



Mohawk (SEL) Pricing Rate Sheet Effective Dates: 8/01/2019

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## **Price Guide & Information**

Help increase your customers' purchasing power and your bottom line. With the Synchrony Financial Program you have the flexibility to choose from an extensive set of financing promotions on a daily basis.

#### **Deferred Interest Promotions**

The interest is deferred during the promotional period. To avoid paying finance charges, the entire balance must be paid off, in full, at the end of the promotional period.

Everyday Promotions	Minimum Purchase	Processing Fee	Tran Code
6 Months	N/A	0.41%	106
12 Months	N/A	1.91%	112
15 Months	N/A	3.57%	115
18 Months	N/A	4.99%	418
24 Months	N/A	8.82%	134

# **Equal Payment Promotions – 0.00% APR**

Equal monthly payments required during promo period. Interest does not accrue during promo period. Designed to pay off promo balance in full within promo period.

Everyday Promotions	Minimum Purchase	Processing Fee	Tran Code
24 Months	N/A	8.21%	324
36 Months	N/A	10.26%	636
48 Months	N/A	13.51%	148
60 Months	N/A	16.27%	160

## Fixed Pay Promotions - 9.99% APR

Fixed monthly payments are required during promo period. APR is assessed during promo period.

Everyday Promotions	Minimum Purchase	Processing Fee	Tran Code
24 Months	\$2000	6.01%	472
36 Months	\$2000	8.25%	473
48 Months	\$2000	10.62%	474
60 Months	\$2000	13.17%	475

Important Phone Numbers		
Department	Purpose	Contact Numbers
Retail Support Center	Used if you have any merchant questions and for application reconsideration	800-965-8430
Customer Inquiry Center (Cardholder use only)	Used by customer if they have a billing question	866-396-8254





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Exception Fees		
Minimum Application  In any month if Private Label application volume does not achieve 3 processed applications the dealer will be charged a minimum sales fee of \$40	\$40.00 (3 Apps)	
Promotion Correction		
When an invalid or incorrect promotional tran code is entered, a fee is charged for changing the sale to correct the promotion.	\$25.00	
Chargeback Handling Fee A chargeback is the reversal of a transaction due to a cardholder dispute. If a chargeback occurs, we charge this handling fee.	\$25.00	

Your Program Includes at No Charge		
24/7 Merchant Support	Credit approvals customized for your industry	
Point of Purchase materials	Consumer bill pay online at www.mysynchrony.com	
Protection against credit fraud	Money in your account in 48 business hours	
Training on all aspects of the program	'Meet the Sale' technology	

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