

SYNCHRONY INSTALLMENT LOAN CONTRACT

Date 08/07/2023

Loan No.

Borrower & Co-Borrower Names & Address: DAVID NEVILLE 4311 MAGGIE CT 293 LIBERTY, NC 27298	Lender: Synchrony Bank 170 Election Road Suite 125 Draper, UT 84020-6425	Service Center's Address: INSTALLMENT/SYF P.O. Box 71791 Philadelphia, PA 19176-1791
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1. CONTRACT. This contract ("Contract") sets forth the terms of your loan (the "Loan" or "Account"). Read this Contract before you accept the terms. This Contract governs your obligations to repay the Loan described below. The Loan is made to finance the purchase of certain goods and/or services (the "Goods"). You agree that the terms of this Contract are shown on multiple pages. You also agree that the data and the numerical amounts shown below accurately reflect the details of your purchase and our Contract.

2. PARTIES. The parties to this Contract are the Borrower and any Co-Borrower named above (together the "Borrower") and Synchrony Bank. In this Contract, "you," "your," "consumer" and "customer" mean the Borrower and, if applicable, any Co-Borrower, jointly and severally, and "we," "us" and "our" mean Synchrony Bank, its successors and each assignee or holder of this Contract. You agree to this Contract by signing below or agreeing to the terms electronically. We agree by funding your Loan but agree to the Arbitration Provision, whether or not we fund your Loan. If this Contract is being provided electronically, you should print a copy of this Contract for your records.

3. PROMISE TO PAY. You promise to pay us \$ 500.00 , along with simple interest at an interest rate of 0.00 % and all other charges provided for under this Contract. Payments will be made in accordance with the Payment Schedule shown in Section 4 or, if applicable, the updated schedule provided in your welcome letter. If the total amount of your purchase ultimately changes (e.g., an item you ordered cannot be shipped or you return a part of your purchase), some of the amounts listed in Section 4 below (including the number of months needed to repay your Loan) may also change, but the amount of your required monthly payment will not change. Interest is charged from 30 days after the date you enter into the purchase transaction with the seller of the Goods (the "Seller"), and interest will be charged through the date of payment in full. The final payment due under this Contract will be for all remaining amounts, including principal, interest and other accrued charges outstanding and unpaid.

4. TRUTH IN LENDING ACT DISCLOSURES.

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate	0.00%
FINANCE CHARGE The dollar amount the credit will cost you	\$0.00 (e)
Amount Financed The amount of credit provided to you or on your behalf	\$500.00 (e)
Total of Payments The amount you will have paid when you have made all payments as scheduled	\$500.00 (e)

Payment Schedule: Your payment schedule will be: \$ 166.67 /month for 3 months, beginning 09/02/2023 . (e)

Prepayment: There is no penalty or fee for prepayment of this Loan in whole or in part.

Late Fee: If a scheduled payment is not paid in full within two days after its scheduled due date, you will be charged a late fee equal to the lesser of \$25 or the amount of the scheduled payment.

Other Terms: See the applicable sections of this Contract for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds.

(e) means estimate.*

*The disclosures above assume that the amount of your purchase equals the "Amount Financed" disclosed above. If your purchase of Goods is less than this amount, the "Amount Financed," "Finance Charge," "Total of Payments" and number of months to repay your Loan may all be lower than the amounts disclosed above. You will be notified later of the exact date that your first monthly payment is due.

5. ITEMIZATION OF AMOUNT FINANCED.

1. Gross amount due to Amazon River ("Seller") for the Goods and any related warranties	\$500.00 (e)
2. Less Initial Payment (if any)	\$0.00
3. Amount financed (1-2)	\$500.00 (e)

FLORIDA RESIDENTS: Florida documentary stamp tax required by law in the amount of 35 cents per \$100 of loan amount (not to exceed \$2,450 per loan) has been paid or will be paid directly to the Department of Revenue. Certificate of Registration No. 78-80129528699.

FINANCING PLAN: Standard

6. LATE FEE. If a scheduled payment is not paid in full within two days after its scheduled due date, you will be charged a late fee equal to the lesser of \$25 or the amount of the scheduled payment. The amount of the late fee will be due by the payment due date following the assessment of the late fee.

