Welcome to your

MyLowe's Pro Rewards American Express® Card.

Important information about your Lowe's Business Rewards Card transition.



As of April 9, 2026, your Lowe's Business Rewards Card account transferred to Synchrony, the issuer of your new **MyLowe's Pro Rewards American Express® Card.**
In certain situations, your Card account may not have transferred to Synchrony. If that is the case, please contact American Express for additional details.

Your new MyLowe's Pro Rewards Amex Card continues to be accepted at Lowe's and everywhere Amex is accepted. **Learn more at Synchrony.com/MLPRA.** If you have not received your new Card, please contact Synchrony at 866-796-1609.

Ready to manage your account?

Click here to set up your online account in **Synchrony's Business Credit Center** to access the below tools:

Itemized Billing With Invoice-Level Details

Go Paperless

Download Transaction Details Into Accounting Software

Pay One Time or Set Up AutoPay

Add and Manage Employee Cards

24/7 Online Account Management

Manage Account

Frequently Asked Questions

Account & Billing

How do I make a payment to my MyLowe's Pro Rewards American Express® Card account?

You can pay your Card in any of following convenient ways.

1

Pay Online with Synchrony's Business Credit Center:

Log in to Synchrony's Online Business Credit Center (Lowes.syf.com/MLPRA) and choose **Schedule One-Time Payment** or **Set Up AutoPay** from your Summary page or select the **Payments** tab, then choose **Schedule a One-Time Payment** or **Set up AutoPay** and follow instructions to complete your payment.

You can avoid the possibility of missing a payment by setting up recurring payments with **AutoPay.** Watch the MLPRA Payments Video linked here for further instruction on various online payment options.

2

At your Lowe's Store:

You can make a debit card, cash or check payment in a Lowe's Store during store hours.
You must have your credit card account number present at checkout when paying in-store.

3

By phone:
Call 866-796-1609. There is no fee to make a payment by phone.

4

By mail:
Pay your credit card bill by mail using the following mailing address:

MYLOWE'S PRO REWARD/SYNCB
PO BOX 71709
PHILADELPHIA, PA 19176-1709

What happens to open disputes with American Express after the transition?

Open disputes prior to **April 13, 2026** will continue to be investigated and, if applicable, credits received will be reflected in your new MyLowe's Pro Rewards American Express® account issued by Synchrony upon resolution.

Did my billing and payment due date change after my account moved to Synchrony?

Your monthly billing date may have shifted, which could have also changed your payment due date.
Enroll your card today in Synchrony's Business Credit Center to manage your account and review your due dates.

Transactions & Purchases

What happened to the balance(s) on my Lowe's Business Rewards Card?

Your existing balance transferred automatically to your new Synchrony account. You were not required to pay your balance in full to American Express prior to the transition of your account to Synchrony.

What about recurring billing or subscriptions that use my current card number?

Because your new MyLowe's Pro Rewards American Express® Card has a new account number, you need to update your payment information (if you haven't already) with any merchants, online shopping carts, or digital wallets to avoid service disruptions.

If I return an item after the transition, where will the refund be credited?

Refunds or credits for returns made on or after April 9, 2026 will be posted to your new MyLowe's Pro Rewards American Express® account issued by Synchrony.

Contact & Support

Who do I contact if I have additional questions?

You can contact Synchrony at 866-796-1609 (or using the number on your new MyLowe's Pro Rewards American Express® Card).

How can I stay up to date on the MyLowe's Pro Rewards American Express® Card program?

You can get all the latest updates to the program by visiting Synchrony.com/MLPRA.

Rewards & Benefits

What happens to any unredeemed Lowe's Business Rewards Points?

Any unredeemed Points were made available to eligible MyLowe's Pro Rewards loyalty Organizations on a one-to-one basis in the form of MLPR Points subject to MyLowe's Pro Rewards program terms and restrictions, including MLPR Point eligibility. If you were enrolled in the MyLowe's Pro Rewards (MLPR) loyalty program and had your new MyLowe's Pro Rewards Amex® Card (MLPRA) saved to your MLPR loyalty wallet by April 13th, all unredeemed Points were added to your MLPR loyalty account within 2–3 weeks after **April 13th.** These MLPR Points will expire December 31, 2026.

If you did not enroll in the MLPR loyalty program within 90 days of April 13th, 2026, any unredeemed Points have been forfeited. We urge you to enroll now at Lowes.com/MLPR and add your MLPRA Card to your MLPR loyalty account to start earning points on your purchases.

Please note:

- MLPR Points accrue to your Organization and only the Primary Admin of your Organization can redeem MLPR Points on behalf of your Organization.
- MLPR Organizations that were not eligible for MLPR Points received the equivalent value for unredeemed points from Lowe's and/or Synchrony.

Please see the MLPR Terms at Lowes.com/Terms for the definitions of Organization, Primary Admin, and additional details. If you need help enrolling in MLPR, please contact Lowe's.

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