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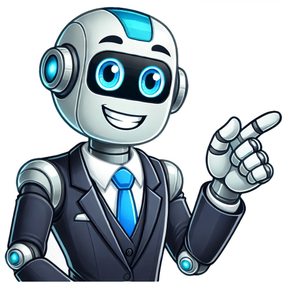

Beyond financing, Synchrony offers valuable expertise, and research on what's now, new and next in consumer payments and financial technology. To send a secure email: Select your account type from the Credit Card Partners dropdown Select Account access Log in to your account Select Messages Please note, to help protect the privacy of our customers, Synchrony Bank is unable to discuss or provide specific account information via unsecured channels. For inquiries, please allow at least 3 business days for a representative to contact you. Credit card partners Pay as Guest is a simple and secure way to make synchrony credit card payments online without logging in. Make a PaymentNeed help? Find account. The Synchrony HOME Credit Card is designed for your homebuying needs. Since furnishing or decorating a home can be expensive, one of the main perks of this card are the promotional financing options that can help you manage your cash flow. That said, the card comes with various features that can benefit cardholders. Here are five benefits of being a Synchrony HOME Credit Cardholder. Synchrony HOME Credit Cardholders can take advantage of the everyday promotional financing offers below everywhere the card is accepted: 6 months of promotional financing on purchases of $299 to $1,998.99* 12 months of promotional financing on purchases of $1,999 or more* In addition, select Synchrony HOME retail partners offer promotional offers of up to 60 months on qualifying purchases,** and seasonal offers may be available throughout the year. Promotional financing can be a useful tool, as it allows you to purchase things you need today—such as furniture, appliances, mattresses, flooring and more—with the flexibility to pay for them over time. Synchrony HOME Credit Cardholders get free access to view their credit score with VantageScore®.† Not only will you see your credit score, which gets updated monthly, but you'll also get tips on how to improve and maintain your score. Having a good credit score is essential because lenders use it as one factor when determining how creditworthy you are. In other words, if you ever need a mortgage, auto loan or personal loan in the future, having a good credit score can help with your application. Unlike a traditional store credit card that's tied to one specific retailer, the Synchrony HOME Credit Card is accepted at thousands of Synchrony HOME retail partners nationwide. That means you can use your card at any Synchrony HOME partner, covering categories such as: Furniture and mattresses Electronics and appliances Flooring Outdoor Patio and garden You can apply in-store or online at one of our Synchrony HOME partners. Explore our partners. The Synchrony HOME Credit Card has no annual fee. That means you can take advantage of the card perks without having to worry about an annual fee. Cardholders get $0 fraud liability as a standard benefit, so you can rest easy knowing that you aren't responsible for any unauthorized charges.^ Of course, it's important to try to keep your card secure and be sure to report a lost or stolen card right away. The Synchrony HOME Credit Card may be a great choice for homeowners and renters. Cardholders can enjoy promotional financing on qualifying purchases and get free access to view their credit score. With thousands of Synchrony HOME retail partner locations, you may not want to leave home without this card. The Synchrony HOME Credit Card can help you enjoy where you live even more. When used responsibly, a credit card can be an incredibly useful tool to help you manage your budget. Instead of using cash or a debit card, charging purchases on your Synchrony HOME Credit Card may allow you to access funds that can help you get what you need today without depleting your cash reserves It can be especially helpful if you take advantage of the promotional financing offered. For example, let's say your refrigerator breaks down, and a replacement will cost you $600. Most people would need a replacement right away. If you don't have the entire amount handy, you could spread out your payments over time. Being able to make monthly payments instead of the full $600 upfront can be helpful for many people Alternatively, someone doing a significant home makeover could see if any Synchrony HOME retail partners are offering longer term promotional financing. This would allow the homeowner to get what they need today while paying off the purchase over time. 1For New Accounts: Purchase APR is 29.99%. as of February 1, 2024. Minimum Interest Charge is $2. *No Interest If Paid In Full Within 6 or 12 months on qualifying purchases with your Synchrony HOME Credit Card. 6 months on purchases of $299 – $1,998.99 or 12 months on purchases of $1,999 or more. Interest will be charged to your account from the purchase date if the promotional balance is not paid in full within the promotional period. Minimum monthly payments required. Qualifying purchase amount must be on one receipt. No interest will be charged on the promo balance if you pay it off, in full, within the promo period. If you do not, interest will be charged on the promo balance from the purchase date. The required minimum monthly payments may or may not pay off the promo balance before the end of the promo period, depending on purchase amount, promo length and payment allocation. Regular account terms apply to non-promo purchases and, after promo period ends, to the promo balance. New Accounts as of 7/16/24: Purchase APR 34.99%. Penalty APR 39.99%. Minimum Interest Charge $2. A promo fee will be charged equal to 2% of the amount financed on an equal payment no interest promotion of 18 months or more. Existing cardholders: See your credit card agreement terms. Subject to credit approval. **Subject to credit approval. Minimum monthly payments required. Promotional financing offers available at the time of purchase may vary by location. Click here or see store for details. ^Unauthorized use does not include charges by a person to whom you have given authority to use your account or card, and you will be liable for all use by such person. The Synchrony Home Credit Card is a popular choice for people who want to finance their home improvement projects, furniture