



# No Interest if paid in full within 6 months on every purchase, every day

in November and December 2011, in store or on Walmart.com  
with your Walmart® Credit Card.\*

Interest will be charged to your account from the purchase date if the promotional balance is not paid in full within 6 months. Minimum monthly payments required and may pay off purchase(s) before end of promo period. Certificate required in store for first purchase only. Gas purchases excluded.

## You may qualify for this offer if:

- You make any purchase in store or on Walmart.com
- Your purchase is made by December 31, 2011
- Your purchase is made using your consumer Walmart® Credit Card

## Cashier instructions:

1. Scan the customer's items
2. Scan the barcode on this certificate
3. Press "clear" twice to continue
4. Complete sale as normal
5. To receive this offer, the customer must use his/her Walmart credit account as the form of payment
6. Hand certificate back to customer

## Important information about this offer:

- Can be used by both new and current Walmart Credit Card account holders
- No minimum dollar amount required
- Can be used to purchase merchandise from any department, any brand
- No limit to the number of times a customer can use the offer during the November 1 – December 31 timeframe
- Cannot be combined with any other WMCC offers

**No certificate needed for  
Walmart.com purchases.**



\*Offer certificate must be scanned at register at time of initial purchase to receive this offer. Offer subject to credit approval and cannot be combined with any other offer. Applies to any Walmart purchase made during the promotional period using either a consumer Walmart® Discover® card or consumer Walmart® Credit Card in a Walmart store or online at Walmart.com (excluding cash advances, money orders, purchases at Sam's Club and gas purchases). Minimum monthly payments are required during the promotional period. Some or all of the minimum payment based on the promotional balance may be applied to other account balances. Depending on the length of the promotional period and the amount of the promotional purchase, the required minimum payment may pay off the promotional purchase before the end of the promotional period. No interest will be assessed on the promotional purchase if you pay the following (the "promotional balance") in full within 6 months: 1) the promotional purchase amount, and 2) any related optional credit insurance/debt cancellation charges. If you do not, interest will be assessed on the promotional balance from the date of the purchase. Regular credit terms apply to non-promotional purchases and after promotion ends to promotional purchases. For new accounts: Variable purchase APR is 16.90%, 19.90% or 22.90%. Minimum interest charge is \$1.00. All APRs are accurate as of 10/1/2011 and will vary with the market based on the Prime rate (as defined in your credit card agreement). Existing cardholders should see their credit card agreement for their applicable terms.

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