

# Retail Business Account Application

Synchrony Bank



19034

## Type of Business

- ☐ C-Corp    ☐ S-Corp    ☐ Government  
☐ Sole Proprietor    ☐ Partnership    ☐ Nonprofit

## Gross Annual Sales/Revenues

- ☐ Less Than \$50,000    ☐ \$100,001 - \$250,000    ☐ \$500,001 - \$5,000,000  
☐ \$50,000 - \$100,000    ☐ \$250,001 - \$500,000    ☐ \$5,000,000 +

## SECTION 1

Authorized Account User #1

Authorized Account User #2

Process your application with a Personal Guaranty? If Yes, complete sections 2 and 3.

Process your application by a Business Tax ID? If Yes, complete section 2.

## SECTION 2 -- Business Details

Your Company's Full Legal Name

Account Contact Person

DBA

Business/Work Phone    Year In Bus. Since

Street Address (No P.O. Box)

Federal Tax ID Number    # of Employees

City    State    ZIP

Nature of Business

**Signature of Company's Authorized Representative:** By signing this application on behalf of your business, you are asking Synchrony Bank ("SYNCB") to issue you a SYNCB Business Revolving Credit Card Account ("Account"). You agree that if your business is not approved for the Account, or if your business is approved for an amount less than the Estimated Sale Amount below, SYNCB may use the information in this application to consider your business for an installment loan from SYNCB to purchase a qualifying product from the manufacturer sponsor and dealer ("Dealers"). An installment loan may be offered to your business instead of, or in addition to, the Account. By signing below you also represent that your business is a valid business entity; **that all purchases made on this Account, if approved, will be for purposes other than personal, family, or household use;** & that you are an authorized representative of the business with authority to enter into contractual agreements. On behalf of the business, you certify that all information provided in this Application is complete & accurate, you agree to be bound by the terms of the governing credit agreement, & you authorize us to obtain information about you personally (whether or not you have personally guaranteed the Account) & your business from credit reporting agencies & other sources we deem appropriate in considering this Application & subsequently for purposes of updates, renewals, or extensions of credit granted as a result of this Application or in reviewing or collecting the Account. If your business is not approved for the Account, or if your business is approved for an amount less than the Estimated Sale Amount, you authorize SYNCB to obtain a second report from consumer reporting agencies to consider you for its installment loan product. You also understand that credit on this Account, once approved, will be extended by SYNCB, & that there is no binding contract between us until SYNCB approves & accepts this Application. The undersigned acknowledges receipt of a copy of the SYNCB Business Revolving Credit Card Account Agreement and understands and agrees that the attached Agreement does not apply to the installment loan product. If your business is approved for an installment loan product from SYNCB, you will be provided with a separate application to sign and an agreement containing the required disclosures, terms and conditions of the loan. You consent to SYNCB, and any other owner or servicer of your account, contacting you about your account, including through text messages, automatic telephone dialing systems and/or artificial or prerecorded voice calls for informational, servicing or collection related communications, as provided in the Address/Phone Change and Consent To Communications provisions of the SYNCB Credit Card agreement ("Agreement"). You also agree to update your contact information. **Federal law requires SYNCB to obtain, verify, & record information that identifies applicants when opening an account. SYNCB will use applicant's name, address, date of birth, taxpayer identification number & other information for this purpose. If a P.O. Box is provided in section 2, we will need a personal guarantor as a contact person. PLEASE SEE NEXT PAGE FOR RATES, FEES & OTHER COST INFORMATION & READ THE ATTACHED AGREEMENT.** ☐ CHECK HERE if you want to only be considered for the Account. Please ask your Dealer for more information about the installment loan product before signing this application. ☒ (Print) (Title)

Signer must be an officer, owner, or agent of business or entity & must be authorized to enter into contracts on behalf of business or entity.

## SECTION 3 -- Personal Guaranty

First Name    M. Initial    Last Name

Do You: ☐ Own ☐ Rent ☐ Other  
(✓ One)

Home Street Address (No P.O. Box)

City    State    Zip    \$    Monthly Net Income From All Sources\*    Your % of Ownership

Social Security Number/Individual Tax Identification Number    Home Phone    Birth Date    Month    Day    Year

\*NOTE: Alimony, child support or separate maintenance income need not be included unless relied upon for credit. You may include the monthly amount that you have available to spend from your assets.

