Credit Application Disclosures

By submitting this application to Synchrony Bank, 170 Election Road, Suite 125, Draper, UT 84020 ("Bank"), I ("I," "me," "my") am applying for a loan to purchase a qualifying product from the participating seller to whom this Application has been submitted, for my personal, family or household purposes. I agree that:

- I am providing the information in this application to the Bank and to the seller taking this application. The Bank may provide information about me (even if my application is declined) to the seller taking this application so that they can create and update their records and provide me with services and special offers.
- The Bank may obtain information from others about me (including verifying my credit, employment and income references and requesting reports from consumer reporting agencies and other sources) to evaluate my application and to review, maintain or collect my account.
- The Bank, and any other owner or servicer of my account, may contact me about my 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 Use of Information About You and Your Loan/Consent To Communications/Address and Phone Change provision of the loan contract. I also agree to update my contact information.
- Upon my request, the Bank will inform me of the name and address of each consumer reporting agency from which it obtained a consumer report about me.
- **If credit is extended, the loan contract will include an Arbitration Provision that may limit my rights: (a) unless I reject that provision under the contract's instructions, or (b) I am covered by the Notice for Active Duty Military Members and their Dependents as set forth in the loan contract.**
- If I am married, I may apply for a separate account.
- I certify that all information provided in this application is true, complete and I am 18 years of age or older.

WISCONSIN: No provision of a marital property agreement, a unilateral statement under Section 766.59, Wis. Stats., or a court decree under Section 766.70, Wis. Stats., adversely affects the interest of the creditor unless the creditor, prior to the time the 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. Please provide this information to us at P.O. Box 71726, Philadelphia, PA 19176-1726.

OHIO: 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.

Federal law requires the Bank to obtain, verify, and record information that identifies you when you open an account. The Bank will use your name, address, date of birth, and other information for this purpose.