

Synchrony Home Furnishings Account Terms

Deferred Interest Terms

12 Month

Special financing for purchases of \$500 or more. No Interest if Paid in Full within 12 Months with your Synchrony Home credit card. Qualifying purchase amount must be on one receipt. Interest will be charged to your account from the purchase date if the promotional purchase is not paid in full within 12 Months. Minimum monthly payments of 3.5% or \$25, whichever is more, required. No interest will be charged on the promo purchase if you pay it off, in full, within the promo period. If you do not, interest will be charged on the promo purchase from the purchase date. The required minimum monthly payments may or may not pay off the promo purchase by the end of the promo period. Regular account terms apply to non-promo purchases and, after promo period ends, to the remaining promo balance. For new accounts: Purchase APR is 29.99%. Minimum interest charge is \$2. Existing cardholders: See your credit card agreement terms. Subject to credit approval. To ensure amount is paid in full, divide purchase by 12 to find your monthly payment. But, only minimum payments are required.

Fixed Payments/Reduced APR Terms

24 Month

Special financing for purchases of \$1,000 or more. Fixed monthly payments for 24 Months with your Synchrony Home credit card. Qualifying purchase amount must be on one receipt. Interest will be charged on the promo purchase from the purchase date at a reduced 9.99% APR, and 24 fixed monthly payments are required until paid in full. These payments are equal to 4.614% of initial promo purchase amount and rounded up to the next whole dollar. These payments may be higher than the payments that would be required if this purchase was a non-promo purchase. Regular account terms apply to non-promo purchases. For new accounts: Purchase APR is 29.99%. Minimum interest charge is \$2. Existing cardholders: See your credit card agreement terms. Subject to credit approval.

36 Month

Special financing for purchases of \$1,500 or more. Fixed monthly payments for 36 Months with your Synchrony Home credit card. Qualifying purchase amount must be on one receipt. Interest will be charged on the promo purchase from the purchase date at a reduced 9.99% APR, and 36 fixed monthly payments are required until paid in full. These payments are equal to 3.226% of initial promo purchase amount and rounded up to the next whole dollar. These payments may be higher than the payments that would be required if this purchase was a non-promo purchase. Regular account terms apply to non-promo purchases. For new accounts: Purchase APR is 29.99%. Minimum interest charge is \$2. Existing cardholders: See your credit card agreement terms. Subject to credit approval.

48 Month

Special financing for purchases of \$2,000 or more. Fixed monthly payments for 48 Months with your Synchrony Home credit card. Qualifying purchase amount must be on one receipt. Interest will be charged on the promo purchase from the purchase date at a reduced 9.99% APR, and 48 fixed monthly payments are required until paid in full. These payments are equal to 2.536% of initial promo purchase amount and rounded up to the next whole dollar. These payments may be higher than the payments that would be required if this purchase was a non-promo purchase. Regular account terms apply to non-promo purchases. For new accounts: Purchase APR is 29.99%. Minimum interest charge is \$2. Existing cardholders: See your credit card agreement terms. Subject to credit approval.

60 Month

Special financing for purchases of \$2,500 or more. Fixed monthly payments for 60 Months with your Synchrony Home credit card. Qualifying purchase amount must be on one receipt. Interest will be charged on the promo purchase from the purchase date at a reduced 9.99% APR, and 60 fixed monthly payments are required until paid in full. These payments are equal to 2.124% of initial promo purchase amount and rounded up to the next whole dollar. These payments may be higher than the payments that would be required if this purchase was a non-promo purchase. Regular account terms apply to non-promo purchases. For new accounts: Purchase APR is 29.99%. Minimum interest charge is \$2. Existing cardholders: See your credit card agreement terms. Subject to credit approval.

For more information about any of our payment options,
please speak with one of our qualified finance techs.

**Thank you for shopping
at Bailey's!**