THE YARD CARD, FROM TD RETAIL CARD SERVICES, IS A REVOLVING CREDIT-CARD PROGRAM. AFTER APPROVAL QUALIFIED BUYERS CAN RECEIVE THE FOLLOWING TERMS ON PURCHASES OF BAD BOY MOWERS.

0% APR FOR 60 MONTHS WITH EQUAL PAYMENTS[1]

MINIMUM PURCHASE REQUIREMENT OF $1,500. THERE IS A PROMOTIONAL FEE OF $150 FOR THIS OFFER. OFFER SUBJECT TO CREDIT APPROVAL.

MINIMUM PURCHASE REQUIREMENT	PROMOTIONAL APR
$1,500	0%
PROMO FEE	**VALID UNTIL**
$150	11/14/2025

[1] **Consumer: 0% APR for 60 Months with Equal Payments**: Minimum purchase $1,500. **There is a promotional fee of $150 for this transaction.** 0% APR from date of eligible purchase until paid in full. Monthly payment is the purchase amount divided by the number of months in the offer. Last payment may vary due to rounding. On-time payments will pay off the promotional balance. Other transactions and charges affect total monthly payment amount. Prior purchases excluded. Account must be in good standing. Standard account terms apply to purchases that do not qualify. New accounts: standard Purchase APR 29.99%. Minimum interest charge $1. Existing accounts, see your Cardholder Agreement for applicable terms. Subject to credit approval. Yard Card financing account issued by TD Bank, N.A. Offer expires 11/14/2025.

[1] **Commercial: 0% APR for 60 Months with Equal Payments:** A minimum purchase amount of $1,500 is **required.** A one-time promotional fee of $150 will be charged to the account for this transaction. During the 60 month promotional period a minimum monthly payment is required that is calculated by dividing the purchase amount and the promotional fee by the length of the promotional period. The promotional period will start on the date of purchase. Interest will not accrue during the promotional period. If the purchase amount, plus any applicable fees or charges is not paid in full by the end of the promotional period, interest will be charged at the APR for purchases on any remaining balances until paid in full. The current APR for purchases is 28.99%. APR for purchases on existing accounts may vary between 20.49%-29.99%.

Minimum interest charge $2.00. Offer subject to credit approval on a Yard Card Plus credit card account. Offer expires 11/14/2025.

0% APR FOR 54 MONTHS WITH EQUAL PAYMENTS[2]

MINIMUM PURCHASE REQUIREMENT OF $1,500. THERE IS A PROMOTIONAL FEE OF $150 FOR THIS OFFER. OFFER SUBJECT TO CREDIT APPROVAL.

MINIMUM PURCHASE REQUIREMENT	**PROMOTIONAL APR**
$1,500	0%
PROMO FEE	**VALID UNTIL**
$150	11/14/2025

[2] **Consumer: 0% APR for 54 Months with Equal Payments:** Minimum purchase $1,500. **There is a promotional fee of $150 for this transaction.** 0% APR from date of eligible purchase until paid in full. Monthly payment is the purchase amount divided by the number of months in the offer. Last payment may vary due to rounding. On-time payments will pay off the promotional balance. Other transactions and charges affect total monthly payment amount. Prior purchases excluded. Account must be in good standing. Standard account terms apply to purchases that do not qualify. New accounts: standard Purchase APR 29.99%. Minimum interest charge $1. Existing accounts, see your Cardholder Agreement for applicable terms. Subject to credit approval. Yard Card financing account issued by TD Bank, N.A. Offer expires 11/14/2025.

[2] **Commercial: 0% APR for 54 Months with Equal Payments:** A minimum purchase amount of $1,500 is required. **A one-time promotional fee of $150 will be charged to the account for this transaction.** During the 54 month promotional period a minimum monthly payment is required that is calculated by dividing the purchase amount and the promotional fee by the length of the promotional period. The promotional period will start on the date of purchase. Interest will not accrue during the promotional period. If the purchase amount, plus any applicable fees or charges is not paid in full by the end of the promotional period, interest will be charged at the APR for purchases on any remaining balances until paid in full. The current APR for purchases is 28.99%. APR for purchases on existing accounts may vary between 20.49%-29.99%. Minimum interest charge $2.00. Offer subject to credit approval on a Yard Card Plus credit card account. Offer expires 11/14/2025.

0% APR FOR 48 MONTHS WITH EQUAL PAYMENTS[3]

MINIMUM PURCHASE REQUIREMENT OF $1,500. THERE IS A PROMOTIONAL FEE OF $150 FOR THIS OFFER. OFFER SUBJECT TO CREDIT APPROVAL.

