

How to explain the new 0% APR with equal payments promotion

The new 0% APR with equal payments promotion will be a popular choice for customers wanting to make a large qualifying purchase and pay for it over time with a 0% APR.

Here's how the promotion works:

- Customer pays for their qualifying purchase in equal monthly payments over the specified time period with a 0% APR
- The 0% APR will continue to apply until all qualifying purchases are paid in full
- No pre-payment penalty

Example scenario

0% APR with 36 months to pay

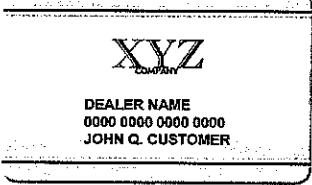
- Your customer charges \$4,500.
- Your customer's minimum monthly payment would be \$125 for this purchase.
 - The minimum monthly payment amount will stay the same if the account remains current and the customer doesn't add new purchases.
- Your customer will receive 0% APR for this purchase until paid in full.

Example advertisement:



0% APR with 36 months to pay

Don't wait, stop in to take advantage of this great promotion today!



Store Location | xyzwebsite.com

Header

Must state one of the following:

- 0% APR with equal payments for [XX] months*
- 0% APR with [XX] months to pay*
- 0% APR with equal payments for until [Month 1, Year]*
- 0% APR until [Month 1, Year]*

Subhead

No subhead is required

***Footnote disclosure**

Must be clear and conspicuous in the advertisement and in at least 8-point font.

Boost your sales with this 0% APR with equal payment financing promotion!

Do you have questions regarding this special promotion or your consumer financing program?

Call us today at **1-800-545-3550**

*The [Card Name] credit card is issued by Wells Fargo Financial National Bank. Special terms apply to qualifying purchases charged with approved credit. The special terms APR will continue to apply until all qualifying purchases are paid in full. The minimum monthly payment for this purchase will be the amount that will pay for the purchase in full in equal payments during the promotional (special terms) period. The APR for Purchases will apply to certain fees such as a late payment fee or if you use the card for other transactions. For newly opened accounts, the APR for Purchases is [AA, AA%]. This APR may vary with the market based on the U.S. Prime Rate and is given as of [MM/DD/YYYY]. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. Offer expires [MM/DD/YYYY].

For merchant use only.

Together we'll go far

