



Home Improvement Financing to Fit Your Needs

The GreenSky[®] Loan Program's focus is simple — to help you achieve the home of your dreams! From deferred interest promotional plans to flexible monthly payment options, our loans are a streamlined and convenient way to pay for many home improvement projects.

Select Plan Option
Easy, Paperless Application

Apply via the Mobile App
or by Phone: 866-936-0602

Fast Credit Decision
For more information, visit GreenSky.com

No interest if paid in full within 12-month Promo Period, with no payments required.

Interest is billed during promo period but will be waived if the amount financed is paid in full before promo period expires.

Plan & Payment Example¹

Promo Period (Months)	Project Cost	After Promo Period, 84 Monthly Payments of
12	\$ 5k	\$ 141.45
	\$ 10k	\$ 282.90
Plan #	\$ 15k	\$ 424.35
2521	\$ 20k	\$ 565.80

No interest if paid in full within 18-month Promo Period, with payments required.

Interest is billed during promo period but will be waived if the amount financed is paid in full before promo period expires.

Plan & Payment Example²

Promo Period (Months)	Project Cost	After Promo Period, 66 Monthly Payments of
18	\$ 5k	\$ 126.50
	\$ 10k	\$ 253.00
Plan #	\$ 15k	\$ 379.50
2631	\$ 20k	\$ 506.00

8.94% APR based on 0% interest rate during 6-month Promo Period, followed by 9.99% fixed interest rate.

Plan & Payment Example³

APR	Project Cost	After Promo Period, 120 Monthly Payments of
8.94%	\$ 5k	\$ 66.05
Promo Period (Months)	\$ 10k	\$ 132.10
6	\$ 15k	\$ 198.15
Plan #	\$ 20k	\$ 264.20
1069		

Fixed Rate 9.99% APR for 120 Months

Plan & Payment Example⁴

APR	Project Cost	120 Monthly Payments of
9.99%	\$ 5k	\$ 66.05
Months	\$ 10k	\$ 132.10
120	\$ 15k	\$ 198.15
Plan #	\$ 20k	\$ 264.20
2739		

Frequently Asked Questions

Q: Why should I finance my project when I can pay cash or use a credit card?

Financing a project with a GreenSky loan may allow you to take advantage of a range of options, such as no interest when paid in full within the promotional period and no payments due for 12 months, or it may allow you to spread out the expense with flexible monthly payments.

Q: What type of credit is available?

GreenSky loans are unsecured loans with fixed APRs. Unlike a revolving credit card, your non-promotional monthly payment amount is always the same.

Q: Where can I use my loan?

During the purchase window, use your GreenSky Account Number to pay for services and products offered by the contractor with whom you apply.

Q: How do I make a payment?

It's simple – [pay online in the customer portal](#) or by phone, or schedule automatic payments to be drafted from your bank account. The choice is yours.

Q: How do I pay my contractor?

After your contractor requests a payment, you will receive a text message or email to approve the transaction.

Q: How long do I have to use my loan?

Once approved, and depending on your plan, you typically have up to six months to make your purchases and approve transactions.

Q: When is my first payment due?

There are a range of plans and some may offer promotional periods in which you are required to make only a minimum monthly payment or even no payment. Other plan types will have different requirements. Your contractor can work with you to provide the details needed to find the plan that's best for you.

Q: Where applicable, when does the Deferred Interest plan⁵ promotion window begin?

It begins at the time of your first transaction.

Contact GreenSky®



Phone | 866-936-0602

Email | Service@GreenSky.com

Web | [GreenSky.com](https://www.GreenSky.com)



CUSTOMER SERVICE HOURS

Sunday – Saturday: 8am – 10pm (ET)

¹**Plan 2521.** Subject to credit approval. Rates range from 15.85% – 21.19% APR (interest rates range from 17.99% – 24.99%). Loan amount and rate will vary based on your income and creditworthiness. 12 month promotional period (“Promo Period”) during which interest is billed but will be waived if the amount financed is paid in full before Promo Period expires. Monthly payments are not required during the Promo Period. Any unpaid balance and amounts owed after Promo Period will be paid over 84 monthly payments. For example, assuming the full credit limit is used on loan approval date and no payments are made during Promo Period, for every \$1,000 financed at a fixed interest rate of 24.99%, 12 monthly payments of \$0 followed by 84 monthly payments of \$28.29. This example is an estimate only. Actual payment amounts based on amount and timing of purchases. ²**Plan 2631.** Subject to credit approval. Rates range from 17.99% – 24.99% APR. Loan amount and rate will vary based on your income and creditworthiness. 18 month promotional period (“Promo Period”) during which interest is billed but will be waived if the amount financed is paid in full before Promo Period expires. Monthly payments are required during the Promo Period, but making only the required monthly payments will not pay off the amount financed by Promo Period expiration date. Any unpaid balance and amounts owed after Promo Period will be paid over 66 monthly payments. For example, assuming the full credit limit is used on loan approval date, for every \$1,000 financed at 24.99% APR, 84 monthly payments of \$25.30. This example is an estimate only. Actual payment amounts based on amount and timing of purchases. ³**Plan 1069.** Subject to credit approval. 8.94% APR based on 0.00% promotional interest rate for 6 months (“Promo Period”) followed by fixed interest rate of 9.99% for 120 months based on the amount financed and other amounts owed. Monthly payments are not required during the Promo Period. For example, assuming the full credit limit is used on loan approval date and no payments are made during Promo Period, for every \$1,000 financed, 6 monthly payments of \$0.00 at an interest rate of 0%, followed by 120 monthly payments of \$13.21 at a fixed interest rate of 9.99%. This example is an estimate only. Actual payment amounts based on amount and timing of purchases. ⁴**Plan 2739.** Subject to credit approval. Loan term is 120 months at fixed rate of 9.99% APR. For example, assuming the full credit limit is used on loan approval date, for every \$1,000 financed at 9.99% APR, 120 monthly payments of \$13.21. This example is an estimate only. Actual payment amounts based on amount and timing of purchases. Call 866-936-0602 for financing costs and terms.

⁵Interest is billed during the promotional period but all interest is waived if the entire loan amount is paid in full before the end of the promotional period.

Financing for the GreenSky® consumer loan program is provided by Equal Opportunity Lenders. GreenSky® is a registered trademark of GreenSky, LLC, a subsidiary of Goldman Sachs Bank USA. NMLS #1416362. Loans originated by Goldman Sachs are issued by Goldman Sachs Bank USA, Salt Lake City Branch. NMLS #208156. nmlsconsumeraccess.org | [GreenSky.com](https://www.GreenSky.com)