purchases, and other household expenses. As a cardholder, you may wonder about the flexibility and acceptance of your Synchrony Home Credit Card. In this article, we will explore the versatility of the Synchrony Home Credit Card and where you can use it to make purchases. Understanding the Synchrony Home Credit Card The Synchrony Home Credit Card is primarily designed to provide financing options for various home-related purchases. It offers cardholders special financing options and promotional offers, making it an attractive choice for those looking to manage their spending over time. Accepted merchants and partners The Synchrony Home Credit Card is accepted at a vast network of retailers and partners, making it extremely versatile. It can typically be used at thousands of locations nationwide, including major home improvement stores, furniture stores, appliance stores, and other participating merchants. Some of the popular merchants where you can use your Synchrony Home Credit Card include Home improvement stores: Retailers like Lowe’s, The Home Depot, Menards, and Ace Hardware are often part of the Synchrony Home Credit Card network. These stores offer a wide range of products and services, including building materials, tools, and home improvement supplies. Furniture retailers: Many furniture retailers partner with Synchrony to offer financing options. Stores such as Ashley HomeStore, La-Z-Boy, Rooms To Go, and Ethan Allen often accept the Synchrony Home Credit Card. This allows you to finance your furniture purchases and conveniently manage your payments. Appliance retailers: If you’re in the market for new appliances for your home, retailers such as Best Buy, Conn’s HomePlus, and BrandsMart USA often accept the Synchrony Home Credit Card. You can shop for a variety of appliances, from refrigerators and washing machines to televisions and home entertainment systems. Online retailers: In addition to brick-and-mortar stores, your Synchrony Home Credit Card can often be used for online purchases. Many participating merchants offer online shopping options, allowing you to make purchases from the comfort of your own home. It’s important to note that while the Synchrony Home Credit Card is accepted at a wide range of merchants, it’s always a good idea to check with the specific store or merchant to confirm their acceptance of the card before making a purchase. Expanding Acceptance Synchrony continues to expand its merchant network, regularly adding new partners to provide cardholders with more options. In addition, the Synchrony Home Credit Card can sometimes be used at affiliated stores within the same retail family. For example, if one store accepts the Synchrony Home Credit Card, it’s possible that its sister stores or affiliates will accept the card as well. Learn more about the Synchrony Home Credit Card Special Financing Offers: One of the key benefits of the Synchrony Home Credit Card is the availability of special financing offers. These offers may include promotional periods with no interest or low interest rates for a period of time. It’s important to understand the terms and conditions of these offers, such as the length of the promotional period and any minimum purchase requirements, in order to make the most of these financing options. Additional Cardholder Benefits: In addition to financing options, the Synchrony Home Credit Card may offer additional benefits. These may vary by card and retailer. Some potential benefits may include extended warranties, exclusive discounts or rewards, flexible payment options, and online account management tools. Be sure to review the cardholder agreement and any accompanying materials to understand the benefits available with your card. Card Activation Process: Once you receive your Synchrony Home Credit Card, you will generally need to activate it before you can use it to make purchases. Activation methods can vary, but you often have the option of activating the card online or by phone. Follow the instructions provided by Synchrony or check the card packaging for specific activation guidelines. Manage your account: Synchrony offers online account management tools that allow you to conveniently access and monitor your credit card account. Through the online portal or mobile app, you can check your balance, make payments, view transaction history, and set up account alerts. Familiarize yourself with these tools to effectively manage your Synchrony Home Credit Card account. Customer Service and Support: If you have any questions or issues regarding your Synchrony Home Credit Card, Synchrony offers customer service and support. You can usually find customer service contact information on the back of your card or on the Synchrony website. Contact the customer service team for assistance with inquiries, billing questions, or other issues related to your Synchrony Home Credit Card. Remember to always read the terms and conditions of your Synchrony Home Credit Card agreement and review all applicable fees, interest rates, and payment requirements. Understanding these details will help you make informed decisions and maximize the benefits of your card. Conclusion The Synchrony Home Credit Card offers cardholders a versatile financing option for their home-related purchases. Accepted at many retailers, including home improvement stores, furniture stores, appliance stores, and even online retailers, the Synchrony Home Credit Card offers flexibility and convenience. Always check with the specific retailer or merchant to confirm acceptance and explore any special financing options or promotional offers available to maximize the benefits of your Synchrony Home Credit Card. FAQ Can I use my synchrony home credit card anywhere? With the Synchrony HOME Credit Card, you can make purchases from $299 to $1,998.99 and $1,999 or more, depending on your location. This card is accepted at thousands of locations across the country. However, not every Synchrony Bank card can be used everywhere. For example, some cards are store cards that are issued specifically for certain merchants and can only be used at those merchants. Most Synchrony credit cards are linked to a store and can only be used for purchases at that store. If your card has a Visa or Mastercard logo, you can use it anywhere that accepts those forms