**PERSONAL GUARANTY:** In consideration of SYNCB financing purchases by buyer, the undersigned guarantor hereby agrees to unconditionally, absolutely & irrevocably personally guarantee payment of all amounts due under, & the performance under the terms of, the Agreement, & further agrees to pay the total balance due on the account opened pursuant to the Agreement upon demand, without requiring SYNCB to proceed first to enforce payment against the buyer also liable on this account, in the event of any default under the Agreement that governs the account. The undersigned hereby waives any notices regarding the Agreement or this guaranty, & agrees that this guaranty shall be applicable until the Agreement has terminated & all amounts due thereunder shall have been paid in full. The undersigned guarantor agrees that SYNCB may report the undersigned's liability for & the status of the account to credit bureaus & others who may lawfully receive such information. The undersigned guarantor agrees that personal credit history of the undersigned guarantor may be used in making credit decisions & consumer reports on the undersigned guarantor may be obtained from time to time. Direct inquiries of employers and businesses where the undersigned guarantor maintains accounts may also be made. You consent to SYNCB, and any other owner or servicer of your account, contacting you about your account, including through text messages, automatic telephone dialing systems and/or artificial or prerecorded voice calls for informational, servicing or collection related communications, as provided in the Address/Phone Change and Consent To Communications provisions of the SYNCB Credit Card agreement ("Agreement"). You also agree to update your contact information.

Signature of Guarantor: ☒

Date

## Merchant

Account Number    Guarantor / Authorized Representative Type of ID    Issuing State/Agency

19034

5 3 4 8 1 2

Store Number

Phone Number

Estimated Sale Amount



**SYNCHRONY BANK**  
**KEEP FOR YOUR RECORDS**  
**SECTION I: RATES AND FEES TABLE**  
**BUSINESS REVOLVING CREDIT CARD ACCOUNT AGREEMENT**

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>29.99%</b>
<b>Paying Interest</b>	Your due date is at least 23 days after the close of each billing cycle. We will not charge you any interest on non-promotional purchases if you pay your entire balance by the due date each month. We will begin charging interest on promotional purchases on the purchase date.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$2.

Fees	
<b>Penalty Fees</b> <ul style="list-style-type: none"><li>• Late Payment</li></ul>	Up to <b>\$38</b>

**How We Will Calculate Your Balance:** We use a method called “daily balance”. See your credit card account agreement for more details.

The information about the costs of the card described above is accurate as of June 20, 2017. This information may have changed after that date. To find out what may have changed, write to us at P.O. Box 965033, Orlando, FL 32896-5033. This application and the credit card agreement will be governed by federal law, and to the extent state law applies, the laws of Utah. Subject to the requirements and limitations of applicable law, we may change, add to or delete any of the terms of the agreement, including the interest rates, fees and charges and we will send you notice as required.

## SECTION II: RATES, FEES AND PAYMENT INFORMATION

How Interest Is Calculated	
<b>Your Interest Rate</b>	We use a daily rate to calculate the interest on the balance on your account each day. The daily rate for purchases is the APR times 1/365. The daily rate for purchases is .08216% (APR 29.99%). Interest will be imposed in amounts or at rates not in excess of those permitted by applicable law.
<b>When We Charge Interest</b>	<p>We charge interest on your purchases from the date you make the purchase until you pay the purchase in full. See exceptions below.</p> <ul style="list-style-type: none"><li>• We will not charge you interest during a billing cycle on any non-promotional purchases if:<ol style="list-style-type: none"><li>1. You had no balance at the start of the billing cycle; OR</li><li>2. You had a balance at the start of the billing cycle and you paid that balance in full by the due date in that billing cycle.</li></ol></li></ul> <p>We always charge interest on promotional purchases and their related fees from the date you make the purchase.</p> <ul style="list-style-type: none"><li>• We will credit, as of the start of the billing cycle, any payment you make by the due date that we allocate to non-promotional purchases if:<ol style="list-style-type: none"><li>1. You had no balance at the start of the previous billing cycle; OR</li><li>2. You had a balance at the start of the previous billing cycle and you paid that balance in full by the due date in the previous billing cycle.</li></ol></li></ul>
<b>How We Calculate Interest</b>	<p>We figure the interest charge on your account separately for each balance type. We do this by applying the daily rate to the daily balance for each day in the billing cycle. A separate daily balance is calculated for the following balance types, as applicable: purchases and balances subject to different interest rates, plans or special promotions. See below for more details on how this works.</p> <ol style="list-style-type: none"><li>1. How to get the daily balance. We take the starting balance each day, add any new charges and fees, and subtract any payments or credits. This gives us the daily balance. Debt cancellation fees, if any, and late payment fees are treated as new purchases.</li><li>2. How to get the daily interest amount. We multiply each daily balance by the daily rate that applies.</li><li>3. How to get the starting balance for the next day. We add the daily interest amount in step 2 to the daily balance from step 1.</li><li>4. How to get the interest charge for the billing cycle. We add all the daily interest amounts that were charged during the billing cycle.</li></ol> <p>We charge a minimum of \$2.00 of interest in any billing cycle in which you owe interest. Interest, as calculated above, is added as applicable to each balance type. Minimum interest charges in excess of the calculated interest are treated as new purchases.</p>

