



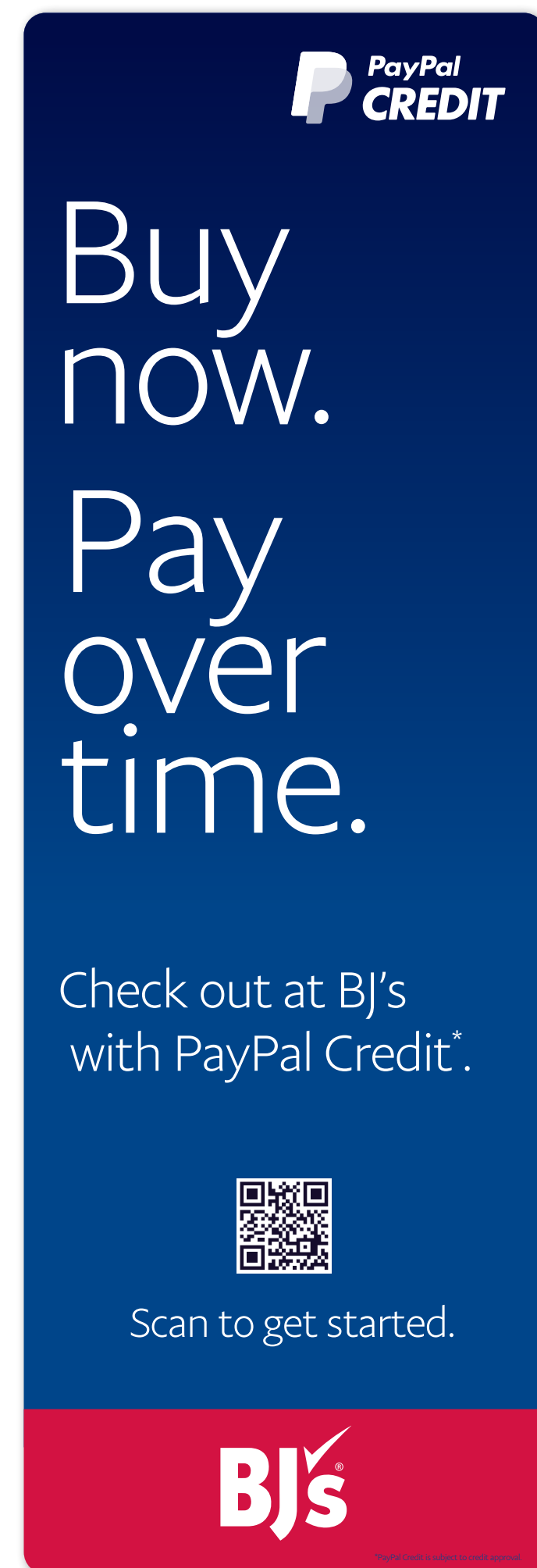
# BJ's and PayPal Credit\* In-Store Solution Experience

**A quick look at how it works.**

1

A shopper comes to BJ's  
looking for a new TV.





