

Payment Information

\$	New Balance:	\$93.57
	Total Minimum Payment Due:	\$29.00
	Payment Due Date:	02/13/2024

Payments must be received by 5pm ET on 02/13/2024 if mailed, or by 11:59pm ET on 02/13/2024 for online and phone payments.

Visit us at amazon.syf.com or Call 1-866-634-8379.

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$40.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	4 months	\$99.00

If you would like information about credit counseling services, call 1-877-302-8775.

Account Summary

Previous Balance as of 12/22/2023	\$16.10	Credit Limit	\$1,400
Payments	- 85.91	Available Credit	\$1,265
Other Credits	- 52.99		
Purchases/Debits	+ 216.37		
New Balance as of 01/21/2024	\$93.57		
31 Day Billing Cycle from 12/22/2023 to 01/21/2024			

Rewards Summary
Rewards Earned YTD \$8.17
[See Rewards Detail](#)

Prime Card Bonus deals

Earn up to 20% back on select items*

*With an eligible Prime membership

Learn more at amazon.com/storecard

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 71735, Philadelphia, PA 19176-1735.** Please include your account number on any correspondence you send to us.
Payments: Send payments to the address listed on the remit portion of this statement or pay online.
Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 71738, Philadelphia, PA 19176-1738.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 669826, Dallas, TX 75266-0783 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at the Billing Inquiries Address of: Synchrony Bank, P.O. Box 71738, Philadelphia, PA 19176-1738

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (**Note:** Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at: Synchrony Bank, P.O. Box 71738, Philadelphia, PA 19176-1738

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that

point, if we think you owe an amount and you do not pay we may report you as delinquent.

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment.

Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address, (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, or (e) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 71738, Philadelphia, PA 19176-1738.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 71737, Philadelphia, PA 19176-1737. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

How We Calculate Interest

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges, and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

We will not charge you any interest on purchases if you pay your entire balance by the due date each month. Please refer to the due date shown on the front of your statement.

Your Account is owned and serviced by Synchrony Bank.

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Bankruptcy Notice: If you file bankruptcy, you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 71783, Philadelphia, PA 19176-1783.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

<input type="checkbox"/>	Street Address City, State ZIP Phone # Email	_____	_____	_____	_____
		*Home Phone #	*Business Phone #	*Cell # or other phone # we can use to contact you	**Email Address

**By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with the named retailer on this account.

Rewards Detail

Rewards Earned YTD	\$8.17	<div>Prime Cardholders can earn 5% Back on eligible Amazon.com purchases, and also earn Bonus Rewards by purchasing select items at Amazon.com.</div> <div>Visit amazon.com or www.syncbank.com/amazon to redeem available rewards. For more details about the 5% program, visit www.amazon.com/storecard.</div> <div>Returned rewards for automatic statement credit enrolled cardholders may not be displayed in the Rewards Detail table. Please check the Transaction Activity for full statement credit redemption.</div>
Previous Rewards Balance	\$0.81	
+ 5% Rewards Earned	\$8.17	
+ Bonus Rewards Earned	\$0.00	
+/- Adjustments	\$0.00	
- Rewards Points Redeemed	\$9.10	
+ Rewards as of statement date	\$0.12-	

Account Balance Summary

Balance Type	Purchase Date/Amount	Previous Balance	Payments & Other Credits (-)	Purchases, Fees & Others Debits (+)	Interest Charged (+)	Expired Promotion Balances* (+/-)	New Statement Balance
Regular	-	\$16.10	\$138.90	\$216.37	-	-	\$93.57
Total		\$16.10	\$138.90	\$216.37	-	-	\$93.57

If you have promotional balances, additional promotional details can be found below in the Promotional Purchase Summary.
* Expired promotional balances will display in both the promotional and regular purchases balance row during the month of expiration.

Transaction Detail

Date	Reference #	Description	Amount
Payments			-\$85.91
12/23	P934200B600XS6H16	ONLINE PYMT-THANK YOU ATLANTA GA	-\$16.10
01/02	P934200QK00XS6H13	ONLINE PYMT-THANK YOU ATLANTA GA	-\$69.81
Other Credits			-\$52.99
01/17	P934200D2EHMBJ3QN	AMAZON MARKETPLACE SEATTLE WA CQruoBagahnj SDolphin White Running Shoes W	-\$52.99
Purchases and Other Debits			\$216.37
12/21	P934200B6EHM6AX97	AMAZON RETAIL SEATTLE WA BhptzTcxtQp Prime-Line N 7534 Bi-Fold Door	\$5.31
12/21	P934200B6EHMBJDHT	AMAZON MARKETPLACE SEATTLE WA rCXZTtZLgmM 3pcs Large Beauticom Stainless	\$5.14
12/22	P934200B6EHMB50E0	AMAZON MARKETPLACE SEATTLE WA CYxXehZbJvpO Professional Electric Nail Dri	\$31.79
12/28	P934200BBEHMUXW1V	AMAZON PRIME CONS SEATTLE WA BNgHrFqyMRaC	\$7.94
12/29	P934200BDEHMB6H9Q	AMAZON MARKETPLACE SEATTLE WA hXmfkydHEBnh RyhamPaper Bubble Mailers, 6"	\$19.63
01/08	P934200QTEHMBJY33	AMAZON MARKETPLACE SEATTLE WA CQFicbaZYaC Prinko #2 8.5x12 Inches Poly B	\$33.91
01/11	P934200QWEHMBJ3QW	AMAZON MARKETPLACE SEATTLE WA BkXGgQeZZsuU SDolphin White Running Shoes W	\$52.99
01/12	P934200QYEHMB1HV2	AMAZON MARKETPLACE SEATTLE WA CCcoJsEgDNum Vazioyar Thermal Label Holder	\$9.00
01/15	P934200D0EHMBBAR6	AMAZON MARKETPLACE SEATTLE WA jMERChNOqEop Fuxury Small 4x8 Bubble Mailer	\$8.27
01/19	P934200D5EHMB2LWV	AMAZON MARKETPLACE SEATTLE WA fnTYuCmOcWWE SDolphin White Running Shoes W	\$42.39

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Transaction Detail (Continued)

Date	Reference #	Description	Amount
Total Fees Charged This Period			\$0.00
Total Interest Charged This Period			\$0.00
01/21		INTEREST CHARGE ON PURCHASES	\$0.00

2024 Year-to-Date Fees and Interest	
Total Fees Charged	\$0.00
Total Interest Charged	\$0.00
Total Interest Paid	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = Variable Rate

Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Purchases	N/A	29.99% (v)	\$0.00	\$0.00

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, or 24 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 29.99%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

If you need to contact Synchrony about the loss of a Synchrony cardholder, you can submit a deceased notification form located at www.syf.com under the 'Contact Us' page.

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

NOTICE: We may convert your payment into an electronic debit. See back of page one for details, Billing Rights and other important information.

Cardholder Benefits and Information

Manage your account online at amazon.syf.com. Or you can download the Amazon Store Card app on your mobile device. Check your balance, view your statements, pay your bill, update your personal information and more!

Use your Prime Store Card to pay in more places! Prime Store Cardholders can now use their card to pay for transactions with many merchants who offer Amazon Pay. When using Amazon Pay, select your Amazon Store Card as a payment option once you've signed in using your Amazon credentials. Visit <http://pay.amazon.com> to see eligible sites.