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

**EQUAL PAY OFFERS**

**SURFACE ALL ACCESS**
24 months equal pay financing on Surface ALL ACCESS

**SURFACE DUO**
30 months equal pay financing on Surface DUO

**SAMSUNG PHONES**
24 months equal pay financing on Samsung
S20, Note10, S10, S10+, S10E, Xcover Pro

**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 March 1 - March 31, 2021

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**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 1/29/2021, depending on creditworthiness. Dell and the Dell logo are trademarks of Dell Inc. Offer valid for purchases at Microsoft.com.

**24 MONTH EQUAL PAY OFFER ON SURFACE ALL ACCESS, SAMSUNG S20, Note 10, S10, S10+, S10E, XCOVER PRO.** No interest charged on promotional purchase if total purchase paid in full within 24 months. Available at time of purchase from March 1, 2021 through March 31, 2021. 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.

**30 MONTH EQUAL PAY OFFER ON SURFACE DUO.** No interest charged on promotional purchase if total purchase paid in full within 30 months. Available at time of purchase from March 1, 2021 through March 31, 2021. Monthly payments required. Purchase amount divided into 30 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.

**12 MONTHS SPECIAL FINANCING ON PURCHASES OF $750 OR MORE** is a no interest if paid in full by April 2022 financing promotion available at time of purchase on purchases $750 or more from March 1, 2021 through March 31, 2021. 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 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 1/29/2021, 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 2022 financing promotion available at time of purchase on purchases $1200 or more from March 1, 2021 through March 31, 2021. 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 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 1/29/2021, depending on creditworthiness. Offers subject to credit approval and may be changed without notice.

Limited-time offer for qualified customers. Offer valid at Microsoft.com only.