

CONSUMER APPLICATION:

By signing below I/We ("I," "me," "my") submit this application to Synchrony Bank, 170 Election Road, Suite 125, Draper, UT 84020 ("Bank") to apply for a loan to purchase a qualifying product from the participating dealer/retailer 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, the manufacturer sponsor and to the dealer taking this application. The Bank may provide information about me (even if my application is declined) to the manufacturer sponsor and to the dealer 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 may give consumer reporting agencies (credit bureaus) and others information regarding its credit experience with me.
- I consent to Bank and any other owner or servicer of my account contacting me about my account (if credit extended), using any contact information or cell phone numbers I provide, including through text messages and the use of any automatic telephone dialing system and/or artificial or prerecorded voice calls for informational, servicing or collection related communications, even if I am charged for the call under my phone plan. I represent that any phone number provided belongs to me and that I am authorized to provide that number. I will notify Bank if I change my address or any phone number.
- 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 a resolving a dispute with arbitration provision that may limit my rights unless I reject that provision under the contract's instructions.**
- 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 any marital property agreement, unilateral statement under Section 766.59 Wis. Stats., or court decree under Section 766.70 adversely affects the interest of the Lender unless the Lender, prior to the time the credit is granted or an open-end credit plan is entered into, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision. **MARRIED WISCONSIN APPLICANTS:** If you are applying for INDIVIDUAL credit or JOINT credit with someone who is not your spouse, combine your and your spouse's information on this application. We are required to ask you to furnish the name and address of your spouse if different than the Joint Applicant Information.

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.

PERSONAL GUARANTY:

In consideration of Synchrony Bank, 170 Election Road, Suite 125, Draper, UT 84020 ("Bank") financing purchases by buyer, the Guarantor(s) signing this application hereby agrees to unconditionally, absolutely and irrevocably personally guarantee payment of all amounts due under, and the performance under the terms of, the Installment Contract entered into with Bank, and further agrees to pay the total balance due on the loan opened pursuant to the contract upon demand, without requiring the Bank to proceed first to enforce payment against the buyer also liable on this loan, in the event of any default under the contract that governs the loan. The Guarantor(s) hereby waives any notices regarding the contract or this Guaranty, and agrees that this Guaranty shall be applicable until the contract has terminated and all amounts due thereunder shall have been paid in full. The Guarantor(s) agrees that the Bank may report the Guarantor(s) liability for and the status of the loan to credit bureaus and others who may lawfully receive such information. The Guarantor(s) agrees that personal credit history of the Guarantor(s) may be used in making credit decisions and consumer reports on the Guarantor(s) may be obtained from time to time. Upon request, the Bank will inform Guarantor of the name and address of each consumer reporting agency from which it obtained a consumer report about the Guarantor. Direct inquiries of employers and businesses where the Guarantor(s) maintains loans may also be made. The Guarantor(s) consents to Bank and any other owner or servicer of this account contacting me about this account (if credit extended), using any contact information or cell phone numbers Guarantor(s) provides (whether now or in the future), including through text messages and the use of any automatic telephone dialing system and/or artificial or prerecorded voice calls for informational, servicing or collection related communications, even if Guarantor(s) is charged for the call under Guarantor(s) phone plan. Guarantor(s) represents that any phone number provided belongs to Guarantor(s) and that Guarantor(s) is authorized to provide that number. Guarantor(s) will notify Bank if Guarantor(s) changes its address or any phone number. **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, taxpayer identification number and other information for this purpose.**

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