of payment. You can use your card at most gas stations, Home Depot and Lowe’s, Ashley Furniture and Best Buy, and other retailers that accept Synchrony. It’s a good idea to have at least three credit cards and keep one in a safe place. Can I use my Synchrony home card for gas? You can use your Synchrony Home Credit Card at gas stations that are part of the Synchrony Car Care Network. Please note, however, that gas station purchases are not eligible for promotional financing. Can you use your Synchrony home card at Walmart? You can use your Synchrony Prepaid Card at Walmart, but only if it’s Walmart-branded. If you have a Walmart credit card, you can use it at Walmart. The Synchrony home card can be used at over one million locations nationwide and is accepted at over one million additional locations online. In addition, Synchrony offers a car care card that allows customers to manage their car expenses and access secure account management. If you’ve paid off a loan in the past few months, your credit score may be dropping right now. Carrying a high balance on your credit cards is bad for your score because it increases your credit utilization ratio. Finally, Synchrony Bank is buying out its sponsor, Synchrony, and transferring existing cardholders to Capital One. What kind of card is Synchrony home? Synchrony HOME is a credit card program offered by Synchrony Bank that allows cardholders to finance purchases of home-related products and services at participating merchants. With the Synchrony HOME card, you can make purchases of furniture, home décor, flooring, lighting, appliances, electronics, and other home-related items at merchants that accept the card. The card may also offer promotional financing options for qualifying purchases, such as interest-free financing for a limited time. It’s important to read the terms and conditions carefully before applying for any credit card, including the Synchrony HOME Card, to fully understand the benefits, fees, and other important details. Where does Synchrony Bank card work? Synchrony Bank is a major credit card issuer, and its cards can be used at a wide range of merchants, both online and in-store. The specific merchants that accept Synchrony Bank cards depend on the type of card you have. Synchrony Bank partners with a variety of retailers to offer co-branded credit cards, including cards for major retail chains such as Amazon, Walmart, Gap, Lowe’s, and more. These cards can typically only be used at the specific retailer with which they are associated. In addition to co-branded cards, Synchrony Bank also issues credit cards under its own name, including the Synchrony HOME card and the Synchrony Car Care card. These cards can often be used at a wider range of merchants, but it’s important to check with each merchant to confirm acceptance. Overall, Synchrony Bank credit cards are widely accepted at many retailers across the United States, making them a popular choice for consumers looking to finance their purchases. Can I use my Synchrony home card at Lowe’s? Lowe’s uses synchrony, so yes you can. Is Synchrony home credit card a Visa or Mastercard? The Synchrony® Mastercard® is one of many credit cards we offer. We think it’s a great value with 2% cash back rewards on all purchases anywhere Mastercard is accepted. Where can I use my At Home credit card? You can use this credit card anywhere, even on purchases made at other home furnishing stores. You will earn less points per dollar, but it can still add up. Does Best Buy accept Synchrony Home credit card? Best Buy Home Furnishings offer customers a credit card through Synchrony Bank with a revolving credit limit to use again and again everywhere the Synchrony HOME Credit Card is accepted, including Best Buy Home Furnishings locations. * Does Synchrony hurt your credit? Yes, Synchrony Bank, like any other issuer for that matter, will do a hard pull when you apply for a credit card. Most Synchrony Bank credit cards require fair credit to apply, but the credit score effects should be negligible. What gas stations use Synchrony? * Accepted at over 25,000 gas stations and auto service centers nationwide including Exxon and Mobil, Chevron and Texaco. Consolidate all of your repair and maintenance expenses to easily manage your car and truck needs. Does Home Depot use Synchrony Bank? Lowe’s Card vs Home Depot Card: The Basics The Lowe’s card is issued by Synchrony Bank and the Home Depot card by Citi. Does Ashley Furniture take Synchrony home card? Synchrony offers Ashley HomeStore customers competitive financing, subject to credit approval, for purchases made online or the nearly 500 Ashley HomeStores across the U.S. Can I use my Synchrony Discount Tire card for gas? You can use a Discount Tire credit card at any of the 200,000 gas stations and repair shops that are part of the Synchrony Car Care Network. Affiliated brands include Exxon, Mobil, Shell, Chevron, BP and others. Cardholders can also make purchases at more than 25,000 service and parts retailers. What gas stations use Synchrony? * Accepted at over 25,000 gas stations and auto service centers nationwide including Exxon and Mobil, Chevron and Texaco. Consolidate all of your repair and maintenance expenses to easily manage your car and truck needs. Can you use your card at the gas pump? Most gas stations require you to swipe your credit or debit card before you begin pumping gas. Because the station has no way of knowing whether you’re going to buy one gallon or two dozen, stations pre-authorize your card by placing a short-term hold on some of the money in your account. What card can I use to get gas? Debit cards allow you to pay for your gas immediately without any interest charges. A credit card offers additional protection at the pump because the funds are not immediately withdrawn from your account. How many credit cards are too many? It’s generally recommended that you have two to three credit card accounts at a time, in addition to other types of credit. Remember that your total available credit and your debt to credit ratio can impact your credit scores. If you have more than three credit cards, it may be hard to keep track of monthly payments. How many credit cards should you have? To prepare, you might want to have at least three cards: two that you carry with you and one