How Fees Work	
<b>Late Payment Fee</b>	<p>We will charge this fee if we do not receive the total minimum payment due on your account by 5 p.m. (ET) on the due date. This fee is equal to:</p> <ol style="list-style-type: none"><li>1. \$27, if you have paid your total minimum payment due by the due date in each of the prior six billing cycles. OR</li><li>2. \$38, if you have failed to pay your total minimum payment due by the due date in any one or more of the prior six billing cycles.</li></ol> <p>The late payment fee will not be more than the total minimum payment that was due.</p>

### Minimum Payment Calculation

Your total minimum payment is calculated as follows.

The sum of:

- a. For the new balance shown on your billing statement (excluding any balance attributable to a special promotional purchase with a unique payment calculation), the greater of:
  - (i) \$50; or
  - (ii) 1/12th of the new balance shown on your billing statement; or
  - (iii) The sum of 1% of your new balance shown on your billing statement plus interest and late payment fees charged in the current billing cycle; PLUS
- b. Any past due amounts; PLUS
- c. Any payment due in connection with a special promotional purchase with a unique payment calculation.

We round up to the next highest whole dollar in figuring your total minimum payment. Your total minimum payment will never be more than your new balance.

## SECTION III: STANDARD PROVISIONS

### ABOUT THE CREDIT CARD ACCOUNT AGREEMENT

**This Agreement.** This is an Agreement between you and Synchrony Bank, 170 Election Road, Suite 125, Draper, UT 84020, for your credit card account shown above. By opening or using your account, you agree to the terms of the entire Agreement. The entire Agreement includes the four sections of this document and the application you submitted to us in connection with the account. These documents replace any other agreement relating to your account that you or we made earlier or at the same time.

**Parties To This Agreement.** This Agreement applies to each accountholder approved on the account and each of you is responsible for paying the full amount due, no matter which one uses the account. We may treat each of you as one accountholder and may refer to each of you as “you” or “your”. “You” and “your” means the person or entity that signs the application or on whose behalf the application is signed. Synchrony Bank may be referred to as “we”, “us” or “our”.

**Changes To This Agreement.** We may change, add or delete terms of this Agreement, including interest rates, fees and charges. No change to any term of this Agreement will affect your obligation or the obligation of any personal guarantor of this Agreement to pay, in full, all amounts owing under this Agreement or otherwise perform the terms and conditions of this Agreement or any related guaranty.

**Special Promotions.** The terms of this Agreement apply to any special promotion. However, any special promotional terms that are different than the terms in this Agreement will be explained on promotional advertising or other disclosures provided to you.

### HOW TO USE YOUR ACCOUNT/CARD

**Use Of Your Account.** You may use your account only for lawful purposes and as stated in this Agreement. You may use your account for purchases from dealers/merchants/retailers that accept the card. You agree that you may use your account only for purchases for commercial or business purposes, and not for personal, family or household purposes. You understand that important duties imposed upon us, and important rights conferred upon a consumer, pursuant to certain federal or state laws, will not apply to this account. You also understand that we will be unable to determine whether any given purchase conforms to this section of this Agreement. You agree that a breach by you of this section of this Agreement will not affect our right to enforce your promise to pay for the credit extended to you, including related charges, or to use any remedy legally available to us even if that remedy would not have been available had the account been established as a consumer credit account. You may not use your account to pay amounts you owe us on this account or on other accounts you have with us. These restrictions are for our benefit, and we are not responsible to you for enforcing them.

