synchrony | MATTRESSFIRM

In-Store Promotional Financing Offers

With the Mattress Firm Credit Card



No Interest if paid in full within promotional period**

Interest will be charged to your account from the purchase date if the promotional balance is not paid in full within the promotional period. Minimum monthly payments required.

How This Financing Works >

0% Interest††

No interest will be charged on the promotional purchase. Equal monthly payments required for promotional period.

How This Financing Works >

Promotional Period	6 Months	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months
	Get 3% Back^ with up to 24 Months Financing** on purchases of $1,999+ Limited Time. Paid on a virtual or mailed Visa® Prepaid Card. Rebate form required. Rebate Form >			Get 3% Back~ with 48 Months Financing†† on purchases of $4,999+ Limited Time. Paid on a virtual or mailed Visa Prepaid Card. Rebate form required. Rebate Form >		Upfront payment of sales tax and delivery fee required	
Minimum Purchase	$0	$0	$999	$1,499	$2,499	$2,999	$4,999 From 9/30/26-1/19/27

Application Tips

Get Started

- Apply or see if you prequalify on your own phone in minutes. A Sleep Expert will provide a **QR code** or **link**.
- **There's no impact to your credit score** when you check to see if you prequalify.
- When asked for your requested credit limit, enter your **total estimated purchase**—be sure to allow for taxes, delivery and additional items to complete your sleep system.

Considerations

- **Moving?** Use your current physical address in your application—it may be different from your delivery address. Call Synchrony to update your address once your move is complete.
- **Frozen credit?** Contact the applicable credit bureaus to temporarily unfreeze your credit before you apply.
- **For other questions**, refer to the Credit Card Account Agreement or call Synchrony at 800-333-1082.

Explore More Places to Use Your Card >

Calculate Your Monthly Payment >

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^,~TERMS AND CONDITIONS OF OFFER. See rebate form for offer dates. Offer available at participating Mattress Firm stores, online via chat, or by phone. Subject to credit approval. 3% back on net purchases (purchases minus returns and adjustments) will be paid in the form of a Synchrony Visa Prepaid Card by mail after the following offer requirements are satisfied: (1) you make a qualifying purchase on a Mattress Firm or Synchrony HOME credit card, (2) the qualifying purchase is delivered, and (3) you submit the requested rebate information and documentation. Rebate form must be submitted online or by mail postmarked by date on rebate form. Qualifying purchase amount must be on one receipt. One rebate per qualifying purchase. Cannot be combined with other offers. The Visa Prepaid Card will be sent to your U.S. mailing address or email address within 8 weeks after all the offer requirements are satisfied. If the Visa Prepaid Card is not received after 8 weeks, call 1 (866) 415-6540 or visit mattressfirmpromotions.com to inquire about status. If the Visa Prepaid Card is not received, you must inquire no later than date on rebate form or all rights hereunder will expire. This offer is void where prohibited. Synchrony Bank is not responsible for lost, damaged, illegible, postage due or delayed mail. The Visa Prepaid card cannot be used to make payments on the Mattress Firm Credit Card.

Use your Visa Prepaid Card wherever Visa debit cards are accepted in the U.S. The card may not be used at any merchant, including internet and mail or telephone order merchants, outside of the U.S. Card is issued by The Bancorp Bank, N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc. This is not a gift card or gift certificate. You have received this card as a gratuity without the payment of any monetary value or consideration. The funds associated to your Prepaid Card expire 6 months from date of issue and is stated on the card front. After the expiration date, you will not be able to use this Card, and any remaining Card funds will revert and be returned to the promotional provider. Card terms and conditions apply. The Mattress Firm credit card is not a Bancorp product or service, nor does Bancorp endorse this offer.

**Qualifying purchase amount must be on one receipt. No interest will be charged on the promo balance if you pay it off, in full, within the promo period. If you do not, interest will be charged on the promo balance from the purchase date. The required minimum monthly payments may or may not pay off the promo balance before the end of the promo period, depending on purchase amount, promo length and payment allocation. Regular account terms apply to non-promo purchases and, after promo period ends, to the promo balance. New Accounts as of 7/31/2025: Purchase APR is 34.99%. Penalty APR is 39.99%. Minimum Interest Charge is $2. Existing cardholders: See your credit card agreement terms. Subject to credit approval. Offer subject to change. Select promotions may display in online checkout.

††Qualifying purchase amount must be on one receipt. For 60- and 72-month in-store purchases taxes and delivery fees must be paid upfront and cannot be charged to your Mattress Firm credit card; upfront payment of taxes and delivery fees will not reduce monthly payment or amount financed. Qualifying purchase is determined prior to taxes and delivery fees. No interest will be charged on the amount financed and equal monthly payments are required on such balance until it is paid in full. The payments equal the amount financed divided by the number of months in the promo period, rounded up to the next dollar. These payments may be higher than the payments that would be required if this purchase was a non-promo purchase. During the last month(s) of the promo period the required monthly payment may be reduced due to the prior months' rounding. Regular account terms apply to non-promo purchases. New Accounts as of 7/31/2025: Purchase APR is 34.99%. Penalty APR is 39.99%. Minimum Interest Charge is $2. Existing cardholders: See your credit card agreement terms. Subject to credit approval. Offer subject to change. Select promotions may display in online checkout.