

October 7, 2015



New Credit Card Lets Travelers Earn Free Nights at Independent Hotels Even When Staying at Chains

The Only Hotel Credit Card to Offer Double Points at Any Hotel

PALO ALTO, Calif. and STAMFORD, Conn.--(BUSINESS WIRE)-- Stash Hotel Rewards, the award-winning loyalty program for independent hotels, and Synchrony Financial, (NYSE: [SYF](#)), one of the nation's premier consumer financial services companies, today launched the Stash Hotel Rewards[®] Visa[®] Card, the only¹ hotel loyalty credit card that awards double points for stays at any hotel. Unlike other hotel loyalty credit cards that only offer additional points at hotels in a particular chain, the Stash Visa Card allows cardholders to enjoy 2X the points earned on everyday spend even when the card is used at hotels outside the Stash network.

This Smart News Release features multimedia. View the full release here: <http://www.businesswire.com/news/home/20151007005202/en/>

New Stash Hotel Rewards Credit Card Lets Travelers Earn Free Nights at Independent Hotels Even When Staying at Chains (Photo: Business Wire)

“Travelers who love authentic hotel experiences sometimes find

themselves stuck at a chain hotel,” said Jeff Low, CEO of Stash Hotel Rewards. “With the Stash Visa Card, even a night at a cookie-cutter hotel gets you closer to a free room at a one-of-a-kind independent hotel.”

“Until now, carrying a hotel loyalty credit card meant you were committing to a single hotel brand,” said Tom Quindlen, executive vice president and CEO of Retail Card, Synchrony Financial. “The Stash Visa Card changes all that. Now you can stay at any hotel and earn double Stash points.”

Free Nights Even Faster

In addition to 2X points on hotels outside the Stash Network, the Stash Visa Card also awards 2X points on gas and dining – two purchase categories important to frequent travelers. Travelers can earn the most points, 3X, at Stash Partner Hotels. That's in addition to the 5X they already earn on eligible stays as Stash members. And to optimize the cardholder experience, all other purchases with the Stash Visa Card will earn 1X points.

Other Travel Focused Benefits

- Redeem for any room with no blackout dates
- No foreign transaction fees²

- 10% back on points at redemption with no cap
- Chip-enabled card

Stash Points can be redeemed for free nights at some of the most-loved hotels in the U.S., the Caribbean and Central America – everywhere from a boutique hotel in New York City to a family friendly resort in Orlando to an eco-lodge escape off the coast of Panama.

Learn more and apply for The Stash Hotel Rewards Visa Card at stashrewards.com/CreditCard.

¹Source: Stash Hotel Rewards independent research, conducted September 1, 2015. Cardholders earn double points (2X) on hotel stays over everyday spend (1X).

²For New Accounts: Variable Purchase APR is 15.99%; Minimum Interest Charge is \$1 APR is accurate as of 10/1/2015 and will vary with the market based on the Prime Rate as defined in the credit card agreement. Annual Fee of \$85 waived for first year.

The Stash Hotel Rewards Visa Card is issued by Synchrony Bank pursuant to a license from Visa U.S.A. Inc.

About Stash Hotel Rewards

Stash Hotel Rewards provides members the opportunity to earn and redeem loyalty points at one-of-a-kind, independent hotels throughout the United States and Caribbean, and has been ranked among the “Best Hotel Rewards Programs” by *U.S. News & World Report* for three consecutive years. Travelers can sign up for a free account at www.stashrewards.com and apply for the Stash Visa Card at stashrewards.com/CreditCard.

About Synchrony Financial

Synchrony Financial (NYSE: [SYF](http://NYSE:SYF)) is one of the nation’s premier consumer financial services companies. Our roots in consumer finance trace back to 1932, and today we are the largest provider of private label credit cards in the United States based on purchase volume and receivables.* We provide a range of credit products through programs we have established with a diverse group of national and regional retailers, local merchants, manufacturers, buying groups, industry associations and healthcare service providers to help generate growth for our partners and offer financial flexibility to our customers. Through our partners’ over 300,000 locations across the United States and Canada, and their websites and mobile applications, we offer our customers a variety of credit products to finance the purchase of goods and services. Synchrony Financial (formerly GE Capital Retail Finance) offers private label and co-branded Dual Card credit cards, promotional financing and installment lending, loyalty programs and FDIC-insured savings products through Synchrony Bank. More information can be found at www.synchronyfinancial.com, facebook.com/SynchronyFinancial and twitter.com/SYFNews.

*Source: *The Nilson Report* (April, 2015, Issue #1062) based on 2014 data.

Synchrony Financial: (855) 791-8007 or media.relations@synchronyfinancial.com

View source version on businesswire.com:

<http://www.businesswire.com/news/home/20151007005202/en/>

Media

Tailwind PR for Stash Hotel Rewards

Pete Bahrenburg, 802-497-1932

pete@tailwindpr.com

Source: Synchrony Financial