



Promotional Financing is Available¹

with the Synchrony HOME Credit Card.

[APPLY FOR THE SYNCHRONY HOME CREDIT CARD.](#)



All Synchrony HOME Credit Cards accepted here!



PAY OVER TIME WITH PROMOTIONAL FINANCING
WITH THE SYNCHRONY HOME CREDIT CARD.

6 MONTHS¹
PROMOTIONAL FINANCING
on purchases
of \$299-\$1,998.99



12 MONTHS¹
PROMOTIONAL FINANCING
on purchases
of \$1,999 or more

BENEFITS OF THE SYNCHRONY HOME CREDIT CARD



- 6 Months Promotional Financing on purchases of \$299-\$1,998.99¹
- 12 Months Promotional Financing on purchases of \$1,999 or more¹
- Online account management and customer service
- No annual fee² and the ability to request a credit limit increase³
- \$0 fraud liability and 24/7 secure account management
- A dedicated credit limit that can be used at thousands of Synchrony HOME partner locations nationwide to help you get what you want and need for your home*

¹No Interest If Paid In Full Within 6 or 12 months on qualifying purchases with your Synchrony HOME Credit Card. 6 months on purchases of \$299-\$1,998.99 or 12 months on purchases of \$1,999 or more. Interest will be charged to your account from the purchase date if the promotional balance is not paid in full within the promotional period. Minimum monthly payments required. Qualifying purchase amount must be on one receipt. No interest will be charged on the promo balance if you pay it off, in full, within the promo period. If you do not, interest will be charged on the promo balance from the purchase date. The required minimum monthly payments may or may not pay off the promo balance before the end of the promo period, depending on purchase amount, promo length and payment allocation. Regular account terms apply to non-promo purchases and, after promo period ends, to the promo balance. New Accounts as of 7/31/25: Purchase APR 34.99%. Penalty APR 39.99%. Minimum Interest Charge \$2. Existing cardholders: See your credit card agreement terms. Subject to credit approval.

²New Accounts as of 7/31/25: Purchase APR 34.99%. Penalty APR 39.99%. Minimum Interest Charge \$2. Existing cardholders: See your credit card agreement terms. Subject to credit approval.

³You may be required to provide your annual net income if we do not have your recent information on file. Your income will be used as a factor to determine eligibility for a credit limit increase.

*Subject to credit approval.

[Click here](#) or see store for details.

MANAGE YOUR ACCOUNT WITH SYNCHRONY.

Make payments, view your balance, update account information and schedule up to 12 payments at a time.

[MANAGE ACCOUNT](#)

What is the Synchrony HOME Credit Card?

A credit card offered through Synchrony Bank with a revolving credit limit to use again and again everywhere the Synchrony HOME Credit Card is accepted.*

*Subject to credit approval.

How do I apply for the Synchrony HOME Credit Card?

You can apply for a Synchrony HOME Credit Card online or at any Synchrony HOME retailer location. [Click here to apply online](#) or [here to find your nearest participating store location](#).

How do I manage my account online?

To manage your Synchrony HOME Credit Card account online, click on the Manage My Account link above/below to go to the Synchrony Bank website. After logging in to your account, you will be able to:

- Make a payment.
- Update your account information.
- View your balance.
- Schedule up to 12 future payments.

How can I make a payment on my Synchrony HOME Credit Card?

There are three convenient ways to pay your bill.

Pay Online: [Click here to manage your account](#) and make payments online.

Pay by Mail: Mail payments to the address below. Ensure that you have plenty of time for your payment to arrive prior to the due date.

Pay by Phone: Contact Synchrony Bank Customer Service 1-844-335-5909 during the hours listed below to make a payment by phone.

Synchrony Bank
PO Box 960061
Orlando, FL 32896-0061

Monday – Sunday 7:30 a.m. to 12:00 midnight EST