**You Promise To Pay.** You promise to pay us for all amounts owed to us under this Agreement. You may buy from dealer/merchant/retailer the merchandise (including any related services) described in the sales invoice(s) for the cash price(s) shown on such invoices. By signing the application, you have requested that we establish this business revolving credit card account for your business use and that we permit you to finance your purchase from the seller on credit under the terms of this Agreement. Any other terms set out in your purchase order or in any other or different form will not apply, even though such purchase order or other or different form may be submitted to or accepted by us in connection with a purchase. You understand that we will be unable to determine whether any given purchase charged on your account was in fact authorized by and for the benefit of the business in whose name the account is established. You agree that your promise to pay, as contained in this section of this Agreement, will apply to all purchases made by any of you whether or not the purchase was in fact authorized by and for the benefit of that business. Any person signing the application on behalf of a business attests that the business is a valid business entity or a qualified religious, educational, or other nonprofit entity, or a governmental agency or instrumentality; and that the business has authorized (a) the execution of the application, and (b) the person signing the application to execute the application on its behalf.

**Your Responsibility.** Each accountholder will receive a card. You may not allow anyone else to use your account. If you do, or if you ask us to send a card to someone else, you will be responsible for paying for all charges resulting from their transactions.

**Purchase Limits.** To prevent fraud, we may limit the number or dollar amount of purchases you can make in any particular amount of time. We also may decline any particular charge on your account for any reason.

**Credit Limit.** You will be assigned a credit limit that we may increase or decrease from time to time. If we approve a purchase that makes you go over your credit limit, we do not give up any rights under this Agreement and we do not treat it as an increase in your credit limit.

### HOW AND WHEN TO MAKE PAYMENTS

**When Payments Are Due.** You must pay at least the total minimum payment due on your account by 5 p.m. (ET) on the due date of each billing cycle. Payments received after 5 p.m. (ET) will be credited as of the next day. You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. If you have a balance subject to interest, earlier payment may reduce the amount of interest you will pay. We may delay making credit available on your account in the amount of your payment even though we will credit your payment when we receive it.

**Payment Options.** You can pay by mail, online or at certain dealers/merchants/retailers that accept the card and payments. We may allow you to make payments over the phone but we will charge you a fee to make expedited phone payments. Your payment must be made in U.S. dollars by physical or electronic check, money order or a similar instrument from a bank located in the United States.

**How To Make A Payment.** You must follow the instructions for making payments provided on your billing statement. If you do not, credit of your payment may be delayed up to five days. Your billing statement also explains how information on your check is used.

**Payment Allocation.** We will apply the required total minimum payment to balances on your account using any method we choose. Any payment you make in excess of the required total minimum payment will be applied to higher APR balances before lower APR balances. Applicable law may require or permit us to apply excess payments in a different manner in certain situations, such as when your account has a certain type of special promotion.

### INFORMATION ABOUT YOU

**Your Credit Reports And Account Information.** The credit of your business and the personal credit of any individual signing the application, including any personal guarantor, may be used in making credit decisions. You, and any personal guarantor, authorize us to investigate your creditworthiness by requesting information and making whatever inquiries we consider necessary and appropriate (including obtaining information from third parties and requesting consumer reports from consumer reporting agencies) for the purpose of considering your application for this account and subsequently, in connection with any updates, renewals or extensions of credit or reviewing or collecting your account. You also authorize us to report information concerning you or your account, and any personal guarantor, including information about your, and any personal guarantor's, performance under this Agreement, to consumer reporting agencies and others who may properly receive such information.

**Address/Phone Change.** You represent that any phone number that you provide to us belongs to you and/or that you are authorized to provide that number. You also agree to tell us right away if you change your address or any phone number.

**Consent to Communications.** You consent to us, as well as any other owner or servicer of your account, contacting you through any channel of communication and for any purpose, as permitted by applicable law. For informational, servicing or collection related communications, you agree that we may use the phone numbers that you provide to us to contact your cellular phone or wireless device with text messages, artificial or prerecorded voice calls, and calls made by an automatic telephone dialing system. This consent applies even if you are charged for the call under your plan. You are responsible for any charges that may be billed to you by your communications carrier when we contact you.