7. PAYMENTS; RETURNS; DISPUTED AMOUNTS. All monthly payments must be made electronically or to the address we provide you. If we accept any monthly payment after the due date, this will not affect the due dates of any other amounts due under this Contract, nor will it act as an extension of time for payments of any amounts then remaining unpaid. It will also not modify any of our rights under this Contract. We reserve the right to select the method by which payments and credits are allocated to your Loan in our sole discretion.

Your rights to return or cancel any Goods purchased using your Loan will be subject to the Seller's return policy. In connection with any returned or canceled merchandise, you authorize the Seller to pay the amount directly to us and, for any amounts that the Seller returns directly to us, we shall retain such amounts and reflect an equivalent credit to reduce your outstanding obligation to us under the Loan or, where applicable, refund to you any amount in excess of your Loan balance.

In all scenarios (including those described in the preceding paragraphs), you will remain obligated to make all payments outstanding under the Loan when due until your Loan is fully paid, and your required monthly payment amount, as disclosed in the Payment Schedule above, will not change. In any such case, your monthly payments could result in the Loan being fully repaid before the end of the Loan term.

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, must be mailed or delivered to us at the Service Center address listed on page one. Without losing any of our rights under this Contract, we may accept partial payments without prejudice to our rights, even if you indicate that such payments represent payment in full of your Loan.

8. INITIAL PAYMENT. If we are unable to approve your application for a loan in the amount of your purchase, we may still approve your loan application at a lower amount, and you can use the Loan if you reduce the amount of your purchase. Alternatively, we may permit you to use the Loan for your purchase, without reducing the purchase amount, with the condition that you provide a separate payment to us (an "Initial Payment") before using the Loan. The amount of the Initial Payment will be the difference between the full purchase amount and the approved Loan amount. You will be told whether you have the option to use the Loan subject to the requirement to make an Initial Payment.

To make an Initial Payment, you will need to provide us with payment details, such as credit or debit card information. If you choose to use the Loan subject to the requirement to make an Initial Payment, and we are unable to process the Initial Payment after two attempts, a Loan will not be opened for you. If an Initial Payment is processed successfully, such amount will not be a part of your Loan with us, and we will transmit such Initial Payment amount to the Seller.

If the amount of your Initial Payment exceeds the total amount of your purchase, we will provide you with a refund of the excess amount. If you subsequently cancel or return your entire purchase, we will provide you with a refund of the Initial Payment amount. Refunds will be provided either to the payment method initially used or via check, at our discretion.

In the event that, after your Loan is opened, the Initial Payment is canceled or returned to you, you hereby agree that the amount of your Initial Payment will be added to your outstanding Loan balance and will be subject to the terms of this Contract, including that interest will be assessed on such added amount. The final payment due under this Contract will also include the amount of the Initial Payment that remains unpaid.

9. DEFAULT AND ACCELERATION; COLLECTION COSTS. Subject to any restrictions under applicable law, you can and will be in default if you (i) fail to pay any monthly payment when due; (ii) break any other term of this Contract; (iii) become the subject of bankruptcy or insolvency proceedings; or (iv) provide false information related to this credit transaction. Upon default or upon your death, besides collecting any charges under Section 6, we may, subject to applicable law, including any applicable notice and right to cure requirements: (a) accelerate payment of the entire balance; (b) bring a collection action; (c) recover our reasonable attorneys' fees and costs if this Contract is referred for collection to an attorney who is not our salaried employee; and (d) recover additional costs of collection, including, without limitation, court costs. Our commitment to make disbursements under the Loan will immediately and automatically cease upon default or your death.

10. CREDIT REPORTS AND LOAN INFORMATION. You authorize us to obtain your credit reports to investigate your credit record at the time of your application and from time to time thereafter until the Loan is paid in full. Upon your request, you will be informed of whether or not a consumer credit report was ordered, and if it was, you will be given the name and address of the consumer reporting agency that furnished the report. You also authorize us to verify your credit, employment and income references and to obtain any other information we think necessary in connection with your application and the periodic review of the Loan. You agree that we may use the credit reports and other information for other purposes, including considering you for additional products and services that are offered by us or one of our affiliates.