MINIMUM PURCHASE REQUIREMENT	PROMOTIONAL APR
$1,500	0%
PROMO FEE	**VALID UNTIL**
$150	11/14/2025

[3] **Consumer: 0% APR for 48 Months with Equal Payments:** Minimum purchase $1,500. **There is a promotional fee of $150 for this transaction.** Minimum purchase $1,500. There is a promotional fee of $150 for this transaction. 0% APR from date of eligible purchase until paid in full. Monthly payment is the purchase amount divided by the number of months in the offer. Last payment may vary due to rounding. On-time payments will pay off the promotional balance. Other transactions and charges affect total monthly payment amount. Prior purchases excluded. Account must be in good standing. Standard account terms apply to purchases that do not qualify. New accounts: standard Purchase APR 29.99%. Minimum interest charge $1. Existing accounts, see your Cardholder Agreement for applicable terms. Subject to credit approval. Yard Card financing account issued by TD Bank, N.A. Offer expires 11/14/2025.

[3] **Commercial: 0% APR for 48 Months with Equal Payments:** A minimum purchase amount of $1,500 is required. **A one-time promotional fee of $150 will be charged to the account for this transaction.** During the 48 month promotional period a minimum monthly payment is required that is calculated by dividing the purchase amount and the promotional fee by the length of the promotional period. The promotional period will start on the date of purchase. Interest will not accrue during the promotional period. If the purchase amount, plus any applicable fees or charges is not paid in full by the end of the promotional period, interest will be charged at the APR for purchases on any remaining balances until paid in full. The current APR for purchases is 28.99%. APR for purchases on existing accounts may vary between 20.49%-29.99%. Minimum interest charge $2.00. Offer subject to credit approval on a Yard Card Plus credit card account. Offer expires 11/14/2025.

3.99% APR WITH 48 MONTHLY PAYMENTS[4]

MINIMUM PURCHASE REQUIREMENT OF $1,500. THERE IS A PROMOTIONAL FEE OF $150 FOR THIS OFFER. OFFER SUBJECT TO CREDIT APPROVAL.

MINIMUM PURCHASE REQUIREMENT	PROMOTIONAL APR
$1,500	3.99%
PROMO FEE	**VALID UNTIL**
$150	11/14/2025

[4] **Consumer: 3.99% APR with 48 Monthly Payments:** Minimum purchase $1,500. **There is a promotional fee of $150 for this transaction.** 3.99% APR from date of eligible purchase until paid in full. Monthly payment amount equals the purchase amount and estimated interest for the length of the offer divided by the number of months in the offer. Last payment may vary due to rounding. On-time payments will pay the offer balance in full. Other transactions and charges affect the total monthly payment amount. Prior purchases excluded. Account must be in good standing. Standard account terms apply to purchases that do not qualify. New accounts: standard Purchase APR 29.99%. Minimum interest charge $1. Existing accounts, see your Cardholder Agreement for applicable terms. Subject to credit approval. Yard Card financing account issued by TD Bank, N.A. Offer expires 11/14/2025.

[4] **Commercial: 3.99**% APR with 48 Monthly Payments: **A minimum purchase amount of $1,500 is required. A one-time promotional fee of $150 will be charged to the account for this transaction.** The Reduced APR of 3.99% will apply to the purchase for the 48 Month promotional period. A minimum payment equal to 2.257% of the purchase amount is due each month. If the purchase amount, plus any applicable fees or charges, is not paid in full by the end of the promotional period, interest will be charged at the current APR for purchases until paid in full. The current APR for purchases is 28.99%. APR for purchases on existing accounts may vary between20.49%-29.99%. Minimum interest charge $2.00. Offer subject to credit approval on a Yard Card Plus credit card account. Offer expires 11/14/2025.

5.90% APR WITH 72 MONTHLY PAYMENTS[5]

MINIMUM PURCHASE REQUIREMENT OF $1,500. THERE IS A PROMOTIONAL FEE OF $150 FOR THIS OFFER. OFFER SUBJECT TO CREDIT APPROVAL.

