Synchrony Bank Autopay Authorization

This Synchrony Bank Autopay Authorization ("Authorization") governs the recurring electronic payments that you seek to arrange on your credit card account ("Account") with Synchrony Bank (together with our agents, "we," "our" or "us"). This Authorization does not amend any of the terms of your Account agreement. By signing this Authorization, you agree to be bound by the terms of this Authorization. If you have any questions, please call our customer service at the phone number on the back of your credit card or on your billing statement. Please save a copy of this Authorization for your records. The Authorization we have on file with the latest effective date supersedes and replaces any previous authorizations.

You authorize us to initiate electronic payments from the checking or savings account ("Deposit Account") you have specified or any substitute Deposit Account you later specify as set forth below.

Description of amounts to be withdrawn based on your selection:

A. **TOTAL MINIMUM PAYMENT DUE** as shown on your monthly billing statement. If you choose this option, the amount of each electronic payment will be either the Total Minimum Payment Due on your most recent billing statement or, if payments have posted to your Account since the closing date of your most recent billing statement, the Total Minimum Payment Due less any such payments.

B. **FULL STATEMENT BALANCE** as shown on your monthly billing statement as your New Balance. If you choose this option, the amount of each electronic payment will be the New Balance shown on your most recent billing statement or, if payments have posted to your Account since the closing date of your most recent billing statement, the New Balance less any such payments.

Here's an example of the Full Statement Balance option:

$	1,000.00	New Balance (as shown on your statement)
(-)	100.00	Additional Payment (paid after your closing date)
$	900.00	Recurring Payment Amount deducted from your Deposit Account

C. **OTHER AMOUNT you specify.** If you choose this option, the amount of each electronic payment will be the amount you have specified (or any such amount you later specify). If payments have posted to your Account since the closing date of your most recent billing statement, the electronic payment will be the Other Amount less any such payments.

If the Other Amount is less than the Total Minimum Payment Due, the amount of the electronic payment will be the Total Minimum Payment Due as set forth in section A above.

In no event will the amount of any electronic payment exceed the current balance due on your Account.

1. **Deposit account from which payments are deducted.** The Deposit Account you specify (or any substitute Deposit Account you later specify) must be owned by you and maintained at a valid financial institution in the United States. You may change or update the Deposit Account through the Payment Methods screen of our website or by mailing in a new form. **You authorize us to update your Deposit Account information upon receipt of a notice of change from the financial institution holding your Deposit Account.**
2. **Date of payment.** We will initiate the electronic payment on or after the due date reflected on your statement, as it may be modified by you or us from time to time. In the event that your scheduled due date is a weekend or holiday, your payment will be credited to your Account on or before the scheduled due date but may not be initiated (or debited from your Deposit Account) until after the due date.
3. **Promotional balances.** If you have a promotional purchase balance, choosing to have the electronic payment equal the Total Minimum Payment Due or Other Amount will **not** necessarily result in your promotional purchase balance(s) being paid in full by the promotion expiration date. If you want to pay your promotional balance in full before it expires, you should arrange to make additional payments or ensure that the Other Payments you specify are sufficient. Please see your billing statement for promotional purchase balances and other Account details. In the event that you choose the Full Statement Balance option and have a promotional balance, the amount of the electronic payment will include the full promotional balance. If you have chosen Full Statement Balance option and do not want the full promotional balance to be included in the electronic payment amount, you need to change your payment option.
4. **Overlimit amounts.** If your statement balance ever exceeds your credit limit, you should make a payment to reduce your statement balance below your credit limit. You should not rely on the electronic payments authorized in this Authorization to bring your Account balance within your credit limit. In the event that you make such a payment after your Closing Date, we will adjust the amount of your recurring payment as described previously.
5. **Modification.** You may modify your Autopay elections. Please note changes to your autopay enrollment selections made before 6 PM ET on your payment due date (or if your payment due date is on a Saturday, before 6 PM ET on the Friday before) will be effective

for that due date. Changes to your autopay enrollment selections after 6 PM ET on your payment due date (or if your payment due date is on a Saturday, after 6 PM ET on the Friday before) will be effective on your next upcoming due date.

6. **Cancellation. You may cancel or revoke this Authorization at any time** by selecting "Cancel Autopay" on the website or by calling customer service at the phone number on the back of your credit card or on your billing statement. Please note cancellation of autopay enrollment made before 6 PM ET on your payment due date (or if your payment due date is on a Saturday, before 6 PM ET on the Friday before) will be effective for that due date. Cancellation of autopay enrollment after 6 PM ET on your payment due date (or if your payment due date is on a Saturday, after 6 PM ET on the Friday before) will be effective on your next upcoming due date.
7. **Errors and returned payments.** In the event that we make an error in processing any electronic payment described above, you authorize us to initiate an electronic debit or credit to your Deposit Account to correct the error. In the event that any electronic payment is returned unpaid, you authorize us to reinitiate it up to two times as permitted by law and applicable network rules.

You understand that:

- The amount of the electronic payment may vary each month and if you choose the Total Minimum Payment Due or Full Statement Balance, your monthly billing statement may be your only notice of the payment amount.
- While enrolled in the Autopay program you may make an additional payment at any time.
- If your Account balance is equal to or less than zero, no electronic payment will be processed.
- If you schedule a one-time payment on your Payment Due Date and you are enrolled in Autopay, both payments may be processed. To avoid duplicate payments, cancel or change Autopay by 6 PM ET on the Due Date (or if your payment due date is on a Saturday, before 6pm ET the Friday before), or cancel/reschedule the one-time payment. Duplicate payments may result in a credit balance.
- If your payment is returned unpaid, your Account may be subject to a late payment fee.
- We may cancel (but are not obligated to) your enrollment in the Autopay program if your bank returns a payment unpaid. We may also cancel your enrollment in the program in our sole discretion. You will receive an emailed or mailed cancellation notification if we cancel your enrollment.

If your electronic payments request is approved, your Account will be enrolled in the Autopay program. Once enrolled, you may change the designated Deposit Account by updating your Deposit Account information on the website or sending in a new form. If you do not update your Deposit Account information and your designated Deposit Account is no longer valid or your payment is returned for an invalid account number, your enrollment in the Autopay program may be cancelled.