# Dell Preferred Account - Using Credit Wisely 

Fast, convenient, easy.^
Get low monthly payments with Dell Preferred Account.^

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It's important to be informed - this chart can help. Select the $\$ 100$ increment that closely reflects your purchase. You will find the following: minimum payment, time required to pay off the balance, and the total amount you will pay over the period. The chart also demonstrates how paying an amount greater than the minimum can reduce your cost of financing.
$\left.\begin{array}{|l|l|l|l|l|l|}\hline \begin{array}{l}\text { Based on } \\ \text { Purchase } \\ \text { amounts } \\ \text { below }\end{array} & \begin{array}{l}\text { Making the } \\ \text { minimum } \\ \text { payment } \\ \text { amounts } \\ \text { below }\end{array} & \begin{array}{l}\text { You will pay } \\ \text { off the } \\ \text { purchase } \\ \text { amount in } \\ \text { about... }\end{array} & \begin{array}{l}\text { And you will } \\ \text { end up paying } \\ \text { an estimated } \\ \text { total of... }\end{array} & & \text { If you paid an additional } \\ \text { month }\end{array}\right)$

| Based on Purchase amounts below | Making the minimum payment amounts below | You will pay off the purchase amount in about... | And you will end up paying an estimated total of... | If you paid an additional \$50 per month |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | New Payoff Duration | New Total Payment |
| \$2,600.00 | \$78.00 | 27 Years | \$12,407.35 | 4 Years | \$4,050.49 |
| \$2,700.00 | \$81.00 | 28 Year | \$12,975.15 | 4 Years | \$4,255.18 |
| \$2,800.00 | \$84.00 | 29 Years | \$13,564.00 | 4 Years | \$4,463.36 |
| \$2,900.00 | \$87.00 | 29 Years | \$14,153.23 | 5 Years | \$4,674.09 |
| \$3,000.00 | \$90.00 | 30 Years | \$13,734.97 | 5 Years | \$4,886.03 |
| \$3,100.00 | \$93.00 | 30 Years | \$15,328.98 | 5 Years | \$5,103.92 |
| \$3,200.00 | \$96.00 | 31 Years | \$15,903.22 | 5 Years | \$5,320.95 |
| \$3,300.00 | \$99.00 | 31 Years | \$16,491.20 | 5 Years | \$5,545.20 |
| \$3,400.00 | \$102.00 | 32 Years | \$17,089.05 | 5 Years | \$5,770.56 |
| \$3,500.00 | \$105.00 | 32 Years | \$17,649.83 | 5 Years | \$6,003.03 |
| \$3,600.00 | \$108.00 | 33 Years | \$18,260.63 | 5 Years | \$6,234.69 |
| \$3,700.00 | \$111.00 | 33 Years | \$18,817.33 | 6 Years | \$6,470.52 |
| \$3,800.00 | \$114.00 | 34 Years | \$19,400.52 | 6 Years | \$6,707.25 |
| \$3,900.00 | \$117.00 | 34 Years | \$19,982.78 | 6 Years | \$6,943.59 |
| \$4,000.00 | \$120.00 | 34 Years | \$20,595.66 | 6 Years | \$7,184.22 |
| \$4,100.00 | \$123.00 | 35 Years | \$21,169.15 | 6 Years | \$7,422.22 |
| \$4,200.00 | \$126.00 | 35 Years | \$21,778.38 | 6 Years | \$7,671.90 |
| \$4,300.00 | \$129.00 | 36 Years | \$22,334.36 | 6 Years | \$7,925.05 |
| \$4,400.00 | \$132.00 | 36 Years | \$22,948.01 | 6 Years | \$8,175.40 |
| \$4,500.00 | \$135.00 | 36 Years | \$23,533.50 | 6 Years | \$8,423.74 |
| \$4,600.00 | \$138.00 | 37 Years | \$24,109.82 | 7 Years | \$8,680.91 |
| \$4,700.00 | \$141.00 | 37 Years | \$24,722.81 | 7 Years | \$8,943.30 |
| \$4,800.00 | \$144.00 | 37 Years | \$25,307.05 | 7 Years | \$9,202.47 |
| \$4,900.00 | \$147.00 | 38 Years | \$25,886.32 | 7 Years | \$9,461.87 |
| \$5,000.00 | \$150.00 | 38 Years | \$26,487.47 | 7 Years | \$9,731.91 |
| \$5,100.00 | \$153.00 | 38 Years | \$27,084.02 | 7 Years | \$9,996.62 |
| \$5,200.00 | \$156.00 | 39 Years | \$27,630.14 | 7 Years | \$10,266.77 |
| \$5,300.00 | \$159.00 | 39 Years | \$28,227.05 | 7 Years | \$10,540.14 |
| \$5,400.00 | \$162.00 | 39 Years | \$28,845.04 | 7 Years | \$10,807.24 |
| \$5,500.00 | \$165.00 | 40 Years | \$29,399.28 | 8 Years | \$11,091.88 |
| \$5,600.00 | \$168.00 | 40 Years | \$30,012.76 | 8 Years | \$11,363.32 |
| \$5,700.00 | \$171.00 | 40 Years | \$30,579.44 | 8 Years | \$11,651.50 |
| \$5,800.00 | \$174.00 | 40 Years | \$31,208.94 | 8 Years | \$11,926.64 |
| \$5,900.00 | \$177.00 | 41 Years | \$31,768.70 | 8 Years | \$12,213.11 |
| \$6,000.00 | \$180.00 | 41 Years | \$32,347.47 | 8 Years | \$12,492.36 |


