Expand your purchasing power^ with financing for all your Microsoft purchases

Benefits include:
- Special financing offers
- No down payment or initiation fee
- Fast credit decision
- Easy to purchase and repurchase
- Credit lines based on creditworthiness
- Easy online account management
- No minimum purchase required to use financing
  (minimum purchase required for promotional offers)

Special financing offers at Microsoft retail stores

SURFACE DEVICES
24 months equal pay financing on all Surface devices^)

SAMSUNG PHONES
24 months equal pay financing on Samsung Phones^)

XBOX ONE
24 months equal pay financing on all Xbox One Gaming Devices^)

GENERAL FINANCING
12 months special financing on purchases of $750 or more^)
18 months special financing on purchases of $1,200 or more^)

Offers valid July 1 - July 31, 2020

^DELL PREFERRED ACCOUNT (DPA): Offered to U.S. residents by WebBank, Member FDIC, who determines qualifications for and terms of credit. Taxes, shipping, and other charges are extra and vary. Payments are the greater of either $20 or the sum of any Monthly Planned Payment Due plus 3% of the New Balance shown on your billing statement (excluding any balance on a Planned Payment Purchase), rounded up to the next dollar. Minimum Interest Charge is $2.00. Rates range from 17.49% - 28.49% variable APR, as of 05/31/2020, depending on creditworthiness. Dell and the Dell logo are trademarks of Dell Inc. Offer valid for purchases at participating U.S. Microsoft Retail Stores.

12 MONTHS SPECIAL FINANCING ON PURCHASES OF $750 OR MORE is a no interest if paid in full by August 2021 financing promotion available at time of purchase on purchases $750 or more from July 1, 2020 through July 31, 2020. Interest will be charged to your account from the purchase date if the purchase balance is not paid in full by your Payment due date in August 2021. Minimum monthly payments are required during the promotional period. If not paid by end of promotional period, account balance and new purchases will be subject to the Standard APR rates, which range from 17.49% - 28.49% variable APR, as of 05/31/2020, depending on creditworthiness. Offers subject to credit approval and may be changed without notice.

18 MONTHS SPECIAL FINANCING ON PURCHASES OF $1200 OR MORE is a no interest if paid in full by February 2022 financing promotion available at time of purchase on purchases $1200 or more from July 1, 2020 through July 31, 2020. Interest will be charged to your account from the purchase date if the purchase balance is not paid in full by your Payment due date in February 2022. Minimum monthly payments are required during the promotional period. If not paid by end of promotional period, account balance and new purchases will be subject to the Standard APR rates, which range from 17.49% - 28.49% variable APR, as of 05/31/2020, depending on creditworthiness. Offers subject to credit approval and may be changed without notice.

24 MONTH EQUAL PAY OFFER ON SURFACE DEVICES, SAMSUNG PHONES AND XBOX ONE DEVICES: No interest charged on promotional purchase if total purchase paid in full within 24 months. Available at time of purchase from July 1, 2020 through July 31, 2020. Monthly payments required. Purchase amount divided into 24 substantially equal monthly payments, rounded up to next dollar. Outstanding balances at end of promotional period are subject to terms of Credit Agreement for existing accountholders. For new accounts: Rates range from 17.49% - 28.49% variable APR; Minimum Interest Charge is $2; subject to credit approval.

Limited-time offer for qualified customers. Offer valid at participating U.S. Microsoft Retail Stores only.
Benefits include:

- Special financing offers
- No down payment or initiation fee
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**Special financing offers at Microsoft.com**

<table>
<thead>
<tr>
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