11. USE OF INFORMATION ABOUT YOU AND YOUR LOAN/CONSENT TO COMMUNICATIONS/ADDRESS AND PHONE CHANGE.

Subject to applicable law and the terms of the privacy notice we provide you, you authorize and direct us to furnish certain information about you and your Loan to Seller and its affiliates, franchisors and program sponsors, for use in connection with this Loan, as well as to create and update their customer records about you, to assist them in better serving you, and to provide you with special promotions. In addition, you expressly consent to us, as well as any other owner or servicer of your Loan, contacting you through any channel of communication and for any purpose and at any time, as permitted by applicable law. For all informational, servicing, fraud or collection related communications, you expressly consent and authorize us, our representatives, affiliates, agents and service providers to contact you on your land line(s), cellular telephone(s) and wireless telephone(s) using any telephone number you provide to us, in your Loan application or otherwise, now or in the future, or any telephone number you have previously provided to us, or any of our representatives, affiliates or service providers, and to use an auto dialer, provide pre-recorded messages, and send text messages or other electronic messages. Text frequency may vary and may be recurring. This consent applies even if you are charged for the call or text under your plan, and you (not we) are responsible for any charges that may be billed to you by your communications carrier when we contact you. You promise that any telephone number that you provide to us belongs to you and/or that you have authority to agree to this communications consent. You will tell us right away if you change your address or any phone number or if you are no longer the subscriber or primary user of any phone whose number you have provided. Message and data rates may vary. We are not liable for delayed or undelivered messages. If you have questions, please contact customer service.

12. ARBITRATION PROVISION.

PLEASE READ THIS ARBITRATION PROVISION CAREFULLY. UNLESS YOU ARE A COVERED BORROWER UNDER THE MILITARY LENDING ACT OR YOU REJECT IT, THIS ARBITRATION PROVISION WILL APPLY TO YOUR LOAN AND THIS CONTRACT, AND MOST DISPUTES BETWEEN YOU AND US WILL BE SUBJECT TO INDIVIDUAL ARBITRATION. THIS MEANS THAT: (1) NEITHER A COURT NOR A JURY WILL RESOLVE ANY SUCH DISPUTE; (2) YOU WILL NOT BE ABLE TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING; (3) LESS INFORMATION WILL BE AVAILABLE; AND (4) APPEAL RIGHTS WILL BE LIMITED.

- (a) **CLAIMS AND PARTIES.** If either you or we make a demand for arbitration, you and we must individually arbitrate any dispute or claim between you and us (including our parents, affiliates, agents, employees, officers, and assignees) that directly or indirectly arises from or relates to the Loan, this Contract, the Goods or our relationship, except as noted below. In addition, the Seller and/or any assignee, agent, or service provider of ours is subject to this Arbitration Provision. This Arbitration Provision does not apply if you are a Covered Borrower protected by the Military Lending Act.
- (b) **COVERED CLAIMS.** This Arbitration section broadly covers claims, including counterclaims, based upon contract, tort, consumer rights, fraud and other intentional torts, negligence, constitution, statute, regulation, ordinance, common law and equity, and claims for money damages and injunctive or declaratory relief, even if such claims arose before this Arbitration Provision took effect. You may not sell, assign or transfer a claim.
- (c) **EXAMPLES OF COVERED CLAIMS.** Examples of claims subject to arbitration are disputes about prices, the purchase, the terms of the Loan, fees, charges or interest, the Initial Payment, the events leading up to this Contract (such as any disclosures, advertisements, promotions or oral or written statements, warranties or representations made by us or the Seller), any product or service provided by us, the Seller or third parties in connection with the Goods or this Contract, credit reporting, our disclosure, use or failure to protect your information, the collection of amounts due by us, our assignees, service providers, or agents and the manner of collection.

