Expand your purchasing power

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

Special financing offers at Microsoft retail stores

<table>
<thead>
<tr>
<th>SURFACE DEVICES</th>
<th>SAMSUNG DEVICES</th>
<th>XBOX ONE</th>
<th>GENERAL FINANCING</th>
</tr>
</thead>
<tbody>
<tr>
<td>24 months equal pay financing on all Surface devices&lt;sup&gt;^&lt;/sup&gt;</td>
<td>24 months equal pay financing on Samsung Galaxy S10</td>
<td>24 months equal pay financing on all Xbox One Gaming Devices&lt;sup&gt;^&lt;/sup&gt;</td>
<td>12 months special financing on purchases of $750 or more&lt;sup&gt;^&lt;/sup&gt;</td>
</tr>
</tbody>
</table>

<sup>^</sup>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 18.99% - 29.99% variable APR, as of 01/31/2020, depending on creditworthiness. Dell and the Dell logo are trademarks of Dell Inc. Offer valid for purchases at participating U.S. Microsoft Retail Stores.

24 MONTH EQUAL PAY OFFER ON SURFACE DEVICES, SAMSUNG GALAXY S10/10+, S20/20+ AND NOTE 10/10+: No interest charged on promotional purchase if total purchase paid in full within 24 months. Available at time of purchase from March 1, 2020 through March 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 18.99% to 29.99% variable APR; Minimum Interest Charge is $2; subject to credit approval.

24 MONTH EQUAL PAY OFFER ON XBOX ONE GAMING DEVICES: No interest charged on promotional purchase if total purchase paid in full within 24 months. Available at time of purchase from March 6, 2020 through March 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 18.99% to 29.99% variable APR; Minimum Interest Charge is $2; subject to credit approval.

12 MONTHS SPECIAL FINANCING ON PURCHASES OF $750 OR MORE is a no interest if paid in full by April 2021 financing promotion available at time of purchase on purchases $750 or more from March 1, 2020 through March 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 April 2021. Minimum monthly payments are required during the promotional period. If not paid by the end of the promotional period, account balance and new purchases will be subject to the Standard APR rates, which range from 18.99% - 29.99% variable APR, as of 01/31/2020, 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 October 2021 financing promotion available at time of purchase on purchases $1200 or more from March 1, 2020 through March 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 October 2021. Minimum monthly payments are required during the promotional period. If not paid by the end of the promotional period, account balance and new purchases will be subject to the Standard APR rates, which range from 18.99% - 29.99% variable APR, as of 01/31/2020, depending on creditworthiness. Offers subject to credit approval and may be changed without notice.

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
- 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.com

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<tr>
<th>SURFACE ALL ACCESS</th>
<th>SAMSUNG DEVICES</th>
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<td>24 months equal pay financing on Surface ALL ACCESS^</td>
<td>24 months equal pay financing on Samsung Galaxy S10</td>
<td>24 months equal pay financing on Alienware M15 Gaming Laptop^</td>
<td>12 months special financing on purchases of $750 or more^</td>
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<td>18 months special financing on purchases of $1,200 or more^</td>
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24 MONTH EQUAL PAY OFFER ON SURFACE ALL ACCESS, SAMSUNG GALAXY NOTE 10/10+, Galaxy S10/S10+ and ALIENWARE M15 GAMING LAPTOP: No interest charged on promotional purchase if total purchase paid in full within 24 months. Available at time of purchase from March 1, 2020 through March 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 18.99% to 29.99% variable APR; Minimum Interest Charge is $2; subject to credit approval.

12 MONTHS SPECIAL FINANCING ON PURCHASES OF $750 OR MORE is a no interest if paid in full by April 2021 financing promotion available at time of purchase on purchases $750 or more from March 1, 2020 through March 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 April 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 18.99% - 29.99% variable APR, as of 01/31/2020, 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 October 2021 financing promotion available at time of purchase on purchases $1200 or more from March 1, 2020 through March 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 October 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 18.99% - 29.99% variable APR, as of 01/31/2020, depending on creditworthiness. Offers subject to credit approval and may be changed without notice.

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