| Based on <br> Purchase <br> amounts <br> below | Making the <br> minimum <br> payment <br> amounts <br> below | You will pay <br> off the <br> purchase <br> amount in <br> about... | And you will <br> end up paying <br> an estimated <br> total of... | If you paid an additional <br> month |  |
| :--- | :--- | :--- | :--- | :--- | :--- |
|  | New Payoff <br> Duration | New Total <br> Payment |  |  |  |
| $\$ 6,100.00$ | $\$ 183.00$ | 41 Years | $\$ 32,959.92$ | 8 Years | $\$ 12,790.52$ |
| $\$ 6,200.00$ | $\$ 186.00$ | 42 Years | $\$ 33,558.32$ | 8 Years | $\$ 13,068.93$ |
| $\$ 6,300.00$ | $\$ 189.00$ | 42 Years | $\$ 34,134.58$ | 8 Years | $\$ 13,367.69$ |
| $\$ 6,400.00$ | $\$ 192.00$ | 42 Years | $\$ 34,721.00$ | 9 Years | $\$ 13,656.21$ |
| $\$ 6,500.00$ | $\$ 195.00$ | 42 Years | $\$ 35,310.20$ | 9 Years | $\$ 13,954.58$ |
| $\$ 6,600.00$ | $\$ 198.00$ | 43 Years | $\$ 35,898.25$ | 9 Years | $\$ 14,253.33$ |
| $\$ 6,700.00$ | $\$ 201.00$ | 43 Years | $\$ 36,502.96$ | 9 Years | $\$ 14,551.18$ |
| $\$ 6,800.00$ | $\$ 204.00$ | 43 Years | $\$ 37,106.43$ | 9 Years | $\$ 14,853.87$ |
| $\$ 6,900.00$ | $\$ 207.00$ | 43 Years | $\$ 37,710.51$ | 9 Years | $\$ 15,156.73$ |
| $\$ 7,000.00$ | $\$ 210.00$ | 44 Years | $\$ 38,322.20$ | 9 Years | $\$ 15,460.53$ |

The table above was created using the following assumptions:

1. All calculations in this table are based upon an Annual Percentage Rate of 29.99\%;
2. Payments are made timely so as not to be considered late by the creditor;
3. Payment are made each period, and no debt cancellation or suspension agreement applies to the Account;
4. No interest rate changes will affect the Account;
5. No other balances are currently carried or will be carried on the Account;
6. Taxes, shipping and other charges are extra and vary. And, may affect your monthly payment;
7. Goods or services are delivered on a single date; And,
8. You are not currently and will not become delinquent on the Account.