Aisle Sign

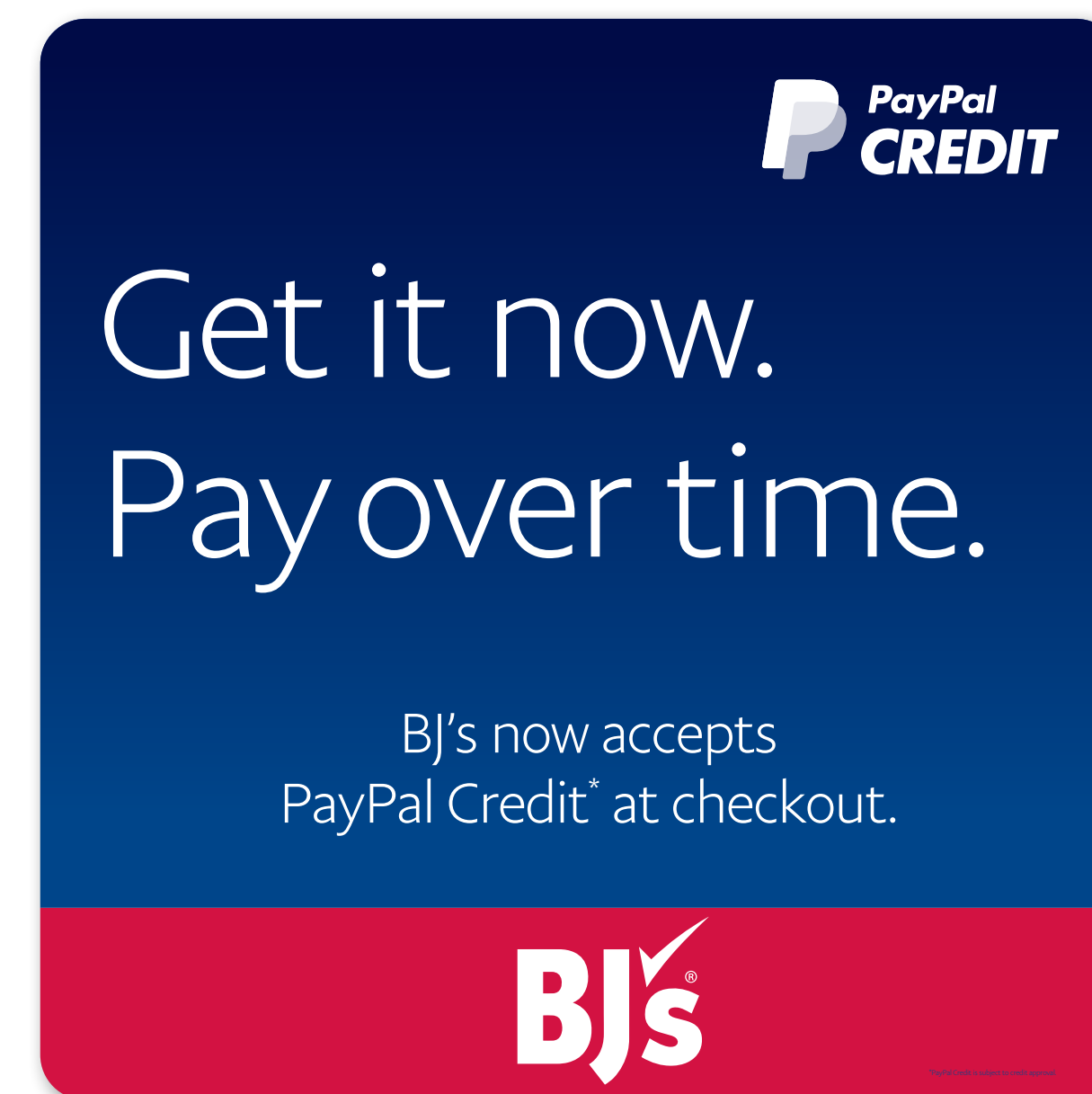
2

She sees signage in the aisles promoting PayPal Credit.

Hang tags, floor talkers and other signage inform shoppers they can buy now and pay over time. All they have to do is scan the QR code to apply—then check out with PayPal Credit.



