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Synchrony and Polaris Renew Consumer Financing Partnership to Offer Flexible Payment Options for Powersports Customers

Longstanding Collaboration Continues to Support Dealers and Consumers with Innovative Financing Tools

Key Highlights:

- Synchrony and Polaris renewed their financing partnership, extending a relationship that has supported Polaris customers and dealers for nearly 20 years.
- Synchrony provides promotional financing and installment loans for vehicles, parts, accessories, gear, and vehicle service and protection products through Polaris' nationwide dealer network.
- Polaris dealers have access to Synchrony's full range of industry-specific products and digital tools, including Synchrony PRISM, which enables data-driven underwriting to support responsible credit access and dealer success.

STAMFORD, Conn. & MINNEAPOLIS – February 25, 2026 – [Synchrony](#) (NYSE: SYF), a leading consumer financing company, today announced it has renewed its financing partnership with [Polaris Inc.](#) (NYSE: PII), a leading manufacturer of off-road vehicles, including Sportsman all-terrain vehicles and the Polaris RANGER, RZR, XPEDITION, and GENERAL side-by-side vehicles, as well as snowmobiles and Slingshot vehicles.

For nearly two decades, Synchrony and Polaris have partnered to provide Polaris buyers with access to customized promotional financing and loan options offered through Polaris' extensive U.S. dealer network. The continued collaboration supports financing for vehicles, parts, accessories, gear, and vehicle service and protection products helping consumers manage the cost of major purchases while enabling dealers to better serve customers.

“When consumers want to tackle the backcountry, trails, or the open road, they often turn to Polaris for their next adventure,” said [Darrell Owens](#), EVP and CEO, Lifestyle, Synchrony. “At Synchrony, our goal is to make that adventure attainable with responsible financing. Together with Polaris, we’re advancing innovative solutions that empower dealers and keep pace with the evolving powersports market.”

Polaris dealers will continue to collaborate on the development of financing options tailored to the needs of both consumers and dealers. Polaris will also have access to advanced underwriting capabilities through PRISM, Synchrony’s differentiated credit decisioning system that uses a holistic approach to assess a consumer’s creditworthiness.

“We are pleased to extend our nearly 20-year relationship with Synchrony, reinforcing our shared commitment to delivering innovative financing solutions for Polaris customers and dealers,” said [Bob Mack](#), CFO and EVP, Finance and Corporate Development, Polaris Inc. “Synchrony continues to enhance the speed of credit decisions and provide digital tools for seamless financing experiences, empowering both Polaris and our dealer network to better serve customers and drive growth.”

FAQ

What Polaris vehicles and products can be financed with Synchrony?

Eligible purchases include Polaris off-road vehicles such as RZR, RANGER, GENERAL, and Sportsman ATVs, as well as snowmobiles and Slingshot vehicles. Financing is also available for parts, accessories, gear, and select service purchases at participating U.S. Polaris dealers.

How do customers apply for Polaris financing through Synchrony?

Customers can apply at participating Polaris dealerships nationwide, with dealers offering fast prequalification, point-of-sale applications and credit decisions. Ask your local Polaris dealer about current promotional financing and installment loan programs.

What financing terms, rates, or promotions are available?

Financing options vary by vehicle type, purchase amount, and individual credit profile. Dealers may offer special financing promotions and flexible installment loan terms at different times of the year. APRs, term lengths, and promotional details are set by program and dealer; contact your participating Polaris dealer for current offers.

How can Polaris dealers enroll or enhance their financing program with Synchrony?

Polaris dealers will continue to have access to Synchrony’s advanced underwriting capabilities, including PRISM, as well as point-of-sale tools and support. Dealers

interested in offering or expanding Synchrony financing should contact their Polaris District Sales Manager or Synchrony dealer support for enrollment, training, and marketing resources.

What is Synchrony PRISM and how does it impact credit approvals?

PRISM is a data-driven credit decisioning platform that goes beyond traditional credit reports to offer a holistic view of a creditworthiness. It's designed to support responsible financing, helping match customers with suitable credit options while aiming to reduce the risk of overextension.

About Synchrony

Synchrony (NYSE: SYF) is a leading consumer financing company at the heart of American commerce and opportunity. From health to home, auto to retail, our Synchrony products have been serving the needs of people and businesses for nearly 100 years. We provide responsible access to credit and banking products to support healthier financial lives for tens of millions of people, enabling them to access the things that matter to them. Additionally, through our innovative products and experiences, we support the growth and operations of some of the country's most respected brands, as well as more than 400,000 small and midsize businesses and health and wellness providers that Americans rely on. Synchrony is proud to be ranked as the country's #2 Best Company to Work For® by Fortune magazine and Great Place to Work®. For more information, visit www.synchrony.com.

About Polaris

As the global leader in powersports, Polaris Inc. (NYSE: PII) has been defining and redefining outdoor adventure since 1954. Polaris delivers industry-shaping off-road vehicles, snowmobiles, boats, military, quadricycles, and commercial transportation vehicles, along with an expansive portfolio of parts, garments, and accessories. Its lineup includes some of the most iconic brands in powersports including the RANGER, RZR, Polaris XPEDITION, Bennington pontoons, Slingshot, and more. Headquartered in Minnesota and serving customers in nearly 100 countries, Polaris continues to set the standard for performance, quality, and unmatched service. Explore more at www.polaris.com.

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