

July 17, 2023



At Home and Synchrony Expand Financing Options and Mobile Capabilities for Customers

Expanded Partnership Offers Qualifying Customers Synchrony Pay Later Loan Product and Mobile Wallet Provisioning

New Capabilities Provide More Payment Choices and Ease of Buying for Consumers

This Collaboration is a Proof Point of Synchrony's Product Strategy to Help Partners Build Lifelong Customers Beyond a Single Transaction

STAMFORD, Conn., July 17, 2023 /PRNewswire/ -- Synchrony (NYSE:[SYF](#)), a leading consumer financing company, has expanded its partnership with [At Home](#) to offer customers more options and flexibility in how they make their purchases. The retailer selected Synchrony as the exclusive provider of a buy now, pay later financing option, [Synchrony Pay Later](#), to help shoppers buy what they want and need online and in store using monthly fixed payments. This product will be in addition to the [At Home Insider Perks® credit card](#). Customers will also now be able to add the At Home Insider Perks® credit card to certain mobile wallets for a more convenient way to pay.



We want partners to not only attract new customers for purchases, but build lifelong, mutually beneficial relationships.

At Home is a big box specialty retailer of home décor products that offers up to 45,000 unique and exclusive items across broad product categories, including furniture, garden, home textiles, housewares, patio, rugs, seasonal décor, tabletop décor and wall décor.

Synchrony Pay Later gives qualifying At Home customers another financing option for their purchases, in addition to the At Home Insider Perks® credit card that offers 6-month special financing on qualifying At Home purchases. Consumers can apply for a Synchrony Pay Later interest-free loan to pay equal payments over 3 months on one-time purchases between \$75 and \$400 without impacting their credit score.

Additionally, At Home Insider Perks® cardholders can now add their cards to certain third-party mobile wallets and experience an easy, secure, and convenient way to pay online and in-store, while potentially obtaining card benefits, discounts, rewards, and promotional financing. The card can be added to Apple Pay, Google Pay, or Samsung wallets.

"We are committed to offer customers a convenient and easy shopping experience. Our customers have evolved to a mobile-first lifestyle so having payment options that can be included in mobile wallets is perfect," said Lee Bird, Chairman and CEO of At Home. "In partnership with Synchrony, the addition of Synchrony Pay Later allows our customers another option to shop on a budget and plan for their purchases."

"Whether through credit card programs, buy now, pay later, or enabling new capabilities such as provisioning credit cards for mobile wallets, Synchrony is focused on helping partners grow by offering customers choice, flexibility, and convenience," said Curtis Howse, CEO of Home and Auto at Synchrony. "We want partners to not only attract new customers for purchases, but build lifelong, mutually beneficial relationships."

To apply for an At Home Insider Perks® credit card and start earning 5% back in Rewards on At Home purchases, customers can see if they prequalify with no impact to their credit score and then apply by visiting <https://www.athome.com/creditcard.html> or in the At Home app. They can also apply at any store. Applications are reviewed instantly, and approved cardholders can use their account to make purchases right away.

To apply for [Synchrony Pay Later](#) in a store, customers can scan a QR code to complete an application on their own device or can apply online. There is no impact to their credit bureau score to apply. If approved, customers may complete their purchase immediately.

To learn more about Synchrony Pay Later, visit: <https://www.synchronybusiness.com/paylater.html>.

About At Home

[At Home](#), The Home & Holiday Superstore, offers up to 45,000 on-trend home products to fit every room, style, season and budget. From furniture, mirrors, rugs, art and housewares to tabletop, patio and seasonal décor, At Home offers décor for all, and always for less. Headquartered in Dallas, Texas, At Home currently operates 264 stores in 40 states. For more information, please visit us online at athome.com or find us on Facebook ([AtHomeStores](#)), Instagram ([AtHomeStores](#)) or Pinterest ([AtHomeStores](#)).

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 the right customers in their channel of choice. For more information, visit www.synchrony.com and Twitter: [@Synchrony](#).

*****Rewards:** Purchases subject to credit approval. At Home Insider Perks® credit cardholders are eligible to earn rewards on purchases made with their At Home Insider Perks® Credit Card or At Home Insider Perks® Mastercard account. Rewards apply to net

card purchases (purchases minus returns and adjustments). Cardholders will earn five (5) points for each dollar (\$1) of net card purchases made in At Home store locations or www.athome.com. At Home Insider Perks® Mastercard cardholders will earn three (3) points for every dollar (\$1) spent in net card purchases made at any other participating merchant or services where Mastercard is accepted. Points will be deducted for any returns or credits made on the cardholder account. Points will appear on your monthly statement. A \$5 reward certificate ("Reward Certificate") will be issued for every 500 points earned. Reward Certificates may be issued in \$5, \$10, \$15 or \$20 denominations. A cardholder can receive up to four (4) Reward Certificates per statement month. Reward Certificates are valid for 90 days from issue date. [See the At Home Insider Perks® Credit Card and At Home Insider Perks® Mastercard Rewards Program Terms](#) for complete details.

Contact:

Tyler Allen

Synchrony

Tyler.allen@syf.com

 View original content to download multimedia <https://www.prnewswire.com/news-releases/at-home-and-synchrony-expand-financing-options-and-mobile-capabilities-for-customers-301877636.html>

SOURCE Synchrony Financial