MINIMUM PURCHASE REQUIREMENT	PROMOTIONAL APR
$1,500	5.90%
PROMO FEE	**VALID UNTIL**
$150	11/14/2025

[5] **Consumer: 5.90% APR with 72 Monthly Payments:** Minimum purchase $1,500. **There is a promotional fee of $150 for this transaction.** 5.90% APR from date of eligible purchase until paid in full. Monthly payment amount equals the purchase amount and estimated interest for the length of the offer divided by the number of months in the offer. Last payment may vary due to rounding. On-time payments will pay the offer balance in full. Other transactions and charges affect the total monthly payment amount. Prior purchases excluded. Account must be in good standing. Standard account terms apply to purchases that do not qualify. New accounts: standard Purchase APR 29.99%. Minimum interest charge $1. Existing accounts, see your Cardholder Agreement for applicable terms. Subject to credit approval. Yard Card financing account issued by TD Bank, N.A. Offer expires 11/14/2025.

[5] **Commercial: 5.90% APR with 72 Monthly Payments**: A minimum purchase amount of $1,500 is required. **A one-time promotional fee of $150 will be charged to the account for this transaction.** The Reduced APR of 5.90% will apply to the purchase for the 72 Month promotional period. A minimum payment equal to 1.653% of the purchase amount is due each month. If the purchase amount, plus any applicable fees or charges, is not paid in full by the end of the promotional period, interest will be charged at the current APR for purchases until paid in full. The current APR for purchases is 28.99%. APR for purchases on existing accounts may vary between20.49%-29.99%. Minimum interest charge $2.00. Offer subject to credit approval on a Yard Card Plus credit card account. Offer expires 11/14/2025.

1.99% APR WITH 54 MONTHLY PAYMENTS[6]

MINIMUM PURCHASE REQUIREMENT OF $1,500. THERE IS A PROMOTIONAL FEE OF $150 FOR THIS OFFER. OFFER SUBJECT TO CREDIT APPROVAL.

MINIMUM PURCHASE REQUIREMENT	PROMOTIONAL APR
$1,500	1.99%
PROMO FEE	**VALID UNTIL**
$150	11/14/2025

[6] **Consumer: 1.99% APR with 54 Monthly Payments:** Minimum purchase $1,500. **There is a promotional fee of $150 for this transaction.** 1.99% APR from date of eligible purchase until paid in full. Monthly payment amount equals the purchase amount and estimated interest for the length of the offer divided by the number of months in the offer. Last payment may vary due to rounding. On-time payments will pay the offer balance in full. Other transactions and charges affect the total monthly payment amount. Prior purchases excluded. Account must be in good standing. Standard account terms apply to purchases that do not qualify. New accounts: standard Purchase APR 29.99%. Minimum interest charge $1. Existing accounts, see your Cardholder Agreement for applicable terms. Subject to credit approval. Yard Card financing account issued by TD Bank, N.A. Offer expires 11/14/2025.

[6] **Commercial: 1.99% APR with 54 Monthly Payments:** A minimum purchase amount of $1,500 is required. **A one-time promotional fee of $150 will be charged to the account for this transaction.** The Reduced APR of 1.99% will apply to the purchase for the 48 Month promotional period. A minimum payment equal to 1.938% of the purchase amount is due each month. If the purchase amount, plus any applicable fees or charges, is not paid in full by the end of the promotional period, interest will be charged at the current APR for purchases until paid in full. The current APR for purchases is 28.99%. APR for purchases on existing accounts may vary between 20.49%-29.99%. Minimum interest charge $2.00. Offer subject to credit approval on a Yard Card Plus credit card account. Offer expires 11/14/2025.

1.99% APR WITH 60 MONTHLY PAYMENTS[7]

MINIMUM PURCHASE REQUIREMENT OF $1,500. THERE IS A PROMOTIONAL FEE OF $150 FOR THIS OFFER. OFFER SUBJECT TO CREDIT APPROVAL.

MINIMUM PURCHASE REQUIREMENT	PROMOTIONAL APR
$1,500	1.99%
PROMO FEE	**VALID UNTIL**
$150	11/14/2025

[7] **Consumer: 1.99% APR with 60 Monthly Payments:** Minimum purchase $1,500. **There is a promotional fee of $150 for this transaction.** 1.99% APR from date of eligible purchase until paid in full. Monthly payment amount equals the purchase amount and estimated interest for the length of the offer divided by the number of months in the offer. Last payment may vary due to rounding. On-time payments will pay the offer balance in full. Other transactions and charges affect the total monthly payment amount. Prior purchases excluded. Account must be in good standing. Standard account terms apply to purchases that do not qualify. New accounts: standard Purchase APR 29.99%. Minimum interest charge $1. Existing accounts, see your Cardholder Agreement for applicable terms. Subject to credit approval. Yard Card financing account issued by TD Bank, N.A. Offer expires 11/14/2025.

