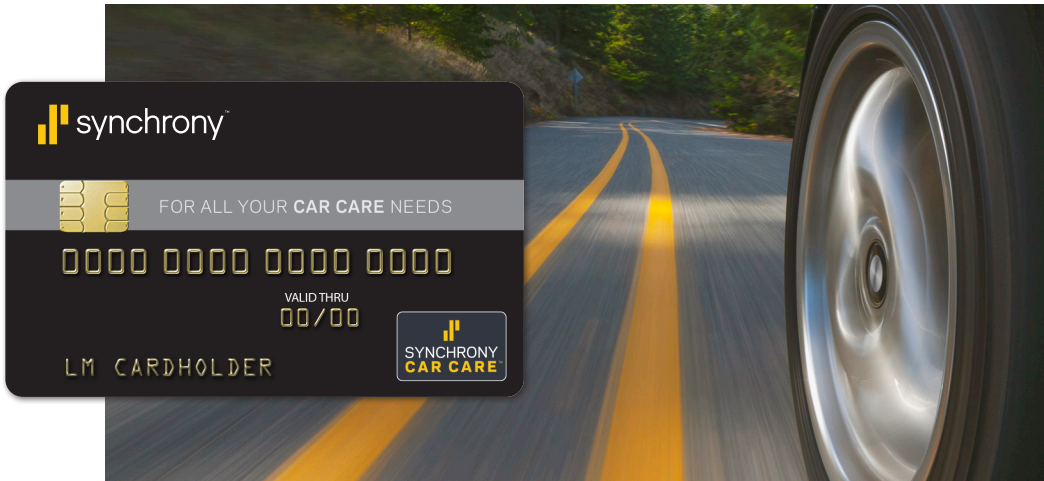


# Synchrony Car Care™ can help you reach your goals while you help keep your customers on the road.



**BOOST SALES** while helping customers get the auto repairs and services they need now.

**INCREASE AVERAGE TICKETS** when you offer 6 and 12 Months Promotional Financing\* to help customers manage purchases of \$199 or more.

		<b>\$916</b>	Avg. Synchrony Car Care 1st purchase amount <sup>1</sup>
<b>\$324</b>	Network Active Cardholder Average Repeat Purchase	}	Network active cardholders <b>spend more</b> on average in repeat sales with the originating partner! <sup>2</sup>
<b>\$178</b>	Non-network Active Cardholder Average Repeat Purchase		

**BUILD CUSTOMER RELATIONSHIPS** by offering a dedicated credit card that customers can use at your business today and for their future auto needs.

**EXPAND YOUR NETWORK** by finding out how many cardholders—plus their combined available credit—live within 10 or 25 miles of your business.

Find out how many cardholders are in your area at [synchronybusiness.com/reach](http://synchronybusiness.com/reach).

## Your program includes:

- 24/7 merchant support
- Non-recourse protection from in-store consumer fraud<sup>†</sup>
- Training on all aspects of the program
- Credit approvals customized for the Automotive industry
- Money in your account in 48 business hours
- FREE point-of-purchase materials
- ‘Meet the Sale’ technology that helps provide the credit limits you need to help close the sale
- Your store location(s) listed in our network dealer locator

## Pricing Guide & Information

Offer your customers Synchrony Car Care™ credit card **No Interest If Paid In Full Within 6 or 12 Months<sup>^</sup>** special financing promotions.

### Deferred Interest Promotions

No Interest if Paid in Full within the promotional period

Everyday Promotions	Consumers' Minimum Purchase	Your Costs	Tran Code
6 Months <sup>^</sup>	\$199 or more	2.39%	000
12 Months <sup>^</sup>	\$750 or more	5.79%	112

The interest is deferred during the promotional period. To avoid paying interest, customers must pay off the entire balance, in full, at the end of the promotional period. Minimum monthly payments required.

### Non-Promotional “Core” Sale

	Consumers' Minimum Purchase	Your Costs	Tran Code
25 Days	\$0.01-\$198	2.39%	000

### Exception Fees

#### Minimum Application

In any month if Private Label application volume does not achieve 6 processed applications, the dealer will be charged a minimum sales fee of \$25.

\$0.00 (6+ Apps)
\$25.00 (0-5 Apps)
(waived for first 90 days)

Enroll with Synchrony Car Care and receive a **\$100 Visa® Gift Card\*\***

Go to [syfenroll.com](http://syfenroll.com) and enter campaign code:

**AutoZone**



CHANGING WHAT'S POSSIBLE™

\*,1,2,\*\*,†,^ See reverse side for details.

\*Subject to credit approval. Minimum monthly payments required.

<sup>1</sup>Synchrony Car Care Actuals, May 2020

<sup>2</sup>Synchrony Payment Solutions Analytics Auto Network, January 2020

\*\*One-time incentive. Limit one gift card per store. To qualify, merchants must enroll with Synchrony and submit three new credit card applications by 3/31/2021. The Visa gift card is issued by the Bancorp Bank pursuant to a license from VISA U.S.A. Inc. Offer valid only on new partner enrollments.

Not applicable for program transfers.

<sup>†</sup>Standard chargeback rights will still apply.

<sup>^</sup>Offer applies only to single-receipt qualifying purchases. No interest will be charged on the promotional purchase if you pay the promotional purchase amount in full within the promotional period which may be 6 or 12 months. If you do not, interest will be charged on the promotional purchase 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 29.99%; Minimum Interest Charge is \$2. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.

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