purchase is not paid in full within 18 months. **\$29 account activation fee will apply.** Fixed monthly payments are required equal to 2.50% of the highest balance applicable to this promo purchase until paid in full. See below for additional information.

Supporting Promotional Disclosure - on same page or 1-click away:

Offer applies only to purchases made with your Synchrony Bank Credit Card. No monthly interest will be charged on the promo purchase if you pay the promo purchase amount in full within 18 Months. If you do not, monthly interest will be charged on the promo purchase from the purchase date. Fixed monthly payments are required equal to 2.50% of the highest balance applicable to this promo purchase until paid in full. The fixed 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. 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 purchases, except that the fixed monthly payment will continue to be required until the promo purchase is paid in full. 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.

Internet Advertising Usage Guidelines

Applicable Type of Credit Card Promotion (Optional)

EXAMPLE:

Plan 600 – Fixed Pay

Headline (Trigger Type)

- 100% Size and color as desired
- No variation in font/color throughout

EXAMPLE:

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

Sub Headline

- Must be connected to Main Headline
- Left, Right or directly Below Headline
- 40% of Main Headline Font Size
- No variation in font/color throughout
- Minimum 10pt Font Size

EXAMPLE:

On purchases of \$XXXX or more with your Synchrony Bank credit card made between [Date] and [Date]. **\$29 account activation fee may apply.** Estimated payoff period XX months.

Supporting Disclosure

- Minimum 8pt font for disclosure
- If supporting disclosure is NOT shown on same page with headline/subhead, then subhead must include directions to click here for full details/disclosures.
- Supporting- disclosures no further than “1 click away” from promo headline and subhead.

EXAMPLE:

Offer applies only to purchases made with your Synchrony 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 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 26.99%; Minimum 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.