

Husqvarna Credit Card Program

Promotions effective: October 1 to December 31, 2016

Not all dealers may offer every promotion. Please contact your local Husqvarna retailer for their participation in the Synchrony Financial Husqvarna credit card program.

This brochure does not contain all disclosures necessary for consumer disclosure at point of purchase. Please refer to the Husqvarna credit card application and sales slip for additional required disclosures.

No Monthly Interest If Paid in Full Within 6 Months*

On Purchases of \$300 or more of Husqvarna product brands with your Husqvarna credit card made between 10-1-2016 and 12-31-2016. Monthly interest will be charged to your account from the purchase date if the promotional balance is not paid in full within 6 Months. Minimum Monthly Payments Required.

* Offer applies only to single-receipt qualifying purchases. No monthly interest will be charged on the promotional balance if you pay the following (the "promotional balance") in full within 6 Months: 1) the promotional purchase amount, and 2) any related promo fee. If you do not, monthly interest will be charged on the promotional balance from the purchase date. Depending on purchase amount, promotion length and payment allocation, the required minimum monthly payments may or may not pay off purchase by end of promotional period. Regular account terms apply to non-promotional purchases and, after promotion ends, to promotional balance. For new accounts: Purchase APR is 26.99%; Minimum Interest Charge is \$2. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.

No Monthly Interest If Paid in Full Within 12 Months*

On Purchases of \$500 or more of Husqvarna product brands with your Husqvarna credit card made between 10-1-2016 and 12-31-2016. Monthly interest will be charged to your account from the purchase date if the promotional balance is not paid in full within 12 Months. **A \$50 Promotion Fee will be charged.** Minimum Monthly Payments Required.

* Offer applies only to single-receipt qualifying purchases. A promo fee will be charged and included in the promo purchase balance equal to \$50. No monthly interest will be charged on the promotional balance if you pay the following (the "promotional balance") in full within 12 Months: 1) the promotional purchase amount, and 2) any related promo fee. If you do not, monthly interest will be charged on the promotional balance from the purchase date. Depending on purchase amount, promotion length and payment allocation, the required minimum monthly payments may or may not pay off purchase by end of promotional period. Regular account terms apply to non-promotional purchases and, after promotion ends, to promotional balance. For new accounts: Purchase APR is 26.99%; Minimum Interest Charge is \$2. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.

0% Monthly Interest for 24 Months*

On Purchases of \$1,000 or more on Husqvarna branded product and services made with your Husqvarna credit card between 10-1-2016 and 12-31-2016. **A \$150 Promotion Fee will be charged.** Equal Monthly Payments Required for 24 months.

* Offer applies only to single-receipt qualifying purchases. A promo fee of \$150 will be charged and included in the promo purchase balance. No monthly interest will be charged on promo purchase balance (including related promo fee) and fixed monthly payments are required equal to 4.17% of initial promo purchase amount until promo is paid in full. The fixed monthly payment will be rounded up to the next highest whole dollar and may be higher than the minimum payment that would be required if the purchase was a non-promotional purchase. Regular account terms apply to non-promotional purchases. For new accounts: Purchase APR is 26.99%; Minimum Monthly Interest Charge is \$2. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.

0% Monthly Interest for 36 Months*

On Purchases of \$1,500 or more on Husqvarna branded product and services made with your Husqvarna credit card between 10-1-2016 and 12-31-2016. **A \$150 Promotion Fee will be charged.** Equal Monthly Payments Required for 36 months.

* Offer applies only to single-receipt qualifying purchases. A promo fee of \$150 will be charged and included in the promo purchase balance. No monthly interest will be charged on promo purchase balance (including related promo fee) and fixed monthly payments are required equal to 2.78% of initial promo purchase amount until promo is paid in full. The fixed monthly payment will be rounded up to the next highest whole dollar and may be higher than the minimum payment that would be required if the purchase was a non-promotional purchase. Regular account terms apply to non-promotional purchases. For new accounts: Purchase APR is 26.99%; Minimum Monthly Interest Charge is \$2. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.

0% Monthly Interest for 42 Months*

On Purchases of \$2,000 or more on Husqvarna branded product and services made with your Husqvarna credit card between 10-1-2016 and 12-31-2016. **A \$150 Promotion Fee will be charged.** Equal Monthly Payments Required for 42 months.

* Offer applies only to single-receipt qualifying purchases. A promo fee of \$150 will be charged and included in the promo purchase balance. No monthly interest will be charged on promo purchase balance (including related promo fee) and fixed monthly payments are required equal to 2.39% of initial promo purchase amount until promo is paid in full. The fixed monthly payment will be rounded up to the next highest whole dollar and may be higher than the minimum payment that would be required if the purchase was a non-promotional purchase. Regular account terms apply to non-promotional purchases. For new accounts: Purchase APR is 26.99%; Minimum Monthly Interest Charge is \$2. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.

0% Monthly Interest for 48 Months*

On Purchases of \$3,000 or more on Husqvarna branded product and services made with your Husqvarna credit card between 10-1-2016 and 12-31-2016. **A \$150 Promotion Fee will be charged.** Equal Monthly Payments Required for 48 months.

* Offer applies only to single-receipt qualifying purchases. A promo fee of \$150 will be charged and included in the promo purchase balance. No monthly interest will be charged on promo purchase balance (including related promo fee) and fixed monthly payments are required equal to 2.09% of initial promo purchase amount until promo is paid in full. The fixed monthly payment will be rounded up to the next highest whole dollar and may be higher than the minimum payment that would be required if the purchase was a non-promotional purchase. Regular account terms apply to non-promotional purchases. For new accounts: Purchase APR is 26.99%; Minimum Monthly Interest Charge is \$2. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.