

The Toro Company Credit Card Program Promotions for Spartan

Promotions effective: November 1, 2026 to January 31, 2027

Promotions available in store at participating Spartan dealers. Not all dealers may offer every promotion. Please contact your local retailer to find out if they accept Synchrony's The Toro Company Credit Card and what promotional financing they offer.

Equal Payment and Fixed Payment Terms:

0% Interest for 12 Months*

On Purchases of $500 or more of new Spartan branded products and services made with your The Toro Company Credit Card between 11/1/2026 and 1/31/2027. Equal Monthly Payments Required for 12 months.

*Offer applies only to single-receipt qualifying purchases. A promo fee does not apply to this offer. No interest will be charged and equal monthly payments are required on amount financed 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 whole 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 11/1/25: Purchase APR is 34.99%. Penalty APR is 39.99%. Min Interest Charge $2. A $150 promo fee will be charged on equal payment no interest promotions and fixed payment reduced APR promotions of 18 months or more. Existing cardholders: see your credit card agreement terms. Subject to credit approval.

0% Interest for 18 Months*

On Purchases of $3,000 or more of new Spartan branded products and services made with your The Toro Company Credit Card between 11/1/2026 and 1/31/2027. Equal Monthly Payments Required for 18 months. A $150 promo fee will be included in required monthly payments.

*Offer applies only to single-receipt qualifying purchases. A $150 promo fee will be shown as a separate transaction on your billing statement and included in the balance subject to this promo. No interest will be charged on the amount financed (including related promo fee) and equal monthly payments are required on such balance until it is paid in full. The payments equal the amount financed (including related promo fee) divided by the number of months in the promo period, rounded up to the next cent. 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 11/1/25: Purchase APR is 34.99%. Penalty APR is 39.99%. Min Interest Charge $2. A $150 promo fee will be charged on equal payment no interest promotions and fixed payment reduced APR promotions of 18 months or more. Existing cardholders: see credit card agreement terms. Subject to credit approval.

0% Interest for 24 Months*
On Purchases of $3,000 or more of new Spartan branded products and services made with your The Toro Company Credit Card between 11/1/2026 and 1/31/2027. Equal Monthly Payments Required for 24 months. A $150 promo fee will be included in required monthly payments.

*Offer applies only to single-receipt qualifying purchases. A $150 promo fee will be shown as a separate transaction on your billing statement and included in the balance subject to this promo. No interest will be charged on the amount financed (including related promo fee) and equal monthly payments are required on such balance until it is paid in full. The payments equal the amount financed (including related promo fee) divided by the number of months in the promo period, rounded up to the next cent. 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 11/1/25: Purchase APR is 34.99%. Penalty APR is 39.99%. Min Interest Charge $2. A $150 promo fee will be charged on equal payment no interest promotions and fixed payment reduced APR promotions of 18 months or more. Existing cardholders: see credit card agreement terms. Subject to credit approval.

0% Interest for 30 Months*
On Purchases of $3,000 or more of new Spartan branded products and services made with your The Toro Company Credit Card between 11/1/2026 and 1/31/2027. Equal Monthly Payments Required for 30 months. A $150 promo fee will be included in required monthly payments.

*Offer applies only to single-receipt qualifying purchases. A $150 promo fee will be shown as a separate transaction on your billing statement and included in the balance subject to this promo. No interest will be charged on the amount financed (including related promo fee) and equal monthly payments are required on such balance until it is paid in full. The payments equal the amount financed (including related promo fee) divided by the number of months in the promo period, rounded up to the next cent. 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 11/1/25: Purchase APR is 34.99%. Penalty APR is 39.99%. Min Interest Charge $2. A $150 promo fee will be charged on equal payment no interest promotions and fixed payment reduced APR promotions of 18 months or more. Existing cardholders: see credit card agreement terms. Subject to credit approval.

0% Interest for 36 Months*
On Purchases of $3,000 or more of new Spartan branded products and services made with your The Toro Company Credit Card between 11/1/2026 and 1/31/2027. Equal Monthly Payments Required for 36 months. A $150 promo fee will be included in required monthly payments.

