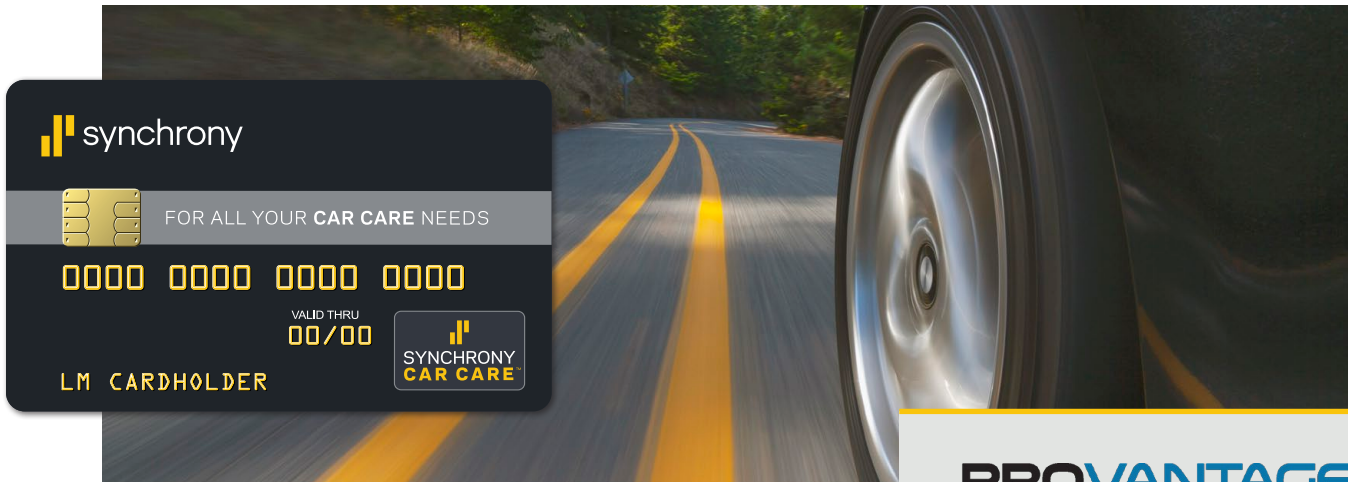


Synchrony Car Care™ can help you reach your goals while you help keep your customers on the road.



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.

\$916 Average Synchrony Car Care credit card 1st purchase amount¹

Network Active cardholders make purchases 14% more times at the originating merchant than Non-Network Active cardholders.¹

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.

PROVANTAGE® AUTO REPAIR NETWORK

Your program includes:

- 24/7 merchant support
- 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

See reverse for important rate information

Enroll with Synchrony Car Care

Go to syfenroll.com and enter campaign code:

ProVantage

*¹ See reverse side for details.
GEN-23-4687

Pricing Guide & Information

Effective July 2, 2023

Offer your customers Synchrony Car Care™ **No Interest If Paid In Full Within 6 or 12 Months[^]**
Promotional Financing.

Deferred Interest Promotions			
No Interest if Paid in Full before the end of the promotional period			
Everyday Promotions	Consumers' Minimum Purchase	Your Costs	Tran Code
6 Months [^]	\$199-\$749.99	2.74%	000
12 Months [^]	\$750 or more	5.54%	112

The interest is deferred during the promotional period. To avoid paying interest, customers must pay off the entire promotional balance, in full, before 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-\$198.99	1.99%	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)	

*Subject to credit approval. Minimum monthly payments required.

¹Synchrony Car Care Program Data, Q1 2021

[^]Qualifying purchase amount must be on one receipt. No interest will be charged on the promo balance if customer pays it off, in full, within the promo period. If they do not, interest will be charged on the promo balance from the purchase date. The required minimum monthly payments may or may not pay off the promo balance before the end of the promo period, depending on purchase amount, promo length and payment allocation. Regular account terms apply to non-promo purchases and, after promo period ends, to the 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. Gas station purchases are not eligible for Promotional Financing.

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