



**HandiQuilter**  
BY QUILTERS FOR QUILTERS

# 2025 RETAILER FINANCING OPTIONS

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## OPTION 1

### 12 Months Deferred Interest, 0% Financing

Synchrony Transaction Code (Process as a Manufacturer Promotion): 319

- Retailer costs = \$0 — HQ pays the buy-down.
- Interest is deferred for 12 months. To avoid any interest charges, the balance must be paid in full by the end of the 12 months. Consumer is required to make minimum monthly payments during the 12-month period.

## OPTION 2

### 24 Months Equal Payment, 0% Financing

Synchrony Transaction Code (Process as a Manufacturer Promotion): 506

- Retailer costs = 10.90% of financed amount
- Equal monthly customer payments. Interest does not accrue during the period as long as payment terms are met. Designed to be paid in full within 24 months.

## OPTION 3

### 36 Months Equal Payment, 0% Financing

Synchrony Transaction Code (Process as a Manufacturer Promotion): 508

- Retailer costs = 13.98% of financed amount
- Equal monthly customer payments. Interest does not accrue during the period as long as payment terms are met. Designed to be paid in full within 36 months.

## OPTION 4

### 48 Months Equal Payment, 0% Financing

Synchrony Transaction Code (Process as a Manufacturer Promotion): 509

- Retailer costs = 15.74% of financed amount
- Fixed payment with interest. Interest does not accrue during the period as long as payment terms are met. Designed to be paid in full within 48 months.

## OPTION 5

### 60 Months Equal Payment, 0% Financing

Synchrony Transaction Code (Process as a Manufacturer Promotion): 511

- Retailer costs = 18.35% of financed amount
- Equal monthly customer payments. Interest does not accrue during the period as long as payment terms are met. Designed to be paid in full within 60 months.

## OPTION 6

### 36, 48, or 60 Months Fixed Payment, 9.99% Financing

36 Month Code: 337 • 48 Month Code: 339 • 60Month Code: 341

- Retailer costs = \$0 — consumer pays 9.99% and HQ pays the buy-down
- Fixed payment with interest. Interest is 9.99% for the 36, 48, or 60 months as long as payment terms are met. Designed to be paid in full within 36, 48, or 60 months.

## OPTION 7

### Red Threads Financing

- Easy to apply! Visit [HandiQuilter.com/financing/](https://HandiQuilter.com/financing/) for more information.
- Ideal for quilters who would like to use their new longarm for business.
- Zero cost to retailers

Other terms and conditions may apply. Consumer is advised to visit Synchrony Bank ([synchronybank.com](https://synchronybank.com)) or Red Thread Financial ([redthreadfinancial.com](https://redthreadfinancial.com)) for full details. Subject to credit approval. Synchrony Bank Financing is only available to U.S. residents. Suggested pricing for use of financing is full MSRP. Contact Handi Quilter or your Territory Sales Manager for details.