

OUR CREDIT OPTIONS

ZALES CREDIT PLANS	MINIMUM PURCHASE (After Any Applicable Discount and Prior to Down Payment)	DOWN PAYMENT
NO MONTHLY INTEREST IF PAID IN FULL WITHIN 18 MONTHS* Interest will be charged to your account from the purchase date if the purchase balance (including premiums for optional credit insurance) is not paid in full within 18 months or if you make a late payment. Minimum Payments Required. \$9.95 Transaction Fee Required.	\$5000	20%
NO MONTHLY INTEREST IF PAID IN FULL WITHIN 12 MONTHS* Interest will be charged to your account from the purchase date if the purchase balance (including premiums for optional credit insurance) is not paid in full within 12 months or if you make a late payment. Minimum Payments Required. \$9.95 Transaction Fee Required.	\$1000	15%
NO INTEREST IF PAID IN FULL WITHIN 6 MONTHS* Interest will be charged to your account from the purchase date if the purchase balance (including premiums for optional credit insurance) is not paid in full within 6 months or if you make a late payment. Minimum Payments Required.	\$500	0%
ZALES STANDARD PLAN*	\$0	0%

*With credit approval for qualifying purchases made on the Zales Credit Card. As of August 1, 2011, APR for purchases: Variable 23.73% to 28.99% (see your card agreement for APR applicable to you), except when your account is at the penalty rate, which is up to 29.99% APR. Minimum interest charge up to \$2.99. See card agreement for details. Offer valid for consumer accounts in good standing; is subject to change without notice; see store for details. May not be combined with any other credit promotion offer.