

OPEN YOUR DOOR TO MORE



Synchrony HOME™ gives retailers access to millions of cardholders and provides more opportunities for cardholders to purchase what they need for their home.

Benefits for your business

5 million cardholders have buying power to take advantage of your promotional financing offers.

- The Synchrony HOME™ Credit Card features encourage cardholders to use their card for their home-related purchases.
- Utilize marketing and periodic offers for your cardholders (funded by Synchrony) to help drive usage.
- Synchrony HOME cardholders can easily locate stores that accept their card—including your store—at mysynchrony.com/home.
- Accept all Synchrony HOME cards without processing new applications.
- Market special offers to cardholders in your area on the Synchrony HOME website.

To learn more, visit:
synchronyhomepartner.com.

ACCESS TO

5

**MILLION
CARDHOLDERS**

WITH

**\$22
BILLION
IN AVAILABLE CREDIT**

As of 12/31/2020



THE CARD FOR THE HOME



Benefits for your cardholders

- Accepted at thousands of retailers, from furniture and décor to appliances and more
- Easy-to-use locator tool to help find nearby retailers
- Exclusive offers
- Regular reviews for credit limit increases. Cardholders can also request a credit limit increase.
- \$0 fraud liability
- 24/7 secure online account access
- Free access to their credit scores¹
- No annual fee²

Cardholders can locate your business and special offers at mysynchrony.com/home.

Everyday benefits,
Everywhere the card is accepted

2%

CASH BACK
on purchases under \$299
paid as a statement credit.³

6

MONTHS
Promotional Financing
on purchases of \$299 or more.⁴

Plus, You can offer

12-60

MONTHS
Promotional Financing⁴

¹Cardholders can access their score when they register their Synchrony account(s) on mysynchrony.com. Scores are available online only to primary cardmembers with an open account.

²For new accounts: Purchase APR is 29.99%. Minimum interest charge is \$2. Existing cardholders should see their cardholder agreements for their applicable terms.

³Net card purchases (purchases minus returns and adjustments) less than \$299 made with the Synchrony HOME Credit Card will earn 2% cash back rewards paid as a statement credit. Statement credits will be issued within 1-2 billing cycles after qualifying purchase is made. Fees and interest charges do not qualify for rewards. Account must remain open, in good standing, and not become delinquent. Subject to credit approval. We reserve the right to discontinue or alter the terms of this offer at any time.

⁴Subject to credit approval. Minimum monthly payments required. Promotional financing offers available at the time of purchase may vary by location. See store for details.