- (d) **SMALL CLAIMS; NO IMPLIED WAIVER.** We will not require you to arbitrate any individual case in small claims court or your state's equivalent court, so long as it remains an individual case in that court. Also, even if all parties have opted to litigate a claim in court, you or we may elect arbitration with respect to any claim made by a new party or any claim later asserted by a party in any related or unrelated lawsuit, including modifying an individual claim to assert a class, representative or multi-party claim. Arbitration may be requested at any time, even where there is a pending lawsuit, unless (i) a trial has begun and the party opposing arbitration does not assert a new claim after the commencement of trial or (ii) a final judgment has been entered.
- (e) **DECISIONS FOR COURT ONLY.** Only a court will decide disputes about the validity, enforceability, coverage or scope of this Arbitration Provision or any part thereof. However, any dispute that concerns the validity or enforceability of the Contract as a whole is for the arbitrator to decide.
- (f) **NO CLASS ACTIONS.** IF EITHER YOU OR WE ELECT TO ARBITRATE A CLAIM, NEITHER YOU NOR WE WILL HAVE THE RIGHT (A) TO PARTICIPATE IN A CLASS ACTION, PRIVATE ATTORNEY GENERAL ACTION OR OTHER REPRESENTATIVE ACTION IN COURT OR IN ARBITRATION, EITHER AS A CLASS REPRESENTATIVE OR CLASS MEMBER, OR (B) TO JOIN OR CONSOLIDATE CLAIMS WITH CLAIMS OF ANY OTHER PERSONS. THUS, YOU MAY NOT BRING CLAIMS AGAINST US ON BEHALF OF ANY INDIVIDUAL WHO IS NOT A BORROWER ON YOUR LOAN AND YOU AGREE THAT ONLY THE BORROWER OR CO-BORROWER ON YOUR LOAN MAY BE JOINED IN A SINGLE ARBITRATION WITH ANY CLAIM YOU HAVE.
- (g) **INITIATION OF ARBITRATION.** The party who wants to arbitrate must give the other party a written arbitration demand. This demand can be given after the beginning of a lawsuit or in papers filed in the lawsuit. Otherwise, your demand must be sent to Synchrony Bank, Legal Operation, P.O. Box 29110, Shawnee Mission, KS 66201-5320, ATTN: ARBITRATION DEMAND. The party seeking arbitration must select either the American Arbitration Association (AAA), 120 Broadway, Floor 21, New York, NY 10271, www.adr.org, or JAMS, 620 Eighth Avenue, 34th Floor, New York, NY 10018, www.jamsadr.com, to administer the arbitration. If neither administrator can handle the dispute, a court with jurisdiction will appoint an arbitrator.
- (h) **ARBITRATOR; APPLICABLE LAW.** The arbitration administrator will appoint the arbitrator and will tell the parties what to do next. The arbitrator must be a lawyer with at least ten years of legal experience. The arbitrator must apply the same law, consistent with the Federal Arbitration Act (FAA), that would apply to an individual action in court, but may use different procedural rules. The arbitrator will apply the same statutes of limitation and privileges that a court would apply if the matter were pending in court.
- (i) **AVAILABLE REMEDIES.** The arbitrator may award any damages or other relief or remedies that would apply under applicable law to an individual action brought in court, including, without limitation, punitive damages (governed by the Constitutional standards employed by the courts) and injunctive, equitable and declaratory relief (but only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted by that party's individual claim). The parties will bear the fees and costs of their attorneys, witnesses and experts. However, the arbitrator will have the authority to award fees and costs of attorneys, witnesses and experts to the extent permitted by the Contract, the administrator's rules or applicable law.
- (j) **LOCATION; FEES.** The arbitration will take place by phone or at a location reasonably convenient to you. If you ask, we will pay all the fees the administrator or arbitrator charges if you cannot obtain a waiver of fees from the administrator and are acting in good faith. We will pay arbitration costs required by the administrator's rules or that are necessary for this Arbitration Provision to be enforced. Notwithstanding the foregoing, you will be required to advance half of all administrative fees and arbitrator's fees (and to be responsible for payment of such fees to the extent not advanced) if you pursue arbitration as part of a group of similar arbitrations, or if you otherwise seek to participate in a mass arbitration proceeding. If an arbitration already in process is later determined to be part of a mass arbitration proceeding, we shall have the right to request that the arbitrator order you to reimburse us for fees already paid or advanced.
- (k) **FAA; EFFECT OF AWARD.** This Arbitration Provision is governed by the FAA. Utah law shall apply to the extent state law is relevant under the FAA, unless otherwise stated herein. The arbitrator's award will be final and binding, except for any appeal right under the FAA. Any court with jurisdiction may enter judgment upon the arbitrator's award. The arbitration award and any judgment confirming it will apply only to the specific case and cannot be used in any other case except to enforce the award.
- (l) **SURVIVAL.** This Arbitration Provision shall survive the repayment of all amounts owed, any legal proceeding, and any bankruptcy by you, to the extent consistent with applicable bankruptcy law. If this Arbitration Provision conflicts with the applicable arbitration rules or the other provisions of this Contract, this Arbitration Provision shall govern.
- (m) **SEVERABILITY.** If any portion of this Arbitration Provision is held to be invalid or unenforceable, the remaining portions shall nevertheless remain in force with the following two exceptions. First, if a determination is made that the "No Class Actions" provision is unenforceable, and that determination is not reversed on appeal, then this Arbitration Provision shall be void in its entirety. Second, if a court determines that a public injunctive relief claim may proceed notwithstanding the "No Class Actions" provision, and that determination is not reversed on appeal, then the public injunctive relief claim will be decided by a court, and any individual claims will be arbitrated. The parties will ask the court to stay the public injunctive relief claim until the other claims have been finally concluded.
- (n) **HOW TO REJECT ARBITRATION.** You may reject this Arbitration Provision. If you do that, a court will resolve any dispute or claim. To reject this Arbitration Provision, send us a notice within 45 days after you sign (either physically or digitally) this Contract. The notice must include your name, address, Loan Number, and personal signature, and must be mailed to Synchrony Bank, P.O. Box 71734, Philadelphia, PA 19176-1734, Attn: Arbitration Rejection. This is the only way you can reject this Arbitration Provision.