[7] **Commercial: 1.99% APR with 60 Monthly Payments:** A minimum purchase amount of $1,500 is required. **A one-time promotional fee of $150 will be charged to the account for this transaction.** The Reduced APR of 1.99% will apply to the purchase for the 48 Month promotional period. A minimum payment equal to 1.752% of the purchase amount is due each month. If the purchase amount, plus any applicable fees or charges, is not paid in full by the end of the promotional period, interest will be charged at the current APR for purchases until paid in full. The current APR for purchases is 28.99%. APR for purchases on existing accounts may vary between 20.49%-29.99%. Minimum interest charge $2.00. Offer subject to credit approval on a Yard Card Plus credit card account. Offer expires 11/14/2025.

1.99% APR WITH 48 MONTHLY PAYMENTS[8]

MINIMUM PURCHASE REQUIREMENT OF $1,500. THERE IS A PROMOTIONAL FEE OF $150 FOR THIS OFFER. OFFER SUBJECT TO CREDIT APPROVAL.

MINIMUM PURCHASE REQUIREMENT	PROMOTIONAL APR
$1,500	1.99%
PROMO FEE	**VALID UNTIL**
$150	11/14/2025

[8] **Consumer: 1.99% APR with 48 Monthly Payments:** Minimum purchase $1,500. **There is a promotional fee of $150 for this transaction.** 1.99% APR from date of eligible purchase until paid in full. Monthly payment amount equals the purchase amount and estimated interest for the length of the offer divided by the number of months in the offer. Last payment may vary due to rounding. On-time payments will pay the offer balance in full. Other transactions and charges affect the total monthly payment amount. Prior purchases excluded. Account must be in good standing. Standard account terms apply to purchases that do not qualify. New accounts: standard Purchase APR 29.99%. Minimum interest charge $1. Existing accounts, see your Cardholder Agreement for applicable terms. Subject to credit approval. Yard Card financing account issued by TD Bank, N.A. Offer expires 11/14/2025.

[8] **Commercial: 1.99% APR with 48 Monthly Payments:** A minimum purchase amount of $1,500 is required. **A one-time promotional fee of $150 will be charged to the account for this transaction.** The Reduced APR of 2.99% will apply to the purchase for the 48 Month promotional period. A minimum payment equal to 2.169% of the purchase amount is due each month. If the purchase amount, plus any applicable fees or charges, is not paid in full by the end of the promotional period, interest will be charged at the current APR for purchases until paid in full. The current APR for purchases is 28.99%. APR for purchases on existing accounts may vary between 20.49%-29.99%. Minimum interest charge $2.00. Offer subject to credit approval on a Yard Card Plus credit card account. Offer expires 11/14/2025.

3.99% APR WITH 60 MONTHLY PAYMENTS[9]

MINIMUM PURCHASE REQUIREMENT OF $1,500. THERE IS A PROMOTIONAL FEE OF $150 FOR THIS OFFER. OFFER SUBJECT TO CREDIT APPROVAL.

MINIMUM PURCHASE REQUIREMENT	PROMOTIONAL APR
$1,500	3.99%
PROMO FEE	**VALID UNTIL**
$150	11/14/2025

[9] **Consumer: 3.99% APR with 60 Monthly Payments:** Minimum purchase $1,500. **There is a promotional fee of $150 for this transaction.** 3.99% APR from date of eligible purchase until paid in full. Monthly payment amount equals the purchase amount and estimated interest for the length of the offer divided by the number of months in the offer. Last payment may vary due to rounding. On-time payments will pay the offer balance in full. Other transactions and charges affect the total monthly payment amount. Prior purchases excluded. Account must be in good standing. Standard account terms apply to purchases that do not qualify. New accounts: standard Purchase APR 29.99%. Minimum interest charge $1. Existing accounts, see your Cardholder Agreement for applicable terms. Subject to credit approval. Yard Card financing account issued by TD Bank, N.A. Offer expires 11/14/2025.

[9] **Commercial: 3.99% APR with 60 Monthly Payments**: A minimum purchase amount of $1,500 is required. **A one-time promotional fee of $150 will be charged to the account for this transaction.** The Reduced APR of 3.99% will apply to the purchase for the 60 Month promotional period. A minimum payment equal to 1.841% of the purchase amount is due each month. If the purchase amount, plus any applicable fees or charges, is not paid in full by the end of the promotional period, interest will be charged at the current APR for purchases until paid in full. The current APR for purchases is 28.99%. APR for purchases on existing accounts may vary between 20.49%-29.99%. Minimum interest charge $2.00. Offer subject to credit approval on a Yard Card Plus credit card account. Offer expires 11/14/2025.