

## 2025 FALL FINANCING PROMOTION

BUYDOWN OFFER ON:

# 30+ Promotions and 70+ Model Numbers

Buydown available on sales funded September 1–December 31, 2025.

UP  
TO **6%** BUYDOWN\*  
for Certified Comfort  
Experts™ on financed  
sales containing eligible  
equipment

UP  
TO **3%** BUYDOWN\*  
for Liberties Plus™  
contractors on financed  
sales containing eligible  
equipment



### PLUS, A **ZERO-COST PLAN** AVAILABLE!

Plan 977, currently with a 0% contractor fee for you and convenient monthly payments at a 14.99% APR for your customers, is available for all contractors enrolled in our program with Synchrony.

Now is a good time to review your promotion selections and current JCI Home Design HVAC contractor rates in the Business Center merchant portal. Log in at [bc.syf.com](https://bc.syf.com) > Administration > Manage Promotions. Rates and available promotions subject to change.

**REMINDER:**  
Hitachi ductless  
equipment is eligible!

**QUESTIONS? FIND YOUR ANSWERS [HERE](#).**

Synchrony provides simple, easy and flexible consumer financing options.



#### **CONTRACTOR CHOICE**

**Simple to select  
and change.**

You choose which promotions to offer that may work best for both your customers and your business.



#### **SEAMLESS APPLICATION PROCESS**

**Easy to set up  
and utilize.**

Your customers can apply for financing on your device, their device or from your website.



#### **QUICK REBATES**

**Simple  
claims process.**

Submit claims on [SolutionNavigator.com](https://www.solutionnavigator.com), and approved rebates are paid within 48–72 hours.

**VISIT SYNCHRONY TOOLBOX AT [TOOLBOX.SYF.COM](https://www.toolbox.syf.com)**

for the training and tools you need to effectively offer financing to your customers.

**QUESTIONS? FIND YOUR ANSWERS [HERE](#).**

## Promotional Options

Our 2025 fall financing promotion offers Certified Comfort Experts™ an up to 6% buydown and Liberties Plus™ contractors an up to 3% contractor fee buydown,\* which applies to any promotions you select for sales funded September 1–December 31, 2025. See the potential contractor net cost with the promotional rebates below.

	Plan	Promotional Offer	Monthly Payment Factor	Estimated Number of Payments	Contractor Program Standard Merchant Fee	Potential Liberties Plus Net Fee with up to 3% Rebate	Potential CCE Net Fee with up to 6% Rebate
Deferred Interest	920	No Interest if Paid in Full within 6 Months	2.50%	N/A	4.45%	1.45%	0.00%
	921	No Interest if Paid in Full within 9 Months	2.50%	N/A	5.45%	2.45%	0.00%
	922	No Interest if Paid in Full within 12 Months	2.50%	N/A	6.20%	3.20%	0.20%
	923	No Interest if Paid in Full within 15 Months	2.50%	N/A	6.65%	3.65%	0.65%
	924	No Interest if Paid in Full within 18 Months	2.50%	N/A	6.95%	3.95%	0.95%
	925	No Interest if Paid in Full within 24 Months	2.50%	N/A	10.10%	7.10%	4.10%
Fixed Payment	940	3.99% APR Until Paid in Full	1.25%	94	22.10%	19.10%	16.10%
	941	5.99% APR Until Paid in Full	1.25%	102	15.95%	12.95%	9.95%
	942	7.99% APR Until Paid in Full	1.25%	115	11.10%	8.10%	5.10%
	943	9.99% APR Until Paid in Full	1.25%	132	7.95%	4.95%	1.95%
	950	5.99% APR Until Paid in Full	1.50%	82	14.60%	11.60%	8.60%
	951	7.99% APR Until Paid in Full	1.50%	88	10.20%	7.20%	4.20%
	952	9.99% APR Until Paid in Full	1.50%	98	7.60%	4.60%	1.60%
	960	3.99% APR Until Paid in Full	1.75%	64	15.60%	12.60%	9.60%
	961	5.99% APR Until Paid in Full	1.75%	68	12.85%	9.85%	6.85%
	962	7.99% APR Until Paid in Full	1.75%	73	9.10%	6.10%	3.10%
	963	9.99% APR Until Paid in Full	1.75%	78	7.20%	4.20%	1.20%
	964	10.99% APR Until Paid in Full	1.75%	82	5.10%	2.10%	0.00%
	965	11.99% APR Until Paid in Full	1.75%	86	4.10%	1.10%	0.00%
	970	5.99% APR Until Paid in Full	2.00%	58	11.10%	8.10%	5.10%
	971	7.99% APR Until Paid in Full	2.00%	61	7.95%	4.95%	1.95%
	972	9.99% APR Until Paid in Full	2.00%	65	7.00%	4.00%	1.00%
	977	14.99% APR Until Paid in Full	2.00%	79	0.00%	0.00%	0.00%
	980	5.99% APR Until Paid in Full	3.00%	37	7.95%	4.95%	1.95%
	981	7.99% APR Until Paid in Full	3.00%	38	7.20%	4.20%	1.20%
	982	9.99% APR Until Paid in Full	3.00%	40	6.35%	3.35%	0.35%
	990	5.99% APR Until Paid in Full	4.00%	27	7.20%	4.20%	1.20%
	991	7.99% APR Until Paid in Full	4.00%	28	6.95%	3.95%	0.95%
	992	9.99% APR Until Paid in Full	4.00%	28	5.45%	2.45%	0.00%
Equal Monthly Payments	930	25 Month No Interest	4.00%	25	10.85%	7.85%	4.85%
	931	36 Month No Interest	2.78%	36	15.70%	12.70%	9.70%
	932	48 Month No Interest	2.08%	48	17.45%	14.45%	11.45%
	933	60 Month No Interest	1.67%	60	19.95%	16.95%	13.95%
	934	72 Month No Interest	1.39%	72	23.45%	20.45%	17.45%

