Synchrony Bank

Retail Business Account Application

19034

SECTION 1

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 - $500,001 ○ $5,000,000 +

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. **X** (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: (✓ One) ☐ Own ☐ Rent ☐ Other

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: **X** 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

190-341-00 (5/2022) RET WF4299527DR