that you store in a safe place at home. This way, you should always have at least one card that you can use. Because of possibilities like these, it’s a good idea to have at least two or three credit cards. The Synchrony Home Design Card is a credit card designed specifically for home improvement purchases. It allows users to finance large purchases and pay them off over time with promotional financing options. With low monthly payments, no annual fee and competitive interest rates, it’s a great way to finance your home improvement projects. But the question remains – can I use my Synchrony Home Design Card anywhere? The Short Answer: Yes, you can use your Synchrony Home Design Card anywhere that accepts Mastercard. The card is accepted at millions of merchants worldwide and can be used to make purchases online or in-store. The Long Answer: Your Synchrony Home Design Card is a Mastercard, so it’s accepted at any merchant that accepts Mastercard. That means you can use it to make purchases in-store at retail outlets, restaurants, gas stations and more. You can also use it to shop online or over the phone – wherever Mastercard is accepted, you can use your Synchrony Home Design Card. The card also comes with some special benefits just for home improvement purchases. When you make a purchase with your card at select retailers such as Lowe’s, The Home Depot and Menards, you’ll get additional savings on your purchase thanks to exclusive offers from the retailer. This means even more savings on top of the low monthly payments and deferred interest options that come with using your Synchrony Home Design Card for financing. Bottom Line: Your Synchrony Home Design Card is accepted anywhere that accepts Mastercard, so you can use it both online and in-store for all of your home improvement needs – plus get exclusive discounts when shopping at select retailers! Conclusion: The Synchrony Home Design Card is a great way to finance home improvement projects with low monthly payments and no annual fee. Plus, since it’s a Mastercard, it’s accepted virtually everywhere – so you can use your card both online and in-store for all of your home improvement needs plus get exclusive discounts when shopping at select retailers! When it comes to home improvement and design, there’s no better way to finance your projects than with a Home Design Synchrony Card. With this card, you can get the money you need to make your house look the way you want it to. Plus, the card comes with some great perks and benefits that make it an even better choice. The Synchrony Home Design Credit Card is designed to help you finance your home improvement projects. It offers a number of benefits, including special financing options and rewards points on select purchases. With this card, you can make all sorts of home improvements, from remodeling the kitchen or bathroom to installing new flooring or purchasing furniture. The Synchrony Home Design Card is a great way to pay for purchases related to home improvement and furnishings. It offers a flexible payment plan with 0% APR for up to 24 months on select purchases and no annual fees. In addition, the card comes with a variety of rewards and benefits that make it an attractive choice for homeowners looking to finance their home improvement projects. The Synchrony Home Design Card is a great way to pay for home improvement projects and services. It offers special financing options and exclusive discounts on select home improvement products. So, where is the Synchrony Home Design Card accepted? The Synchrony Home Design Credit Card is a great way to pay for home improvement projects. It’s designed to help you finance larger purchases and make them more affordable. With this card, you can pay for almost any home renovation project, from new furniture to new appliances, and all with one simple card. The Synchrony Home Design Credit Card is a store credit card that can be used at thousands of participating stores, including major home improvement retailers. It’s an easy and convenient way to manage home projects, big or small. From appliances and furniture to lawn care and decorations, the card allows customers to purchase what they need for their home without having to worry about financing. Synchrony Home Design Card is a new type of credit card that is designed to meet the needs of home improvement projects. It offers exclusive benefits and rewards that make it an attractive option for homeowners who are looking to finance their remodeling or home improvement projects. The Synchrony Home Design Card is issued by Synchrony Bank, a subsidiary of Synchrony Financial. Can you use a Synchrony home credit card anywhere? One of Synchrony’s credit cards, the Synchrony HOME Credit Card, launched in early 2019 as a solution for homeowners and renters spending money on their homes and looking for discounts and special offers. The HOME Credit Card can’t be used just anywhere, but it is accepted at over one million locations nationwide. Can I use my Synchrony Home Design card at Lowe’s? The Synchrony Home credit card can be used at retailers which participate in the Synchrony Home Furnishings Financing program, so no Lowe’s. You can find a participating store near you here. You can use it at Lowes. Can I use my Synchrony home card at Walmart? You may be able to use your Synchrony credit card at Walmart, but only if it’s Walmart-branded. If you have a Walmart Credit Card you can use it at Walmart and online at walmart.com. WalletHub members have a wealth of knowledge to share, and we encourage everyone to do so while respecting our content guidelines. Can I use my Synchrony home card at Ashley Furniture? The synchrony car care credit card is issued and serviced by synchrony bank. Your ashley advantage credit card can only be used at ashley furniture homestores or online, at ashleyfurniture.com. Can I use my Synchrony home credit card on Amazon? Here’s where you can use popular Synchrony credit cards: Amazon.com Store Card: Amazon.com. GAP Store Card: Gap, Old Navy, Banana Republic and Athleta. Can Synchrony home be used at Home Depot? The Synchrony HOME Credit Card is accepted at thousands of locations nationwide and home-related stores online. Does Best Buy take Synchrony home card? Best Buy Home Furnishings offer customers a credit card through