**Telephone Monitoring.** For quality control, you allow us to listen to and/or record telephone calls between you and us.

## IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

**Closing Your Account.** You may close your account at any time by sending a letter to the address shown on your billing statement or calling customer service. We may close your account at any time, for any reason. If your account is closed, you must stop using it. You must still pay the full amount you owe and this Agreement will remain in effect until you do.

**Collection Costs.** If we ask an attorney who is not our salaried employee to collect your account, we may charge you our collection costs. These include court costs and reasonable attorneys' fees.

**Credit Bureau Reporting.** We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be shown in your credit report. Tell us if you think we reported wrong information about you to a credit bureau. Write to us at Synchrony Bank, P.O. Box 965036, Orlando, FL 32896-5036. Tell us what information is wrong and why you think it is wrong. If you have a copy of the credit report that includes the wrong information, send us a copy.

**Default.** You are in default if you make a late payment, do not follow any other term of this Agreement or become bankrupt or insolvent. If you default or upon your death, we may (a) request payment of the full amount due right away, (b) take legal action to collect the amounts owed, and/or (c) take any other action allowed.

**Disputed Amounts.** If you send us correspondence about a disputed amount or payment, you must send it to the address for billing inquiries. We do not give up any rights under this Agreement if we accept a payment marked "payment in full" or given with any other conditions or limitations.

**Unauthorized Use.** If your card is lost, stolen or used without your consent, call us immediately at 1-866-396-8254. You will not be liable for unauthorized use on your account, but you will be responsible for all use by anyone you give your card to or allow to use your account.

## IMPORTANT INFORMATION ABOUT THIS AGREEMENT

**Assignment.** We may sell, assign or transfer any or all of our rights or duties under this Agreement or your account, including our rights to payments. We do not have to give you prior notice of such action. You may not sell, assign or transfer any of your rights or duties under this Agreement or your account.

**Enforceability.** If any part of this Agreement is found to be void or unenforceable, all other parts of this Agreement will still apply.

**Governing Law.** Except as provided in the Resolving a Dispute with Arbitration section, this Agreement and your account are governed by federal law and, to the extent state law applies, the laws of Utah without regard to its conflicts of law principles. This Agreement has been accepted by us in Utah.

**Waiver.** We may give up some of our rights under this Agreement. If we give up any of our rights in one situation, we do not give up the same right in another situation. Except as we may agree in a signed writing, we do not give up any rights if, among other things, we release any personal guarantor responsible for your obligations under this Agreement without notifying you or any personal guarantor and without releasing you or any personal guarantor from your obligation to pay all amounts owing under this Agreement in full, or to otherwise perform the terms and conditions of this Agreement. You and any personal guarantor understand and agree that your obligation and the obligation of any personal guarantor to pay all amounts owing under this Agreement and otherwise to perform the terms and conditions of this Agreement and any related guaranty are absolute and unconditional.

## RESOLVING A DISPUTE WITH ARBITRATION

**PLEASE READ THIS SECTION CAREFULLY. IF YOU DO NOT REJECT IT, THIS SECTION WILL APPLY TO YOUR ACCOUNT, 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.**

### • What claims are subject to arbitration

1. If either you or we make a demand for arbitration, you and we must arbitrate any dispute or claim between you or any other user of your account, and us, our affiliates, agents and/or dealers/merchants/retailers that accept the card or program sponsors if it relates to your account, except as noted below.
2. We will not require you to arbitrate: (1) any individual case in small claims court or your state's equivalent court, so long as it remains an individual case in that court; or (2) a case we file to collect money you owe us. However, if you respond to the collection lawsuit by claiming any wrongdoing, we may require you to arbitrate.
3. Notwithstanding any other language in this section, only a court, not an arbitrator, will decide disputes about the validity, enforceability, coverage or scope of this section or any part thereof (including, without limitation, the next paragraph of this section and/or this sentence). However, any dispute or argument that concerns the validity or enforceability of the Agreement as a whole is for the arbitrator, not a court, to decide.