Standard Merchant Fees listed above are available through the JCI Home Design HVAC program. Rates and available promotions subject to change.

\*See Eligibility and Guidelines on page 4. Contractors must submit claims within 30 calendar days of the sale funded date to receive rebates for reduced promotional rates. Log in at [bc.syf.com](https://bc.syf.com) > Administration > Manage Promotions to see current JCI Home Design HVAC program rates.

**QUESTIONS? FIND YOUR ANSWERS [HERE](#).**

This fall, ensure more comfort with convenient payments.

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Available on sales funded September 1–December 31, 2025.

### \*Eligibility and Guidelines

- Certified Comfort Experts™ are eligible for an up to 6% buydown and Liberties Plus™ contractors are eligible for an up to 3% contractor fee buydown on the consumer promotions available through the Synchrony financing program during the promotional period from September 1–December 31, 2025.
- The buydown rates listed apply to financed sales that contain ducted and ductless equipment. Refer to the qualified equipment incentive matrix, which details eligible products with corresponding maximum finance values in the 2025 Promotional Financing Operating Letter PUBL-6609-YK-202501-C, available within Marketing Library at [SolutionNavigator.com](https://www.solutionnavigator.com).
- Participating contractors must be enrolled in the Residential Financing and the Promotional Financing programs at the time of funding. Participation also requires contractors to have an aligned Liberties Number tied to their merchant account at Synchrony.
- Sales must **fund with Synchrony during the promotional period from September 1–December 31, 2025**, on a JCI Home Design HVAC program merchant number to be eligible for this financing promotion. Sales funded before or after these dates are not eligible for rebates. It is the contractor's responsibility to manage sale to install lead times.
- Reduced rates available through this financing promotion are paid in the form of a rebate. Contractors must **submit claims for rebates within 30 calendar days of funding** via [SolutionNavigator.com](https://www.solutionnavigator.com).
- Only one claim per financed sale is accepted by the automated claims system, thus contractors must **include all eligible equipment models per financed sale in each claim** submitted via [SolutionNavigator.com](https://www.solutionnavigator.com).
- **Claims submitted with incorrect Synchrony Merchant Number, Synchrony Customer Account Number or Synchrony Transaction Amount that does not match a financed sale amount funded with Synchrony will not be not approved and paid by the automated claims system causing rebate payment to be delayed until the information is corrected.**
- Best practice is for contractors to have the above information available for claims entry. If you do not have the full Synchrony cardholder account number when entering a claim, please follow these steps:
  - In Synchrony Business Center as an Admin, go to Sales Tools > Look Up Account Information > select Program Name > enter Name & Phone Number utilized for the Synchrony financing application
  - If you are having issues finding the cardholder number in Business Center, please call Synchrony Merchant Services at 1-888-222-2176 > select option 2 > select option 2 again
- The rebate amount is determined according to the total amount financed and listed on the Synchrony Sales Slip, the maximum finance values in the qualified equipment incentive matrix and the partnership level at the time of funding.
- Contractor fee rebates are paid directly to the contractor by Synchrony via ACH within 48–72 hours of claim approval. Your merchant account must be open and your company in good standing with Synchrony at the time of the rebate payment.
- Credit is extended by Synchrony Bank. Rates subject to change. Synchrony is the exclusive residential finance provider for this program.
- Johnson Controls and Synchrony reserve the right to change or discontinue this financing promotion at any time without notification.

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