Synchrony Bank with a revolving credit limit to use again and again everywhere the Synchrony HOME Credit Card is accepted, including Best Buy Home Furnishings locations. What gas stations can I use my Synchrony card at? * Accepted at over 25,000 gas stations and auto service centers nationwide including Exxon and Mobil, Chevron and Texaco. Consolidate all of your repair and maintenance expenses to easily manage your car and truck needs. Can I use my Synchrony card for gas? The Synchrony Car Care™ credit card is accepted at gas stations and auto parts and service businesses nationwide. Where can I use sewing and more credit card? Card can only be used at Sewing Machines Plus. High interest rates. What stores accept Ashley Furniture credit card? Your Ashley Advantage Credit Card can only be used at Ashley Furniture HomeStores or online, at ashleyfurniture.com. It’s not stellar in terms of acceptance but it’s a store card, and store cards tend to be more accepting than general-use credit cards when it comes to applicants with less-than-stellar credit scores. Why did Synchrony closed my account? That’s because the credit card issuer makes money in the form of interchange fees (sometimes known as “swipe” fees) when you use your card. If you stop using the card, the issuer may choose to shut it down because they’re not making enough money to justify keeping the account open. Is it OK to finance furniture? In general, financing furniture purchases is a bad idea. Furniture stores offer financing as a ploy to get you to spend more than you can really afford. Consider an alternative such as a cash payment, rewards card, or 0% interest credit card. All of these options help you save money or avoid long-term debt. Does Ashley Furniture use TD Bank? Ashley Furniture Industries, Inc. has selected TD Retail Card Services (TDRCS) to develop and administer a private label credit card program for its Furnish123 retail concept. Under the agreement, the Mahwah, N.J-based business unit of TD Bank, N.A., will direct all facets of the program for the retail concept. Does Ashley Furniture have military discount? Ashley Furniture does NOT, indeed, offer a military discount. This goes for both online purchases, as well as in-store purchases. The clerk told me they actually used to offer one a few years back, and she believed it was something like a 5% discount. Does Ashley Furniture do credit checks? For the Ashley Furniture HomeStore Credit Card you need a credit score of at least 640 (fair credit). While having an adequate credit score is important, that alone won’t guarantee your approval. The issuer will also look at your income in relationship to your existing debt when considering you for a new account. How do I find my account number for Ashley Furniture? Account number is the number on the front of your card, on the top right corner of your monthly billing statement, and on the paper that your card was attached to when it was mailed. Is PayPal a Synchrony Bank? PayPal Credit is subject to credit approval and is offered by Synchrony Bank. How do I link my synchrony accounts? You can connect up to 5 external accounts to your Synchrony Bank accounts, so you can make transfers. To link an external account, sign in-to your account at SynchronyBank.com or the Synchrony Bank mobile app, or call us at 1-866-226-5638. ENJOY EVERYDAY BENEFITS1 ENJOY EVERYDAY BENEFITS Net card purchases (purchases minus returns and adjustments) less than $299 made with the Synchrony HOME Credit Card will earn 2% cash back rewards paid as a statement credit. Statement credits will be issued within 1-2 billing cycles after qualifying purchase is made.Cash advances, fees, and interest charges do not qualify for rewards. Account must remain open, in good standing, and not become delinquent. Subject to credit approval We reserve the right to discontinue or alter the terms of this offer at any time. Use your Synchrony HOME Credit Card at all of our participating locations to receive 2% cash back rewards (paid as statement credit) on purchases under $299 and 6 month promotional financing on purchases over $299. Synchrony Bank Retail Store Credit Cards Retail Store Card Ariens Co. Ariens Co. “Get The Gear” Credit Card Art Van Art Van Signature Card Ashley Furniture Home Store Ashley Advantage™ Credit Card Athleta Athleta Card Athleta Visa® Card Considering this, where can I use the Synchrony Home Credit Card?The Synchrony HOME Credit Card is accepted at over a million locations nationwide and home related stores online. To find physical store locations near you that accept the card visit our store locator.One may also ask, what is a synchrony Home Credit Card? With the Synchrony HOME™ Credit Card, it's easy to help make your home the ultimate destination.* APPLY NOW. *Subject to credit approval. 1. Net card purchases (purchases minus returns and adjustments) less than $299 made with the Synchrony HOME Credit Card will earn 2% cash back rewards paid as a statement credit. Similarly, it is asked, can I use my synchrony home card at Lowes? Rewards rate For instance, the Lowe's Advantage Card — also issued by Synchrony — offers a 5% discount on every eligible Lowe's purchase. And unlike the Synchrony HOME Credit Card, these kinds of general rewards cards can be used anywhere. You're not limited to a list of eligible retailers.Does Ashley Furniture take synchrony home card? Style your home now, pay over time. The Ashley Advantage™ Credit Card offers style and value with convenient payments. Available on qualifying purchases with your Ashley Advantage™ Synchrony Bank credit card. The Synchrony HOME Credit Card is accepted at over a million locations nationwide and home related stores online. To find physical store locations near you that accept the card visit our store locator. Thereof, where can I use my synchrony home card?The Synchrony HOME Credit Card is accepted at over a million locations nationwide and home related stores online. To find physical store locations near you that accept the card visit our store locator.Subsequently, question is, can you use Synchrony home credit card anywhere? One of Synchrony's credit cards, the Synchrony HOME Credit Card, launched in early 2019 as a solution for homeowners and renters spending money on their homes and looking for discounts and special offers. The HOME Credit Card can't be used just anywhere, but it is accepted at over one million locations nationwide. In this way, can I use my synchrony home credit card at Lowes? But you can do better, even among more traditional store cards. For instance, the Lowe's Advantage Card — also issued by Synchrony — offers a 5% discount on every eligible Lowe's purchase. And unlike the Synchrony HOME Credit Card, these kinds of general rewards cards can be used anywhere.What is a synchrony Home Credit Card?With the Synchrony HOME™ Credit Card, it's easy to help make your home the ultimate destination.