

## Terms and Conditions

### †Up to \$225 in Statement Credits Offer on new Shop Your Way Mastercard® Credit Cards Only

This offer is only available for new Shop Your Way Mastercard® accounts opened 10/1/2024 – 3/31/2025, is not transferable and is subject to credit approval. Receive a \$75 statement credit each time eligible purchases made wherever Mastercard® is accepted with your new Shop Your Way Mastercard total \$500 or more and post to your new account within 90 days of account opening, up to a maximum total value of \$225 in statement credits for this offer. The following types of transactions do not qualify as eligible purchases: use of checks that access your Shop Your Way account, balance transfers, cash advances, travelers checks, foreign currency purchases, money orders, wire transfers, and similar cash-like transactions, lottery tickets, gaming chips and similar betting transactions; interest and account fees; unauthorized charges; and items returned for credit. The Shop Your Way Mastercard account must be current and open at the time we determine whether you qualify for the statement credit(s) in order to receive the statement credit(s). Please allow 4-8 weeks following the end of the promotional period for the statement credit(s) to be added to your account. Valid on new accounts only. Limit one new account offer per account. Offer subject to change without notice. Offer at participating locations only and may vary. Restrictions apply.

To make a purchase the day of account opening at a Sears or Kmart store, bring photo ID and have Associate complete an account number look-up.

‡**Shop Your Way Mastercard® new accounts:** As of 9/24/2024, the APR for purchases and balance transfers is 33.74%; the APR for cash advances is 33.74%. These APRs will vary with the market based on the Prime Rate. The Minimum Interest Charge is \$2. The cash advance fee is 5% of each transaction, minimum \$5; the balance transfer fee is 5% of each transaction, minimum \$10 and the transaction fee for foreign purchases is 3% of each purchase transaction in U.S. dollars. See card agreement for details.