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Synchrony and METUS Renew Relationship to Offer Customers Flexible HVAC Financing for Greater Comfort

Decade-long Collaboration Continues to Provide Financing Tools for Contractors Nationwide

Key Insights:

- Synchrony and Mitsubishi Electric Trane HVAC US LLC (METUS) renewed their strategic residential consumer financing relationship, extending a decade-long collaboration since 2014.
- The multi-year agreement enables homeowners to access customizable, promotional financing for HVAC solutions with streamlined digital applications, enhancing the buying experience.
- The business relationship supports contractors nationwide with proven tools and capabilities.

STAMFORD, Conn. and SUWANEE, Ga., Dec. 4, 2025 /PRNewswire/ -- [Synchrony](#) (NYSE: SYF), a leading consumer financing company, and [Mitsubishi Electric Trane HVAC US LLC](#) (METUS), a leading provider of residential and commercial heating and cooling solutions in the United States, today announced the renewal of their strategic residential consumer financing business relationship. Effective October 1, 2025, this multi-year agreement builds upon a decade-long collaboration.



MITSUBISHI ELECTRIC TRANE HVAC US

"As we mark a decade of successful collaboration with METUS, our renewed relationship underscores Synchrony's dedication to driving growth, fostering innovation, and supporting our collaborators through the evolving landscape of customer needs," said Curtis Howse, EVP and CEO of Synchrony's Home & Auto platform. "Together, we continue to pave the way for transformative solutions that empower both businesses and consumers alike."

This business collaboration exemplifies the mutual commitment of both companies to find opportunities to deliver innovative financing solutions that help enable customers to upgrade and maintain their HVAC systems with ease and flexibility. By leveraging Synchrony's customizable financing options, METUS continues to enhance the customer purchasing experience and provide robust support to its network of contractors nationwide.

"Our long-standing collaboration with Synchrony has been a key factor in empowering contractors and our customers alike through flexible and secure financing solutions. These solutions not only support the purchasing process but also drive greater confidence and satisfaction across projects," said Brannon Williams, Vice President of Residential Business, Mitsubishi Electric Trane HVAC US LLC. "We're excited to continue working alongside Synchrony to provide the financing options that help bring these innovations within reach for more homeowners."

Since 2014, Synchrony has offered many customers of Mitsubishi Electric products various promotional financing options to cover heating and cooling systems and services. Customers can apply for credit on their own devices, with immediate access to credit upon approval. This streamlined process supports HVAC contractors by providing them with proven tools and new product capabilities to drive sales and customer satisfaction.

As the demand for smart, energy-efficient HVAC solutions continues to grow, Synchrony and METUS' collaboration will play a crucial role in providing customers with both innovative products and convenient financing.

FAQ

What did Synchrony and METUS announce?

Synchrony and Mitsubishi Electric Trane HVAC US LLC (METUS) renewed their strategic residential consumer financing business relationship, strengthening a decade-long collaboration to expand access to flexible HVAC financing and support contractor growth.

How does this compare to existing solutions and services?

The renewed multi-year agreement continues offering customizable, promotional financing and streamlined digital applications, enhancing the purchasing experience.

How do these financing solutions benefit customers?

By leveraging Synchrony's customizable financing options, METUS continues to enhance the customer purchasing experience to meet the growing demand for smart, energy-efficient HVAC solutions.

How can customers apply?

Customers can apply for credit on their own devices, with immediate access to credit upon approval with various promotional financing options to cover heating and cooling systems and services.

How does the credit application process help contractors?

Contractors will benefit from a streamlined application process, proven tools and new capabilities that are designed to drive sales and improve customer experiences.

About Synchrony

Synchrony (NYSE: SYF) is a leading consumer financing company at the heart of American commerce and opportunity. From health to home, auto to retail, our Synchrony products have been serving the needs of people and businesses for nearly 100 years. We provide responsible access to credit and banking products to support healthier financial lives for tens of millions of people, enabling them to access the things that matter to them. Additionally, through our innovative products and experiences, we support the growth and operations of

some of the country's most respected brands, as well as more than 400,000 small and midsize businesses and health and wellness providers that Americans rely on. Synchrony is proud to be ranked as the country's #2 Best Company to Work For® by Fortune magazine and Great Place to Work®. For more information, visit www.synchrony.com.

About Mitsubishi Electric Trane HVAC US LLC

Formed in May 2018, Mitsubishi Electric Trane HVAC US LLC (METUS) is a leading supplier of all-electric, all-climate Ductless and Ducted Mini-split and Variable Refrigerant Flow (VRF) heat pump and air-conditioning systems in the United States and Latin America. A joint venture between Trane Technologies plc and Mitsubishi Electric US, Inc., the company provides innovative products, systems, and solutions capable of heating and cooling a broad range of applications, from a home to a large commercial building with superior efficiency, comfort, and control. The family of brands supported by METUS includes: Mitsubishi Electric, Trane®/Mitsubishi Electric, and American Standard®/Mitsubishi Electric. More information is available at www.mitsubishicomfort.com.

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