* APPLY NOW. *Subject to credit approval. 1. Net card purchases (purchases minus returns and adjustments) less than $299 made with the Synchrony HOME Credit Card will earn 2% cash back rewards paid as a statement credit. With your Synchrony HOME™ credit card, you can shop at thousands of retailers nationwide and take advantage of promotional financing1 Find card offers for you: This card is not currently available on CreditCards.com, but you can still find a great card offer for you! Our CardMatch tool can help match you with prequalified offers and cards that align with your credit history – with no harm to your credit score. Get personalized offers from our partners in seconds.If you’re in the midst of a home renovation, redesign or repair and find yourself spending heavily on home goods and services, the Synchrony HOME Credit Card could offer decent rewards value and payment flexibility – especially if you can’t qualify for a traditional cash back credit card or 0% intro APR credit card.Unlike many store credit cards, the Synchrony HOME card boasts a wide reach, allowing you to earn cash back and unlock promotional financing offers at thousands of brick-and-mortar and online retailers with a single card.However, the Synchrony HOME card only gets you cash back on small purchases, and its promotional financing offers use a risky deferred interest model. While the card may be a fit if you need to juggle financing plans with multiple home goods retailers and service providers, it likely won’t carry much long-term value.See related: Synchrony Bank credit cardsSolid cash back rate on select purchasesThe Synchrony HOME card comes with a relatively straightforward cash back earning scheme: When you shop with participating retailers and service providers, you’ll earn 2% cash back in the form of a statement credit on all purchases under $299. Cash back is automatically redeemed within one to two billing cycles.At a glance, this is a solid cash back program, rivaling the rate you’ll find on some of the best flat-rate cash back cards on the market. Plus, the Synchrony HOME card should offer better approval odds than many of those cards. which typically require you to have an excellent credit history to qualify.The catch is that you won’t earn any cash back on purchases over $299. Instead, larger purchases are eligible for promotional financing. This means that unless you frequently make smaller purchases with the Synchrony HOME card’s partner retailers, the card is unlikely to offer much rewards value in the long run.Traditional cash back cards don’t usually limit on the amount of cash back you can earn in this way. The Citi Double Cash® Card, for example, offers up to 2% cash back on every purchase (1% when you buy and 1% when you pay off those purchases), no matter where you buy or how much you spend. And while the Synchrony HOME card does not require you to redeem your cash back with a specific retailer (as is the case with many store cards), you won’t be able to claim “true” cash back in the form of a check or direct deposit to your bank account.See related: Best credit cards for home improvementPromotional financing on larger purchasesIn place of cash back rewards, the Synchrony HOME card automatically gets you 6 months of deferred interest financing on purchases of $299 or more. Your purchases may also qualify for a deferred interest financing period of 12 to 60 months, depending on the promotions the retailer is currently offering.While having the ability to pay off large purchases over time is more than welcome – especially given the high cost of home goods and services – deferred interest plans are rife with financial risk. If you can’t pay off your financed purchases in full by the end of the promotional period, you’ll be charged interest retroactively, going all the way back to the date of purchase.A less risky approach may be to open a new credit card that offers a 0% introductory APR on purchases. These introductory offers do not use deferred interest, so you are only be charged interest on your remaining balance if you aren’t able to pay it off your charges in full by the end of the promotional period.That said, most credit cards only offer an intro APR period of around 12 to 18 months, which starts when you open your card account – not when you make a purchase. One advantage of a financing tool like the Synchrony HOME card and other installment payment tools is that you may get much more time to chip away at your balance without paying interest.You can also have multiple promotional financing balances from multiple retailers on your account at the same time, making the card especially useful if you’re taking on a big home repair or improvement project that involves many retailers and service providers. Your Synchrony HOME card monthly statement will show the balance for each financing plan, along with its expiration date. You can pay your balance off early and will only be charged interest if you do not pay off the relevant balance within the promotional period.See related: Best credit cards for large purchasesBeware the steep APRBe sure to have a debt payoff plan in place before you sign on to a deferred interest financing offer with the Synchrony HOME card. The card charges a whopping 29.99% fixed APR, which is almost double the average credit card interest rate. Indeed, 29.99% is high even compared to the rate you’ll find on many credit cards designed for people with bad credit.Tip: If you feel you could benefit from a card that automatically puts your balance into an installment plan with a fixed monthly payment (obligating you to pay off your balance within a 12- to 60-month period, depending on your terms) consider the Upgrade Cash