





CheapOair and OneTravel launch new travel rewards credit cards just in time for the holidays

Next generation online travel agency announces special financing options and enhanced loyalty program benefits for CheapOair and OneTravel with new credit cards

NEW YORK, November 15, 2016: CheapOair and OneTravel have launched a co-branded credit card program with Synchrony Financial (NYSE: SYF) just in time to book holiday travel. This is the first credit card program from an online travel agency to include a special financing offer to help manage the cost of travel.

The program includes new Visa[®] and Visa Signature[®] credit cards for both CheapOair and OneTravel, as well as a private label credit card for each brand. Each card offers a range of introductory benefits to qualifying cardholders² including:

- Six-month special financing option on purchases of \$399 or more (after discounts) made on CheapOair.com or OneTravel.com
- A \$50 statement credit after making purchases of \$500 or more in the first 90 days (excludes special financing purchases)
- Accelerated earning of CheapOair and OneTravel Rewards Program Points

Cardholders get CheapOair and OneTravel Reward's Program Points plus 6 additional Points per \$1 spent using their CheapOair or OneTravel Credit Card on CheapOair.com and OneTravel.com. The chart below outlines what a cardholder could earn in rewards points:

Cardholder Rewards Earnings on CheapOair and OneTravel Purchases				
	Airline Tickets	Hotel Rooms	Rental Cars	Trip Extras
Rewards Points	1 point (for every \$1	3 points (for every \$1	3 points (for every \$1	2 points (for every \$1
Earned	spent)	spent)	spent)	spent)
Additional Points				
Earned with	6 Points Per \$1 Spent on CheapOair and OneTravel Purchases			
Credit Card				
Total Rewards	7 points (for every \$1	9 points (for every \$1	9 points (for every \$1	8 points (for every \$1
Points Earned	spent)	spent)	spent)	spent)

In addition to earning points faster on all CheapOair and OneTravel purchases, Visa credit cardholders will earn 4 points for every \$1 spent on dining purchases and 2 points for every \$1 spent on all other purchases wherever Visa credit cards are accepted.

CheapOair and OneTravel operate with a business model that bridges the gap between an online travel agency and a traditional travel agency by providing convenient online booking capabilities, as well as a 24/7 personalized trip booking experience.

MEDIA CONTACT:

Kathi Moore

kathi.moore@fareportal.com

(646) 738-7813

"Travelers are looking for great experiences but are also for great deals," said Daniel Lizio-Katzen, SVP, Product and Revenue at Fareportal. "The CheapOair and OneTravel co-branded credit cards offer customers outstanding financing options and an enhanced loyalty program."

Travelers around the world can find and book their perfect trip on CheapOair or OneTravel's websites, mobile and tablet apps, and by calling one of thousands of trained travel agents in multiple countries and in multiple languages. Fareportal provides access to more than 450 airlines, 200,000 hotels and hundreds of car rental agencies worldwide.

"Synchrony Financial share passion with CheapOair and OneTravel for using innovation and technology to provide a seamless customer service experience," said Tom Quindlen, Executive Vice President and CEO, Retail Card, Synchrony Financial. "Special financing can be a key differentiator for travelers looking for flexible payment options while also maximizing the versatility and value of expenditures with a CheapOair or OneTravel credit card."

About CheapOair

CheapOair is a flights-focused hybrid travel service that enables consumers to book online, on mobile apps, by phone, or live chat. CheapOair (http://www.cheapoair.com, 1-800-566-2345) bridges the gap between an online and traditional travel agency with certified travel agents available 24/7 to help find deals and offers to destinations worldwide on over 450 airlines, 150,000 hotels, and 100s of car rental companies. Partner airlines benefit from access to CheapOair's broad customer base that books high-yield international travel and add-on ancillaries at above the industry average. Follow CheapOair on Facebook and Twitter to learn how to travel the world for less.

About OneTravel

OneTravel is a leading online travel booking site offering travel deals for today's savvy traveler looking for quality and value. Launched in the mid-nineties in a barn in Pennsylvania, OneTravel is now recognized in the US and internationally for providing one-stop shopping for all travel needs: millions of cheap flights including business and first class, hotel deals, car rentals and cheap vacation packages to top destinations throughout the world. For the best value in travel visit OneTravel.com, or call 866-794-6049.

About Synchrony Financial

Synchrony Financial (NYSE: SYF) is one of the nation's premier consumer financial services companies. Our roots in consumer finance trace back to 1932, and today we are the largest provider of private label credit cards in the United States based on purchase volume and receivables.* We provide a range of credit products through programs we have established with a diverse group of national and regional retailers, local merchants, manufacturers, buying groups, industry associations and healthcare service providers to help generate growth for our partners and offer financial flexibility to our customers. Through our partners' over 350,000 locations across the United States and Canada, and their websites and mobile applications, we offer our customers a variety of credit products to finance the purchase of goods and services. Synchrony Financial offers private label and co-branded Dual Card™ credit cards, promotional financing and installment lending, loyalty programs and FDIC-insured savings products through Synchrony Bank. More information can be found at www.synchronyfinancial.com,

¹Based on independent research conducted November 2016

² Subject to credit approval

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 $\underline{facebook.com/SynchronyFinancial}, \underline{www.linkedin.com/company/synchrony-financial} \ \underline{and} \ \underline{twitter.com/SYFNews}.$

*The Nilson Report (May 2016, Issue # 1087) – based on 2015 data.