### • No Class Actions

**YOU AGREE NOT TO PARTICIPATE IN A CLASS, REPRESENTATIVE OR PRIVATE ATTORNEY GENERAL ACTION AGAINST US IN COURT OR ARBITRATION. ALSO, YOU MAY NOT BRING CLAIMS AGAINST US ON BEHALF OF ANY ACCOUNTHOLDER WHO IS NOT AN ACCOUNTHOLDER ON YOUR ACCOUNT, AND YOU AGREE THAT ONLY ACCOUNTHOLDERS ON YOUR ACCOUNT MAY BE JOINED IN A SINGLE ARBITRATION WITH ANY CLAIM YOU HAVE.**

If a court determines that this paragraph is not fully enforceable, only this sentence will remain in force and the remainder will be null and void, and the court's determination shall be subject to appeal. This paragraph does not apply to any lawsuit or administrative proceeding filed against us by a state or federal government agency even when such agency is seeking relief on behalf of a class of borrowers, including you. This means that we will not have the right to compel arbitration of any claim brought by such an agency.

### • How to start an arbitration, and the arbitration process

1. The party who wants to arbitrate must notify the other party in writing. This notice can be given after the beginning of a lawsuit or in papers filed in the lawsuit. Otherwise, your notice 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 an arbitration administrator, which can be either the American Arbitration Association (AAA), 120 Broadway, Floor 21, New York, NY 10271, www.adr.org, 1-800-778-7879, or JAMS, 620 Eighth Avenue, 34th Floor, New York, NY 10018, www.jamsadr.com, 1-800-352-5267. If neither administrator is able or willing to handle the dispute, then the court will appoint an arbitrator.
2. If a party files a lawsuit in court asserting claim(s) that are subject to arbitration and the other party files a motion with the court to compel arbitration, which is granted, it will be the responsibility of the party asserting the claim(s) to commence the arbitration proceeding.
3. 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. Once appointed, the arbitrator must apply the same law and legal principles, consistent with the FAA, that would apply in court, but may use different procedural rules. If the administrator's rules conflict with this Agreement, this Agreement will control.
4. The arbitration will take place by phone or at a reasonably convenient location. If you ask us to, we will pay all the fees the administrator or arbitrator charges, as long as we believe you are acting in good faith. We will always pay arbitration costs, as well as your legal fees and costs, to the extent you prevail on claims you assert against us in an arbitration proceeding which you have commenced.

### • Governing Law for Arbitration

This Arbitration section of your Agreement is governed by the Federal Arbitration Act (FAA). Utah law shall apply to the extent state law is relevant under the FAA. The arbitrator's decision 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.

- **How to reject this section**

**You may reject this Arbitration section of your Agreement. If you do that, only a court may be used to resolve any dispute or claim. To reject this section, you must send us a notice within 60 days after you open your account or we first provided you with your right to reject this section. The notice must include your name, address and account number, and must be mailed to Synchrony Bank, P.O. Box 965012, Orlando, FL 32896-5012. This is the only way you can reject this section.**

#### **SECTION IV: OTHER IMPORTANT INFORMATION**

##### **STATE NOTICES**

**CALIFORNIA RESIDENTS:** If you are married, you may apply for a separate account.

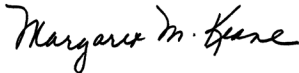
**NEW YORK RESIDENTS:** A consumer credit report may be obtained in connection with evaluating your application and subsequently in connection with updates, renewals, or extensions of credit for which this application is made. Upon your request, you will be informed whether a report was obtained, and if so, of the name and address of the consumer reporting agency. This Agreement will not become effective unless and until you or an authorized user signs a sales slip or memorandum evidencing a purchase or lease of property or services or the payment of a fine by use of your credit card and prior thereto you will not be responsible for any purchase or lease of property or services by use of your credit card after its loss or theft.

**OHIO RESIDENTS:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**WISCONSIN RESIDENTS:** No provision of a marital property agreement, a unilateral statement under sec. 766.59, Wis. Stats., or a court decree under sec. 766.70, Wis. Stats., adversely affects the interest of the creditor unless the creditor, prior to the time credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. **Married residents of Wisconsin applying for an individual account must give us the name and address of their spouse if the spouse also is a Wisconsin resident, regardless of whether the spouse may use the card. Please provide this information to us at P.O. Box 965033, Orlando, FL 32896-5033.**

**Your signature on the application or sales slip (or online screen) for the initial purchase approved on this account represents your signature on this Agreement. It is incorporated herein by reference.**

**We have signed this Agreement as follows:**



Margaret Keane  
President and CEO  
Synchrony Bank