*Offer applies only to single-receipt qualifying purchases. A $150 promo fee will be shown as a separate transaction on your billing statement and included in the balance subject to this promo. No interest will be charged on the amount financed (including related promo fee) and equal monthly payments are required on such balance until it is paid in full. The payments equal the amount financed (including related promo fee) divided by the number of months in the promo period, rounded up to the next cent. 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 11/1/25: Purchase APR is 34.99%. Penalty APR is 39.99%. Min Interest Charge $2. A $150 promo fee will be charged on equal payment no interest promotions and fixed payment reduced APR promotions of 18 months or more. Existing cardholders: see credit card agreement terms. Subject to credit approval.

2.99% APR for 36 Months*
On Purchases of $3,000 or more of new Spartan branded products and services made with your The Toro Company Credit Card between 11/1/2026 and 1/31/2027. Fixed Monthly Payments Required for 36 months. A $150 promo fee will be included in required monthly payments.

*Qualifying purchase amount must be on one receipt. A $150 promo fee will be shown as a separate transaction on your billing statement and included in the balance subject to this promo to determine the equal monthly payments. Interest will be charged on the amount financed, excluding the promo fee, from the purchase date at a reduced 2.99% APR, and fixed monthly payments are required until paid in full. These payments are equal to 2.9077% of the amount financed (including related promo fee), rounded up to the next cent. 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 11/1/25: Purchase APR is 34.99%. Penalty APR is 39.99%. Min Interest Charge $2. A $150 promo fee will be charged on equal payment no interest promotions and fixed payment reduced APR promotions of 18 months or more. Existing cardholders: See your credit card agreement terms. Subject to credit approval.

With Payment Deferred Interest 6, 12, and 18 Month Terms:

No Interest If Paid in Full Within 6 Months*
On purchases of $199 or more of new Spartan branded products and services made with your The Toro Company Credit Card between 11/1/2026 and 1/31/2027. Interest will be charged to your account from the purchase date if the amount financed is not paid in full within 6 months. Minimum Monthly Payments Required.

*Qualifying purchase amount must be on one receipt. A promo fee does not apply to this offer. No interest will be charged on the amount financed if you pay it off, in full, within the promo period. If you do not, interest will be charged on the amount financed from the purchase date. The required minimum monthly payments may or may not pay off the amount financed before the end of 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 11/1/25: Purchase APR is 34.99%. Penalty APR 39.99%. Min Interest Charge $2. A $150 promo fee will be charged on equal payment no interest promotions and fixed payment reduced APR promotions of 18 months or more. Existing cardholders: See your credit card agreement terms. Subject to credit approval.

No Interest If Paid in Full Within 12 Months*
On purchases of $300 or more of new Spartan branded products and services made with your The Toro Company Credit Card between 11/1/2026 and 1/31/2027. Interest will be charged to your account from the purchase date if the amount financed is not paid in full within 12 months. Minimum Monthly Payments Required.

*Qualifying purchase amount must be on one receipt. A promo fee does not apply to this offer. No interest will be charged on the amount financed if you pay it off, in full, within the promo period. If you do not, interest will be charged on the amount financed from the purchase date. The required minimum monthly payments may or may not pay off the amount financed before the end of 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 11/1/25: Purchase APR is 34.99%. Penalty APR 39.99%. Min Interest Charge $2. A $150 promo fee will be charged on equal payment no interest promotions and fixed payment reduced APR promotions of 18 months or more. Existing cardholders: See your credit card agreement terms. Subject to credit approval.

No Interest If Paid in Full Within 18 Months*
On purchases of $500 or more of new Spartan branded products and services made with your The Toro Company Credit Card between 11/1/2026 and 1/31/2027. Interest will be charged to your account from the purchase date if the amount financed is not paid in full within 12 months. Minimum Monthly Payments Required.

*Qualifying purchase amount must be on one receipt. A promo fee does not apply to this offer. No interest will be charged on the amount financed if you pay it off, in full, within the promo period. If you do not, interest will be charged on the amount financed from the purchase date. The required minimum monthly payments may or may not pay off the amount financed before the end of 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 11/1/25: Purchase APR is 34.99%. Penalty APR 39.99%. Min Interest Charge $2. A $150 promo fee will be charged on equal payment no interest promotions and fixed payment reduced APR promotions of 18 months or more. Existing cardholders: See your credit card agreement terms. Subject to credit approval.

Credit is extended by Synchrony Bank
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