



UNDERSTANDING YOUR DEFERRED INTEREST PROMOTION

What does it mean to have “No Interest if Paid in Full within the Promotional Period?”

We are committed to helping you understand how your GreenSky® Program loan works. While the details of your loan are described in your Installment Loan Agreement, the information and frequently asked questions below are designed to provide you with helpful information regarding the promotion plan for your loan.

Your loan has a "**No Interest if Paid in Full**" promotion (also known as "**deferred interest**" promotion). This means that:

- **INTEREST WILL ACCRUE AND BE BILLED DURING THE PROMOTIONAL PERIOD.**
- But, if you pay off your entire purchase balance before the end of the promotional period, all billed interest will be waived.
- **If you do not repay your entire purchase balance before the end of the promotional period**, you will be responsible for paying all interest that was billed during the promotional period and any interest that accrues after the expiration of the promotional period

FREQUENTLY ASKED QUESTIONS

Q. How long is the “promotional period” for my loan?

A. The promotional period for your loan is identified in your Installment Loan Agreement.

Q. Do I have to make payments during the “promotional period”?

A. Your Installment Loan Agreement will tell you whether you have payments due during the promotional period. Even if you don't have to make payments during the promotional period, you may want to make regular payments to reduce the amount of deferred interest you might owe if the purchase balance is not paid in full before the end of the promotional period. If you have payments due during the promotional period, making these payments will NOT pay off your entire purchase balance before the end of the promotional period.

Q. How will I know how much to pay and by when in order to satisfy the promotional offer?

A. You will receive a statement every month. During the promotional period, your statement will include an informational section regarding the deferred interest promotion. This section will identify your entire purchase balance, the purchase balance left to pay before the end of the promotional period, and the date on which your promotional period expires.

Q. My merchant is offering refinancing at the end of the “promotional period”. How should I evaluate that offer?

A. Merchants are not allowed to make refinancing offers (either verbally or in writing) in connection with a Program loan. If your merchant has made any refinancing offers please report it to us immediately. A customer's credit situation can change and relying on your ability to obtain refinancing to pay-off the deferred interest loan before the end of the promotional period is not advisable.

Q. What if I still have questions?

A. If you have any questions about your deferred interest promotion and your responsibility to repay, please contact us before authorizing a transaction.

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