Hang Tag

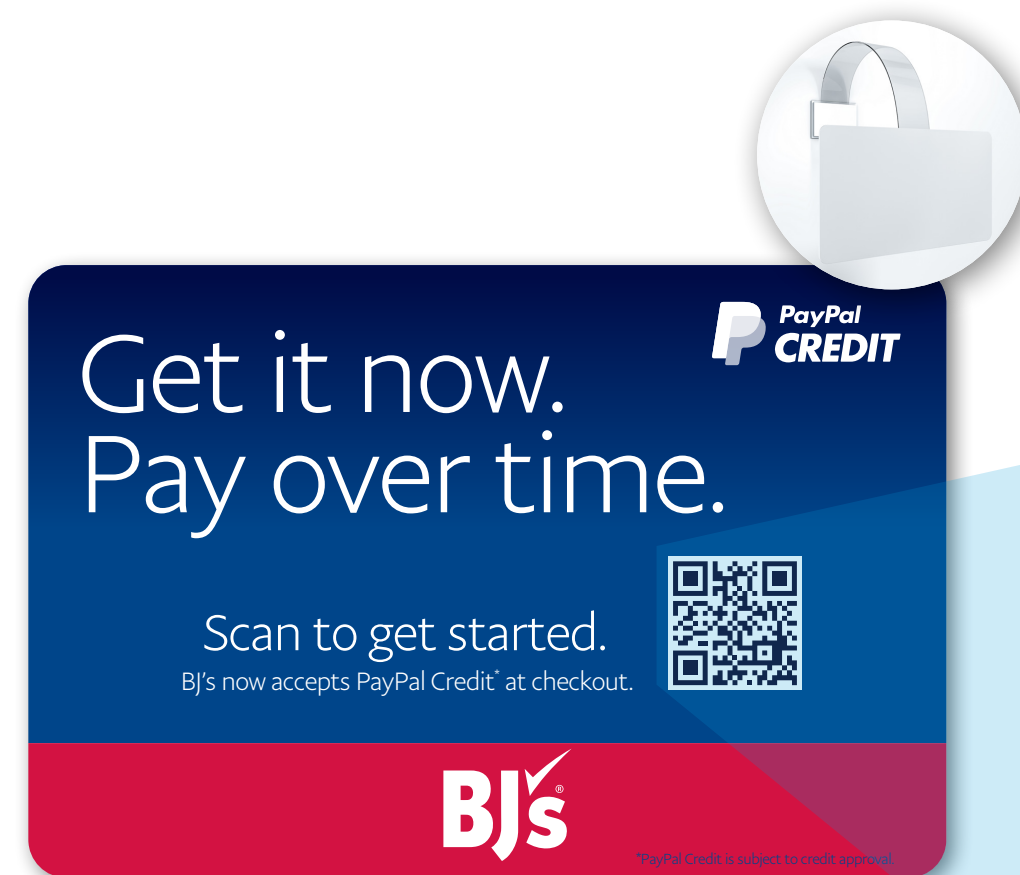


Floor Graphic

3

The shopper scans the QR code and fills out an application.

With a few quick taps, she completes the application and finds out her credit limit. PayPal Credit is now active in her wallet, and she's ready to buy!



12:00

**BJ's** **PayPal CREDIT**

Now you can pay over time at BJ's with PayPal Credit.

PayPal Credit offers No Interest if paid in full in 6 months on purchases of \$99+<sup>1</sup>. [See terms.](#)

- 1 Apply on your phone.
- 2 Check out at BJ's.
- 3 Pay over time.

<sup>1</sup>Interest will be charged to your account from the purchase date if the balance is not paid in full within 6 months. Minimum monthly payments required.

Apply Now

12:00

**PayPal CREDIT**

Enjoy special financing for your purchase of \$1229.85 with PayPal Credit.  
Subject to credit approval. [See terms.](#)

Your personal information ?

Date of birth (MM/DD/YYYY)

SSN (Last 4 digits)

Phone type **Mobile** Phone number

Annual income after taxes

By clicking **Agree and Review Terms**, I confirm that I have read the **E-Sign Consent** and I agree to have the Terms and Conditions presented electronically.

Agree and Review Terms

Cancel application

12:00

**PayPal CREDIT**

PayPal Credit Terms and Conditions [Print Version](#)

PayPal Credit is an open-end (revolving) credit card account offered by Synchrony Bank (the "Lender"). By applying for this account, you agree:

- To these Terms and Conditions, which include the Agreement and the Privacy Policy, which will govern your account, including a resolving a dispute with arbitration provision (which limits your rights unless (a) you reject the provision by following the provision's instructions; or, (b) you are covered by the Military Lending Act Disclosure (included in the Agreement)).
- You're providing information to the Lender and PayPal, Inc., and you consent to the Lender providing information about you (even if this application is declined) to PayPal, Inc.
- The Lender may obtain credit reports and other information, including employment and income, about you to evaluate your application and for other purposes.
- If we identify that you have an existing PayPal Credit account, your purchase will be charged to your existing account (subject to available credit line) and a new account will not be opened.

