

SYNCHRONY FINANCIAL ANNUAL MEETING OF STOCKHOLDERS

RULES OF CONDUCT

Welcome to Synchrony Financial's 2020 Annual Meeting of Stockholders (the "Annual Meeting"). In the interest of a productive and orderly meeting, we ask for your cooperation in observing the following rules and procedures:

1. The only business matters to be conducted at the Annual Meeting are the matters set forth in the Notice of Annual Meeting of Stockholders and Proxy Statement 2020 dated April 6, 2020.
2. Only stockholders as of the close of business on March 26, 2020, the record date, or their duly authorized proxies, are entitled to submit questions and vote at the Annual Meeting. Stockholders may vote until the polls close.
3. We welcome questions from stockholders. An opportunity will be provided to present questions and comments during the question and answer session during the Annual Meeting.

In order to give as many stockholders as possible the opportunity to ask questions, we ask that you please limit yourself to one question/topic. Up to one minute will be allocated to read each question.

- Questions may be submitted online beginning shortly before the start of the Annual Meeting through www.virtualshareholdermeeting.com/SYF2020. Questions will be taken in the order received.
 - A document will be posted on our Investor Relations website after the Annual Meeting that summarizes and answers the questions received. If multiple questions raise the same topic, we will provide representative examples. If a question violates these rules of conduct, it will not be summarized or answered.
4. Stockholders' views, constructive comments, and criticisms are welcome, but we will not address questions and stop discussions that are:
 - a. irrelevant to the business of Synchrony Financial;
 - b. repetitious of statements made by other persons;
 - c. derogatory references to individuals or that are otherwise in bad taste;
 - d. related to personal grievances; or
 - e. a matter of individual concern that is not a matter of interest to stockholders generally.
 5. In the event of a technical malfunction or other significant problem that disrupts the Annual Meeting, the Corporate Secretary may adjourn, recess, or expedite the Annual Meeting, or take such other action that the Corporate Secretary determines is appropriate in light of the circumstances.

6. Synchrony Financial will record the Annual Meeting and a replay of the Annual Meeting will be available on our website for approximately one year from the date of the Annual Meeting. Any other recording of the Annual Meeting is prohibited.

If you have difficulty accessing the Annual Meeting, please call 800-586-1548 (toll free) or 303-562-9288 (international). Technicians will be available to assist you.

Thank you for your participation. Your fellow stockholders will appreciate your courtesy in observing these procedures.