Rewards Visa®. You’ll have to pay some interest, but you won’t risk being charged interest retroactively.Where to use the Synchrony HOME cardMost store credit cards are closed-loop cards, meaning they can only be used for purchases at a specific store or family of brands. The Synchrony HOME card, on the other hand, can offer a wide range of options thanks to a partnership with the Discover card network.You can use your card at thousands of retailers in home-related categories such as art and décor, electronics and appliances, flooring, furniture and mattresses, home improvement, and outdoor, patio and garden goods. You can also use the card with participating service providers like carpet installers and home repair specialists.Try out Synchrony’s store locator to see the online and brick-and-mortar stores and providers near you that accept the card.Here’s a small selection of places that accept the Synchrony HOME card:Big SandyCardi’sCarpet KingCarpet One Floor & HomeConn’s HomePlusFFO HomeFlooring AmericaHomeAdvisorJerome’s FurnitureLa-Z-Boy Furniture GalleriesLovesacMattress FirmMattress WarehouseRelax the BackTip: When you’re sorting through stores, be sure to note which benefits they offer for Synchrony HOME cardholders. While all participating retailers offer 2% cash back on purchases under $299 and 6-month promotional financing on purchases $299 and over, retailers that are designated “Synchrony HOME locations” may also offer 12- to 60-month promotional financing on qualifying purchases over $299.Other Synchrony HOME Credit Card benefitsThe Synchrony HOME card is noticeably lacking in cardholder perks. Along with the 2% cash back you’ll get on purchases of less than $299 and the special financing offers available at Synchrony partner retailers, the card’s biggest perk is the additional discounts and special offers related to home goods and services you can sometimes find at MySynchrony.com. These special offers can include additional cash back, financing options, free accessories and more.You’ll also have $0 liability for unauthorized charges, the ability to request a credit limit increase and a mobile app that lets you check your balance, pay your bill and find participating retailers and deals.How does the Synchrony HOME Credit Card compare to other cash back cards?The Synchrony HOME Credit Card boasts a far wider network of retail partners than the typical store credit card – but its reach is still limited to the home goods and services domain. If you’re looking for more flexibility, consider these cash back cards – all of which come with no cap on the amount of cash back you can earn and offer outsized rewards in a variety of spending categories.Citi Double Cash® CardBank of America® Customized Cash Rewards credit card*Discover it® Cash BackRewards rateEarn 2% on every purchase with unlimited 1% cash back when you buy, plus an additional 1% as you pay for those purchases. To earn cash back, pay at least the minimum due on time.Plus, earn 5% total cash back on hotel, car rentals and attractions booked with Citi Travel.Rewards rateEarn 3% cash back in the category of your choice (up to $2,500 in combined choice category/grocery store/wholesale club quarterly purchases).Earn automatic 2% at grocery stores and wholesale clubs (up to $2,500 in combined choice category/grocery store/wholesale club quarterly purchases).Earn unlimited 1% on all other purchases.Rewards rateEarn 5% Cashback Bonus® at Grocery Stores and Wholesale Clubs, April 1 through June 30, 2025, on up to $1,500 in purchases, when you activate.Plus, earn unlimited 1% cash back on all other purchases.Welcome bonusEarn $200 cash back after you spend $1,500 on purchases in the first 6 months of account opening. This bonus offer will be fulfilled as 20,000 ThankYou® Points, which can be redeemed for $200 cash back.Welcome bonus$200 online cash rewards bonus after you make at least $1,000 in purchases in the first 90 days of account opening.Welcome bonusIntro Offer: Unlimited Cashback Match for all new cardmembers–only from Discover. Discover will automatically match all the cash back you’ve earned at the end of your first year! There’s no minimum spending or maximum rewards. You could turn $150 cash back into $300.Annual fee$0Annual fee$0Annual fee$0Other things to knowAwards expire if card is not used for more than 12 monthsOffers intro APR on balance transfersOther things to knowOffers intro APR on both balance transfers and purchasesYou can change your 3% bonus category selection once each calendar monthOther things to knowOffers intro APR on both balance transfers and purchasesNo fee for first late payment (after that, up to $41)Includes free access to your FICO credit scoreCiti Double Cash CardWidely considered of the best flat-rate cash back cards on the market, the Citi Double Cash card earns up to 2% cash back on all purchases (1% when you buy and 1% when you pay off those purchases). You can use the card anywhere Mastercard is accepted, with no limit on how much cash back you can earn. The card also comes with a 0% introductory APR offer for 18 months on balance transfers (18.24% - 28.24% (Variable) thereafter), which could come in handy if you need to hit pause on interest charges and pay down debt.Bank of America® Customized Cash Rewards Credit CardA popular “choose your own bonus category” rewards card, the Bank of America Customized Cash Rewards credit card offers 3% cash back in a category of your choice and 2% cash back on grocery store and wholesale club purchases (up to $2,500 in combined choice category/grocery store/wholesale club quarterly purchases, then 1%). Along with furniture stores and home improvement stores, 3% bonus category choices include gas, online shopping, dining, travel and drug stores. You can change your bonus category choice once per calendar month, making the card ideal if your spending habits change from month to month.Discover it® Cash BackThe Discover it® Cash Back gets you 5% back in an array of bonus categories that rotate each quarter (upon enrollment, on up to $1,500 in spending per quarter, then 1%). Discover cash back categories typically include spending at places like grocery stores and gas stations, as well as wholesale clubs, home improvement stores and online shopping at stores like Walmart.com and Target.com. Cardholders