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Synchrony and Ashley Celebrate Nearly 15 Years of Helping Consumers Furnish Their Homes

Synchrony and Ashley Extend Strategic Partnership to Drive Retail Growth and Offer Flexible Financing Options for Consumers

STAMFORD, Conn., and ARCADIA, Wis., April 14, 2025 /PRNewswire/ -- [Synchrony](#) (NYSE: SYF), a premier consumer financial services company, and [Ashley](#), the largest furniture store brand in North America, have renewed their long-standing consumer financing partnership. This extension ensures that Ashley customers will continue to benefit from Synchrony's flexible financing solutions making it easier to bring home quality furnishings that fit their lifestyle and budget.



Since launching the partnership in 2010, Synchrony has helped millions of Ashley customers finance their purchases through Synchrony's [Ashley Advantage™ Credit Card](#). Under this renewed agreement, Synchrony remains the exclusive financing provider and will continue to offer a range of promotional terms, including deferred interest, equal pay/no interest and reduced interest plans, as well as fixed monthly payments, with terms ranging from six to 72 months.

"For nearly 15 years, Synchrony and Ashley have worked together to offer seamless financing solutions that provide real value to customers," said Curtis Howse, CEO of Home & Auto at Synchrony. "This renewal strengthens our commitment to supporting Ashley's customers and independent licensees with financing options that make home furnishing purchases more accessible and affordable."

With more than 750 independent Ashley licensee locations participating in the Synchrony program, the renewed partnership benefits both customers and business owners by offering innovative financing solutions and data-driven marketing initiatives. These efforts aim to improve credit approvals and enhance loyalty and sales across Ashley's network.

"Synchrony's relentless commitment to innovation and customer-centric experiences makes them the perfect partner to help our licensees grow their business and keep Ashley number one," said Chad Spencer, CEO of Ashley Global Retail. "We are committed to continuous improvement in the retail finance space, and we know Synchrony is the right partner to accomplish this."

Key Benefits of Synchrony's Extended Partnership with Ashley

- **Advanced Data and Analytics to Empower Growth**– Ashley's corporate and licensee networks will continue to benefit from Synchrony's powerful insights, enabling strategic decisions around promotion offerings, consumer behaviors and program performance - ultimately driving stronger conversion and customer retention.
- **Ongoing Investment in Technology** – Synchrony will continue to invest in digital capabilities to ensure a smooth, seamless, and convenient credit application process across Ashley's in-store and digital platforms.
- **Flexible Credit Solutions for Today's Customers** – With Synchrony's advanced credit decisioning model, risk tools, and wide variety of financing options, Ashley customers will continue to have access to the purchasing power they need to afford the home of their dreams.

Synchrony is more dedicated than ever to helping Ashley stay ahead in a competitive market. This partnership renewal reaffirms both companies' commitment to delivering outstanding customer experiences and continued innovation in the home furnishings industry.

About Ashley

[Ashley](#) is committed to being your trusted partner and style leader for the home. This commitment has made Ashley the largest furniture store brand in North America and one of the world's best-selling home furnishing brands with more than 1,100 store locations in 70 countries. Start designing your dream home today. Visit Ashley online at www.ashley.com. Connect on social media through [Instagram](#), [Facebook](#), [YouTube](#) and [TikTok](#), and check out our design-focused boards on [Pinterest](#).

About Synchrony

Synchrony (NYSE: [SYF](#)) is a premier consumer financial services company delivering one of the industry's most complete digitally enabled product suites. Our experience, expertise and scale encompass a broad spectrum of industries including digital, health and wellness, retail, telecommunications, home, auto, outdoor, pet and more. We have an established and diverse group of national and regional retailers, local merchants, manufacturers, buying groups, industry associations and healthcare service providers, which we refer to as our "partners." We connect our partners and consumers through our dynamic financial ecosystem and provide them with a diverse set of financing solutions and innovative digital capabilities to address their specific needs and deliver seamless, omnichannel experiences. We offer the right financing products to customers in their channel of choice. For more information, visit [Synchrony](#).

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