

Sunbit 2nd Tier Financing FAQs

Q Can a customer apply for a Sunbit loan instead of the Discount Tire card?

A You must offer the Discount Tire card as a financing option first. If the customer is declined credit through Synchrony, you must then offer Sunbit. You cannot offer Sunbit first.

Q What is the difference between the Discount Tire card (Synchrony) and Sunbit?

A The Discount Tire card is a credit card with unique benefits to Discount Tire. Sunbit is a simple-interest installment loan, requiring a down payment that can be uniquely tailored to each customer.

Q Can a customer using Sunbit for financing get the same rebates and promotions as a customer using the Discount Tire card?

A Since Sunbit is an installment loan, any Discount Tire card or Synchrony-specific promotions would not apply. However, customers using Sunbit can still take advantage of other promotions such as Manufacturer Rebates.

Q What should you do if a customer who has been declined Synchrony credit in another store or online comes to your store and does not have their Synchrony decline key number?

A First, be sure to have your Merchant ID available. Your Store Manager should know this ID number if you do not. Verify the customer's ID, then call Synchrony at **1-800-333-1082**. When prompted, choose the following options:

Option 1

Option 1

Option 5

Store Synchrony

Merchant ID

Once on the phone with an agent, provide them the customer's name and SSN. The agent will then provide you with the decline key number.

Q If a customer is approved for the Discount Tire card through Synchrony, but the credit limit is not high enough to cover their purchase, can they use Sunbit to cover the remaining purchase amount?

A No, Discount Tire cannot split payment between Synchrony and Sunbit.

Q Does Sunbit perform a hard credit check when a customer applies?

A No, Sunbit does not perform a hard credit check.

Q Can customers make additional payments outside of the payment schedule?

Yes, customers can make early or additional payments on their Sunbit loan without extra fees

Q Can customers add more purchases to their existing Sunbit loan?

A Each Sunbit loan has its own contract, meaning an additional purchase would need an additional loan.



Q You have sold a customer new tires that include Discount Tire certificates. Is this a valid Sunbit transaction?

A Yes, this is a valid transaction. Discount Tire certificates are **not** considered warranties or insurance, neither of which can be purchased using a Sunbit transaction.
