



Discount Tire Credit Card Review: Approval, Fees, Customer Service, etc

Alina D. Sharon | Feb 7, 2018

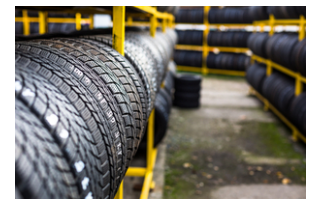


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Driving a lot, especially in colder climates, can wear out your tires, which can be very expensive to repair or replace. So, if you have a long commute to and

from work or school or are an otherwise frequent driver, the Discount Tire Credit Card might be worth considering. Offered through Synchrony Bank, the Discount Tire Credit Card allows you to purchase or repair tires at special, lower prices. You can apply for the Discount Tire Credit Card on the [Discount Tire](#)

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website and use it a local Discount Tire shop as well as **many other participating auto repair locations** and even gas stations.

Read on for a full breakdown of the details and perks of the Discount Tire Credit Card and for things to consider before or after applying for the card.

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Card Perks

The biggest benefit of the Discount Tire Credit Card is that if you make a promotional purchase between \$199 and approximately \$1,000 and pay it off in full within six months, you won't have to pay any interest. A purchase up to approximately \$1,500 extends this period to nine months, and a purchase of more than \$1,500 extends this period to 12 months. An example of a qualifying promotion is one that, valid through January 31, 2018, allows you to receive up to \$100 in Visa Prepaid Cards by mail when you purchase of tires or wheels with your Discount Tire Credit Card. Another common promotion involves rebates. Follow



the [Discount Tire Credit Card promotions website](#) for additional and future promotions.

Card Fees & Interest

Like any credit card, the Discount Tire Credit Card requires you to make at least a minimum required payment every billing cycle in order to not incur a late fee or damage your credit score. Make sure you make all your payments on time.

When it comes to the promotional purchases made with this credit card, you should keep in mind that if you don't pay the promotional value of the purchase during the six, nine, or twelve month periods, you'll then be charged interest from the date of purchase. Depending on how the value of the purchase, paying the minimum monthly payments each month might not pay off this full promotional balance by the end of the promotional period. So you must make sure you pay the full required amount within the allotted time. Any balance you have left after the promotional period ends, and any balance resulting from non-promotional purchases that you make with the credit

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card, will adhere to the general terms of the credit card.

Note you cannot make a payment on your card at a Direct Tire store. You need to do this online (for free) at www.mysynchrony.com or send your payment to Synchrony Financial.

The following are important Discount Tire Credit Card figures and details to know:

- **Annual Percentage Rate (APR):** Approximately 27%, applied on regular purchases and on promotional purchases if you fail to pay off promotional value in the required period.
- **Minimum interest charge:** No less than \$2
- **Late Fee:** As of January 2018, \$27 if you've paid your minimum payment by the due date in the last six billing cycles or \$38 if you did not pay your minimum payment in any of the last six billing cycles.

For more information, see the credit card [terms and conditions](#), which you can also find by visiting [Synchrony Bank Terms](#), and selecting Discount Tire under Automotive Parts & Services in the drop-down menu midway through the page.

Approval & Minimum Credit Score



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Synchrony Financial does not make publically available the minimum required credit score for Discount Tire. When we reached out to Synchrony Financial customer service, they would not give us specific information and requested that we apply for the card online in order to see if we are approved.

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Credit card reviewers report online that while Synchrony Bank does perform a credit check before approving for a credit card, the requirements for

retail or store credit cards might be less strict. So if you have a fair credit score, you might still be able to get approved for a Discount Tire Credit Card.

On the other hand, some users who have applied for this card report that they weren't approved despite

having a credit score above 700, so approval is not guaranteed. Reasons for denial besides a low credit score could include not having enough revolving credit or enough credit history in general. Other reasons for denial could include previously missed payments, bankruptcy, low income, and how you use your credit in general.

Problems with the Discount Tire Credit Card

When looking at Synchrony Financial in general, the credit lender receives only one star on its [Yelp](#) review page. Users complain about excessive fee charging, missed notifications of late payments, failure to send statements, termination of credit card accounts without warning, and difficult customer service experiences. As one Yelp user writes, "Poor customer service. Don't ever use them for credit." Other review websites indicate similar user experiences.

Synchrony Financial's customer service is inconvenient if you don't already have a bank or credit card account with the bank and just want to find out information before applying. From our experience, they first ask for your account number, date of birth, or social security number just to speak to a representative. You have to enter all this information even if you aren't

registered with them. Once they determine you aren't in their system, they direct you to a live agent. The live agents weren't helpful in answering our questions as potential customers, instead just instructing us to fill out an actual credit card application. We also reached out by email with our questions regarding credit card approval but received no response. Note: Every time you apply for a card it can negatively affect your credit score, so applying to find out the answers to your questions is not a good technique.

Another issue reported by some Synchrony credit card users is that Synchrony cards don't always work at locations where they're supposed to be accepted. As one reviewer writes on [Credit Karma](#), "I've visited several locations that accept your card "supposedly" offered on your app. However when its time to check out.. the card NEVER goes through."

There are [over 700 negative reviews of Synchrony Bank](#) on the Better Business Bureau (and only 20-some positive reviews) that you can browse to get more examples of just what people are complaining about.

In Summary

The Discount Tire Credit Card can be a good choice if you need financing to buy a new set of tires. With

special no-interest introductory periods for 6 months, 9 months, or 12 months, depending on how much your new tires cost, you can even get away with paying installments but not paying any interest on the purchase. But, think twice before taking out a card backed by Synchrony Bank. While there are definite advantages to this card in certain situations, Synchrony Bank has received poor reviews of its customer service and other features. Consider the complaints along with the benefits before deciding whether to apply for the card.

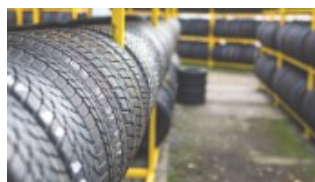
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