**PAYPAL CREDIT ACCOUNT AGREEMENT**

Agree and Apply

Cancel application

12:00

**PayPal CREDIT**

**Congratulations!**  
You're approved for PayPal Credit.

Your new credit line is **\$3,000.00**

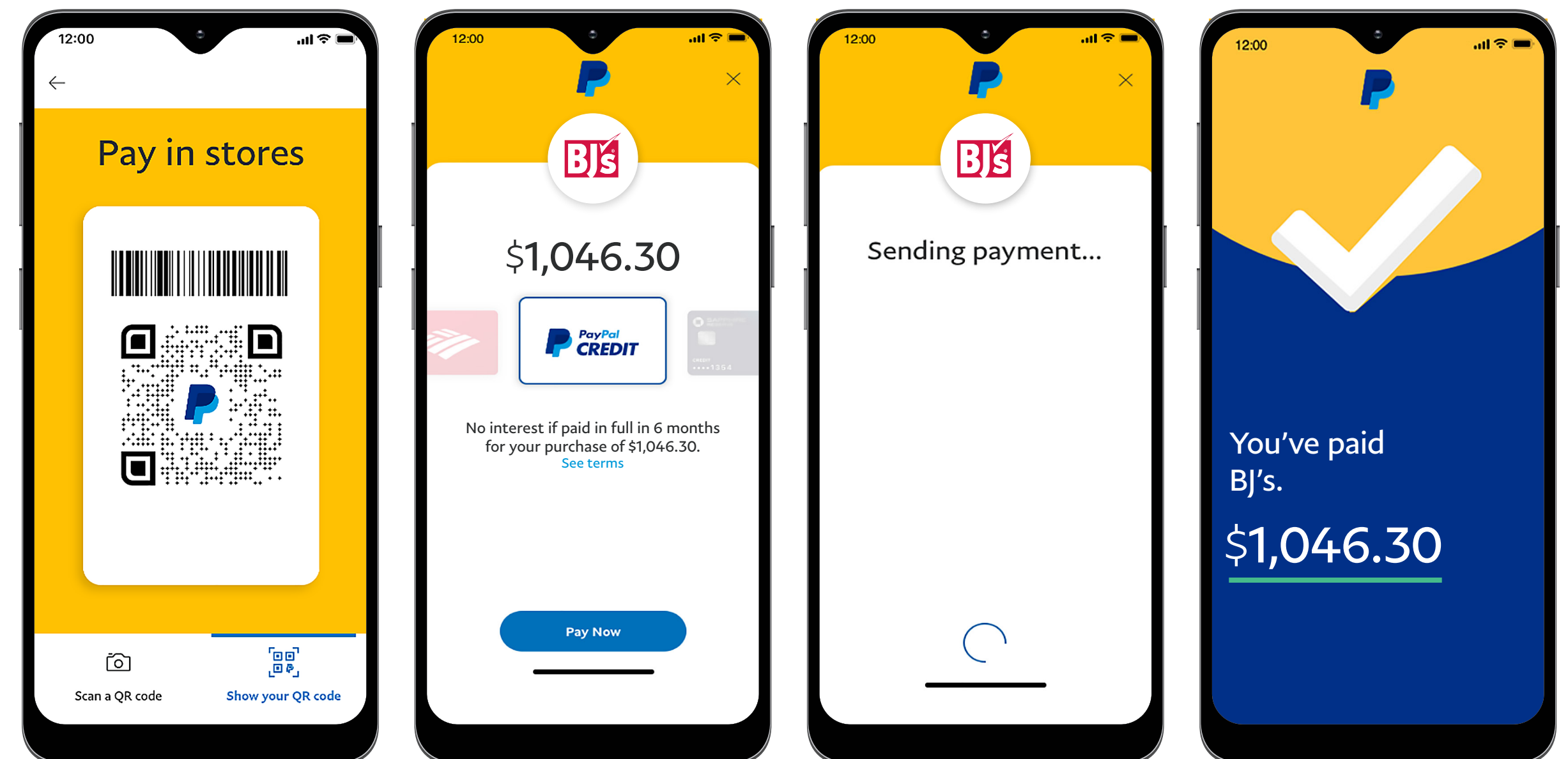
Tap below to access your QR code when ready to checkout at the register.

Ready to check out?



4

She heads to the checkout to complete the transaction. The shopper taps the app, clicks “show your QR code,” presents it to the cashier, then confirms PayPal Credit payment.



5

The customer takes her TV home same-day and enjoys the flexibility to pay over time.

