



## UNDERSTANDING YOUR DEFERRED INTEREST LOAN

GreenSky® is committed to helping you understand how your Program loan works. While the details of your loan are described in your loan agreement, the information and frequently asked questions below provide you with important information regarding your deferred interest loan. Please retain a copy of this document for your records.

Your loan is a “deferred interest” loan. This means that:

- **INTEREST WILL ACCRUE DURING THE PROMOTIONAL PERIOD;**
- But, if you pay off your entire purchase balance before the end of the promotional period, all accrued interest will be waived.

This type of loan is great for customers who have the ability to repay their loan within a short time period. A deferred interest loan may not be right for everyone, however.

**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 accrued 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 will be identified on your Shopping Pass.

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

**A.** Your plan description will tell you whether you have payments due during the promotional period.

**Q. What if I still have questions?**

**A.** You have no obligation on your loan until you authorize a transaction. If you have any questions about your deferred interest loan and your responsibility to repay, please contact us before authorizing a transaction.

**Questions? Contact GreenSky®**

**Phone: 866-936-0602**

**Email: [Service@GreenSkyCredit.com](mailto:Service@GreenSkyCredit.com)**

**Mail: P.O. Box 29429**

**Atlanta, GA 30359**