Rejecting this Arbitration Provision will not affect any other provision of this Contract. It will also not affect any prior arbitration agreement between you and us, which will remain in full force and effect. If you don't reject this Arbitration Provision, it will be effective as of the date of this Contract and will supersede any prior arbitration agreement between you and us that would otherwise be applicable.

13. ASSIGNMENT. We may assign your Loan and sell, assign or transfer any or all of our rights or duties under this Contract to another financial institution or company without prior notice to you. That person will take our place under this Contract. You may not sell, assign or transfer any of your rights or duties under this Contract without our express written agreement.

14. GOVERNING LAW. Except as provided in the Arbitration Provision, this Contract and your Loan are governed by federal law applicable to a federal savings bank and, to the extent state law applies, the laws of the state of Utah without regard to its conflicts of law principles. This Contract has been accepted by us in Utah. The Loan is made in Utah.

15. FINAL CONTRACT; NO WAIVER BY US; OTHER TERMS. This Contract is the final expression of the credit contract between you and us and may not be contradicted by evidence of any prior or contemporaneous oral credit contract between you and us. Any modification to this Contract must be in writing from us. We may decide not to impose part or all of any fee or other amount imposed pursuant to this Contract or not to exercise any of our other rights under this Contract without affecting any of our rights to act or to avoid acting in the future. Without limiting the foregoing, we may, at our option, release any person responsible under this Contract, without notifying any other obligor and without releasing you from your obligation to pay all amounts owing under this Contract in full or otherwise to perform the terms and conditions of this Contract. If any section of this Contract is determined to be void or unenforceable under applicable law, rule or regulation, all other sections of this Contract will still be valid and enforceable, however notwithstanding the foregoing, if any portion of the Arbitration Provision is deemed void or unenforceable, the provisions of the "Severability" paragraph in the Arbitration Provision will apply.

16. WAIVER PROVISION. Every person who signs, co-signs, guarantees or endorses this Contract, to the fullest extent allowed by applicable law, waives presentment, demand for payment, protest and notice of dishonor. This Waiver Provision does not apply if you are a covered borrower protected by the Military Lending Act.

17. TELEPHONE MONITORING AND RECORDING. To ensure that you receive accurate and courteous customer service, on occasion your call may be monitored by our employees or agents and/or recorded, and you agree to any such monitoring or recording.

18. SELLER COMPENSATION. We may compensate the Seller in connection with its activities in facilitating this Contract and the Loan.

19. NOTICE FOR ACTIVE DUTY MILITARY MEMBERS AND THEIR DEPENDENTS. The following provisions apply to you if, at the time you obtain the Loan, you are a "covered borrower" as defined in the Military Lending Act, which includes eligible active duty members of the Armed Forces and their dependents:

- a. The Arbitration Provision (Section 12) and Waiver Provision (Section 16) will not apply to your Loan.
- b. Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an Annual Percentage Rate of 36 percent. This rate must include, as applicable to the credit transaction or loan contract: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).
- c. You can call 844-411-8877 to hear the information in item b above and a description of the payment obligation for your Contract.

20. LIMIT ON INTEREST AND LOAN CHARGES. Notwithstanding any provision of this Contract to the contrary, if any law applicable to this Contract or the Loan is interpreted so that the interest or other charges or fees collected or to be collected in connection with the Loan or this Contract exceed the legally permitted limit, then: (a) any such interest, charge or fee shall be reduced by the amount necessary to reflect and be in compliance with the maximum permitted limit; and (b) any sums already collected, to the extent such sums would otherwise exceed a permitted limit, will be refunded to you. We may choose to make this refund by reducing the Loan and/or by making a direct payment to you.