can also enjoy a lengthy intro APR on both balance transfers and new purchases.Why get the Synchrony HOME Credit Card?You need to juggle financing plans with multiple home goods retailers and service providers.You need a longer financing period than you’re likely to find with a traditional credit card that offers a 0% intro APR.You frequently make small home goods purchases (of under $299) at Synchrony’s partner retailers.You can’t qualify for a cash back or 0% intro APR credit card with a wider reach.How to use the Synchrony HOME Credit CardUse the card with Synchrony’s partner retailers for all purchases of under $299 to earn 2% cash back.If you’re making a purchase of $299 or more but don’t need a financing plan, consider using a different cash back credit card instead of the Synchrony HOME card.Use Synchrony’s store locator tool to find online and brick-and-mortar stores near you that accept the card, and be sure to check what sort of financing plans they offer.Keep an eye on MySynchrony.com to see if you can find additional discounts and financing options.Pay off your deferred interest financing plan balance before the end of the promotional period to avoid heavy retroactive interest charges.Is the Synchrony HOME Credit Card worth it?The Synchrony HOME Credit Card could be a big help if you need to finance large purchases across several different home goods stores or service providers. Not only will you have an easier time juggling multiple promotional financing offers, but you’ll also earn decent cash back on modest purchases. That said, deferred interest offers can be risky. Unless you’re positive you can pay off your balance in time, you may be better off with a card that includes a 0% intro APR on purchases and offers more long term flexibility and rewards value.*All information about the Bank of America® Customized Cash Rewards credit card has been collected independently by CreditCards.com and has not been reviewed by the issuer.Nouri Zarrugh is a staff writer and editor at CreditCards.com and Bankrate Credit Cards, focusing on product news, reviews and recommendations. His areas of expertise include credit card strategy, rewards programs, point valuation and credit scores, and his stories on building credit have been cited by Mic.com, LifeHacker, People.com and more. Also a fiction writer, he won the Keene Prize for Literature and holds an MFA in creative writing from the Michener Center for Writers at the University of Texas at Austin. The Synchrony Home credit card wants to be your go-to card for, well, home purchases, but in truth, a general rewards card will likely serve you better. Home-related buying tends to be expensive, which is all the more reason to use a card that earns cash back or has a sign-up bonus that can effectively act as a discount on those home purchases. Unfortunately, the Synchrony Home card lacks both perks. Instead, it tries to entice people with financing offers, which seem promising but can end up costing you money if you don’t understand their terms. Here are five things to know about the Synchrony Home Credit Card.» MORE: Best credit cards for home improvement and new homeownersThe main selling point of the Synchrony Home card is the promotional financing, or deferred interest. Cardholders can get six months of promotional financing on purchases of $299-$1,998.99, or 12 months of promotional financing on purchases of $1,999 or more. Some Synchrony partner locations defer interest for up to 60 months. Deferred interest can save you money on interest charges, but only if you are able to pay off the entire balance before the promotional period ends. If you don’t, you’ll be charged interest on the original purchase amount that’s been accruing throughout the promo period.Say you purchase a $2,000 couch with your Synchrony Home card and get the 12-month deferred interest offer, but you have a $50 balance left on the card at the end of the promo period. You’ll be charged interest on the full $2,000 rather than the more manageable $50. For those uncomfortable with the inherent risk of deferred interest, a card with a 0% introductory APR offer is a safer option. For the term of the 0% period, you won’t be charged any interest, and if you have a balance remaining at the end of that promotional period, you'll owe interest only on that remainder, not the entire amount. » MORE: Credit card interest calculatorThe Synchrony Home card stands out among other co-branded store cards — and not in a good way. Many co-brands reward customers with points on purchases made at a particular store or chain of stores; the Synchrony card doesn’t. To save some coin on big-ticket items, consider using a cash-back card instead of the Synchrony Home. For example, the U.S. Bank Cash+® Visa Signature® Card can earn 5% back in a variety of categories, including furniture stores. (The 5% rate applies to the first $2,000 in combined spending between two categories of the cardholder’s choice each quarter, and you must opt into your bonus categories every quarter.)» MORE: Best cash-back credit cardsThe Synchrony card can be used at more than 16,000 partner retailers including Bassett, Conn’s Home Plus and Mattress Warehouse. Use Synchrony’s store locator to find merchants that accept the Synchrony Home credit card. But despite those thousands of Synchrony Home partners, this credit card isn’t a true "open-loop" card that can be used anywhere the card’s payment network is accepted. Other cards are better equipped for everyday spending. » MORE: What is Synchrony Bank, and are its credit cards right for you?You can apply for the Synchrony Home card at a partner retailer, on a partner’s website or at www.synchrony.com. When you apply from Synchrony’s website, you’ll first be prompted to select a Synchrony Home partner store, which is really a formality. Regardless of where you apply or your store choice, you’ll receive a credit card that can be used at all of Synchrony's partner stores.Synchrony Home cardholders have access to card-linked offers, which are digital coupons that can be added to your credit card. When you make a qualifying purchase, the coupon is automatically applied. As of this writing, most offers were for deferred interest of varying lengths. » LEARN: How to use credit card bonus malls and card-linked offers