

2026 FINANCING PROMOTION

BUYDOWN OFFER ON:

30+ Promotions and 70+ Model Numbers

12 MONTHS OF BUYDOWNS IN 2026
for Certified Comfort Experts™

UP
TO **6%** BUYDOWN*
on eligible sales funded
Jan. 1–Dec. 31, 2026

9 MONTHS OF BUYDOWNS IN 2026
for Liberties Plus™ contractors

UP
TO **3%** BUYDOWN*
on eligible sales funded
Jan. 1–May 31 & Sept. 1–Dec. 31



NEW IN 2026

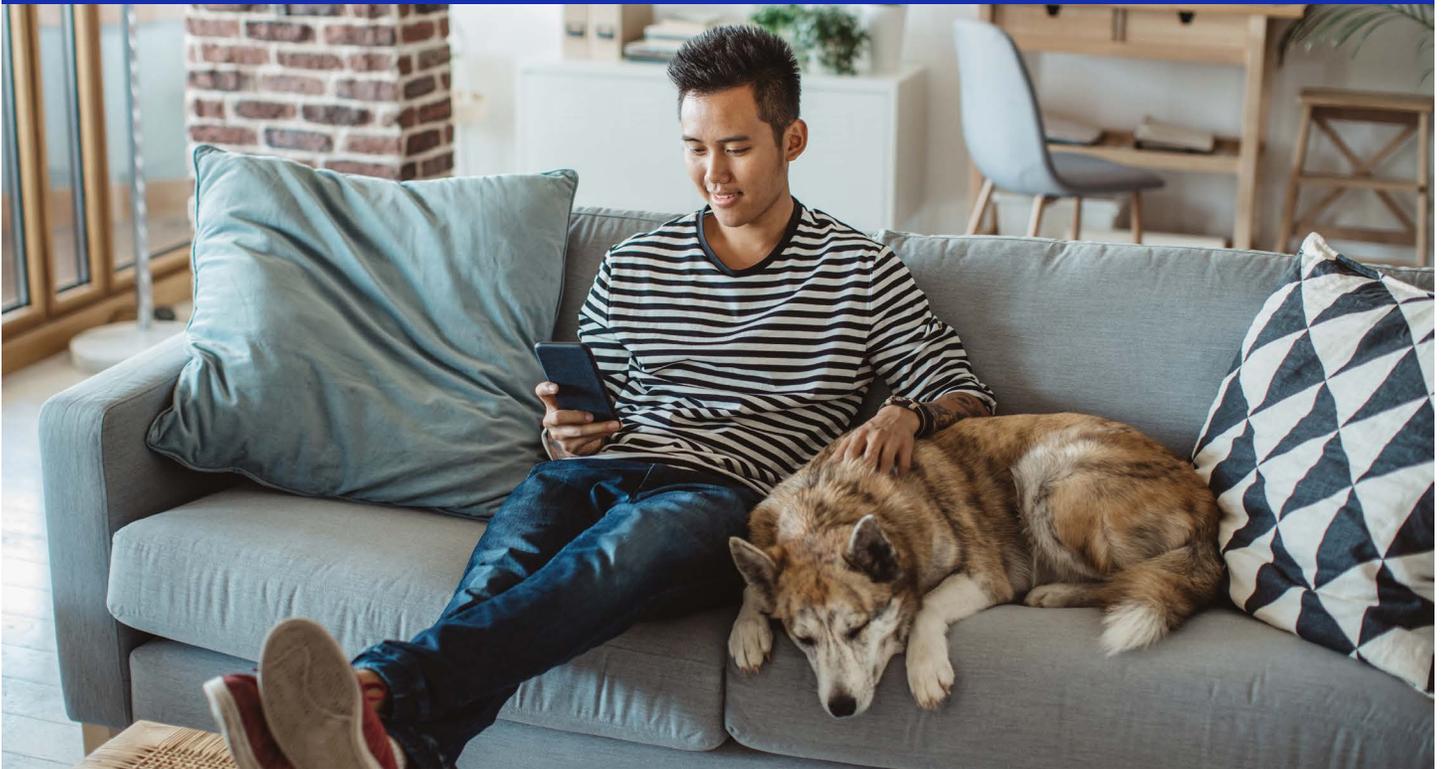
Buydown offers for all of 2026 have been announced, so plan your sales strategy now and close more sales with homeowners throughout the year.

Please note the financing program name has been changed to **SYNCHRONY PROJECT CARD - BHC GROUP** in all Synchrony systems. You can review or change your promotion selections anytime in Synchrony's Business Center merchant portal. Log in at bc.syf.com > Administration > Manage Promotions.

REMINDER:
Hitachi ductless
equipment is also
eligible for buydowns!

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

Synchrony provides simple, easy and flexible consumer financing options.



Ensure more comfort with convenient monthly payments.



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 2026 promotion offers Certified Comfort Experts™ an up to 6% buydown* for 12 months and Liberties Plus™ contractors an up to 3% buydown* for 9 months, which applies to any plans you select in Synchrony's Business Center merchant portal under the program SYNCHRONY PROJECT CARD - BHC GROUP. 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 SYNCHRONY PROJECT CARD - BHC GROUP program. 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. Rates and available promotions subject to change.

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

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Jan. 1–May 31 & Sept. 1–Dec. 31

*Eligibility and Guidelines

- Certified Comfort Experts™ are eligible for an up to 6% buydown for 12 months (January 1–December 31, 2026) and Liberties Plus™ contractors are eligible for an up to 3% buydown for 9 months (January 1–May 31 and September 1–December 31, 2026) on the consumer promotions available through the SYNCHRONY PROJECT CARD - BHC GROUP program.
- 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 2026 Promotional Financing Operating Letter PUBL-6609-YK-202601-A, available within Marketing Library at [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 on a SYNCHRONY PROJECT CARD - BHC GROUP program merchant number to be eligible for this financing promotion. Sales funded before or after the dates indicated above 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](#).
- 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](#).
- **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.
- JC Residential and Light Commercial LLC and Synchrony reserve the right to change or discontinue this financing promotion at any time without notification.

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