21. NON-NEGOTIABLE INSTRUMENT. This Contract is not a negotiable instrument.

22. SPECIAL PROVISIONS FOR NEW JERSEY RESIDENTS. (1) The section headings of this Contract are a table of contents and not contract terms. (2) Certain sections of this Contract are subject to applicable law. As a result, they may be void, unenforceable or inapplicable in some jurisdictions. None of these sections, however, is void, unenforceable or inapplicable in New Jersey.

NOTICE

ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

NOTICE TO CONSUMER/CUSTOMER: 1. Do not sign (either physically or digitally) this Contract before you read it or if it contains any blank spaces, even if otherwise advised. 2. You are entitled to an exact, completely filled in copy of this Contract. Keep it to protect your legal rights. 3. You may prepay the unpaid balance at any time without penalty.

NOTICE TO CONSUMER/CUSTOMER: YOU ACCEPT THAT THIS CONTRACT CONTAINS AN ARBITRATION PROVISION WHICH MAY SUBSTANTIALLY LIMIT YOUR RIGHTS AND THAT CERTAIN DISPUTES MAY BE RESOLVED BY BINDING INDIVIDUAL ARBITRATION RATHER THAN BY A JUDGE OR JURY.

By signing (either physically or digitally), Borrower accepts and agrees to the terms of this entire Contract and acknowledges receipt of a completed copy of this Contract.

CAUTION: IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

Credit Score Disclosure

Synchrony Bank

Your Credit Score and the Price You Pay for Credit

Your credit score	
Your credit score	670
	Source: Trans Union Date: 10/12/2022
Understanding Your Credit Score	
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	<p>Scores range from a low of 300 to a high of 850</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
How your score compares to the scores of other consumers	
Checking Your Credit Report	
What if there are mistakes in your credit report?	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
How can you obtain a copy of your credit report?	<p>Under Federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report</p> <p>By telephone: Call toll-free: 1-877-322-8228</p> <p>On the web: Visit www.annualcreditreport.com</p> <p>By mail: Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's Website at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to:</p> <p style="text-align: center;">Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
How can you get more information?	<p>For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore.</p>

SYNCHRONY BANK PRIVACY POLICY

Rev. 7/2022

FACTS	WHAT DOES SYNCHRONY BANK DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ▪ Social Security number and income ▪ Payment history and transaction history ▪ Credit history and credit scores
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Synchrony Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Synchrony Bank share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes- to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes- information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes- information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	YES	YES*

To limit our sharing	<ul style="list-style-type: none"> ▪ Call 1-855-827-2555 - Our representative will assist you with your choice(s) <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice , or earlier if you consent or for types of information for which you do not have the right to limit our sharing. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	Call 1-844-373-4960

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What we do

How does Synchrony Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Synchrony Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ apply for a loan or give us your contact information ■ provide account information or pay your bills ■ give us your income information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes-information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include financial companies, such as Synchrony Financial and its subsidiaries.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Nonaffiliates we share with can include merchants, franchisors, program sponsors and direct marketing companies.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include insurance companies.</i>

Other important information

If your account has a California or Vermont billing address, you are automatically treated as if you have chosen to limit our sharing of information with affiliates and non-affiliates. If your account has a California billing address, we will not share information for joint marketing purposes with other financial companies. If your account no longer has a California or Vermont address, these special rules will stop applying and you will need to notify us if you want to exercise your right to restrict our sharing of information with affiliates or non-affiliates.

*Please keep in mind that, as permitted by federal law, if you choose to limit our sharing of information with nonaffiliates, your choice will not prohibit us from sharing your information with merchants/franchisors/contractors/providers (and their affiliates and program sponsors) in connection with maintaining and servicing the consumer credit program identified on your credit agreement, including marketing of such program.

The above notice applies only to consumer credit account with Synchrony Bank, as identified on your credit agreement, and does not apply to any other accounts you have with us. It replaces our previous privacy notice disclosures to you. We can change our privacy policy at any time and will let you know if we do if/as required by applicable law.

For helpful information about identity theft, visit the Federal Trade Commission's (FTC) consumer website at <https://www.identitytheft.gov/>.