

# Expand your purchasing power.^

Financing enables instant ownership for your Microsoft in-store purchases and allows you to save your cash for other expenses. Additional 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)

See your Sales Associate for additional information.

## Special financing offers:

**12 months**

special financing  
on purchases of  
**\$750** or more^

**18 months**

special financing  
on purchases of  
**\$1200** or more^

**24 months**

equal pay financing  
on Surface All  
Access bundles^

equal pay financing  
on Samsung Note  
10/10+, S10/S10+  
phones^

Offers valid 09/01/19 - 09/30/19

Limited time offer for qualified customers

^See back for important financing details.

**<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 19.49% - 29.99% variable APR, as of 08/01/2019, depending on creditworthiness. Dell and the Dell logo are trademarks of Dell Inc. Offer valid for purchases at participating U.S. Microsoft Retail Stores and Microsoft.com.

**12 MONTHS SPECIAL FINANCING ON PURCHASES OF \$750 OR MORE** is a no interest if paid in full by October 2020 financing promotion available at time of purchase on purchases \$750 or more from September 1, 2019 through September 30, 2019. 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 2020. 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 19.49% - 29.99% variable APR, as of 08/01/2019, 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 April 2021 financing promotion available at time of purchase on purchases \$1200 or more from September 1, 2019 through September 30, 2019. 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 19.49% - 29.99% variable APR, as of 08/01/2019, depending on creditworthiness. Offers subject to credit approval and may be changed without notice.

**24 MONTH EQUAL PAY OFFER ON SURFACE ALL ACCESS.** No interest charged on promotional purchase if total purchase paid in full within 24 months. Available at time of purchase from September 1, 2019 through September 30, 2019. 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 19.49% to 29.99% variable APR; Minimum Interest Charge is \$2; subject to credit approval.

**24 MONTH EQUAL PAY OFFER ON SAMSUNG GALAXY Note 10/10+.** No interest charged on promotional purchase if total purchase paid in full within 24 months. Available at time of purchase from September 1, 2019 through September 30, 2019. 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 19.49% to 29.99% variable APR; Minimum Interest Charge is \$2; subject to credit approval.

**24 MONTH EQUAL PAY OFFER ON SAMSUNG GALAXY S10/10+.** No interest charged on promotional purchase if total purchase paid in full within 24 months. Available at time of purchase from September 1, 2019 through September 30, 2019. 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 19.49% to 29.99% variable APR; Minimum Interest Charge is \$2; subject to credit approval.