

Offer #1: 0.00% FOR THE FIRST 24 MONTHS

RATE OF 0.00% FOR THE FIRST 24 MONTHS (APR 8.49%)*

Thereafter, for up to 36 additional months, a 22.99% rate may apply. Valid for any new Kawai or Shigeru Kawai instrument purchase made between August 1 and October 31, 2025. **

*Example: A total 60-month term with an amount financed of \$8,000: 0.00% rate for the first 24 months, then 22.99% for the remaining 36 months. Payments of \$133.33 for the first 24 months and \$185.78 for the remaining 36 months. Total APR is 8.49%. Program minimum amount financed is \$1,000. Offer subject to credit approval. **Offer excludes SK-EX concert grands.

Offer #2: 0.00% FOR 36 MONTHS – EQUAL PAYMENTS

RATE OF 0.00% FOR 36 MONTHS*

Available August 1 through October 31, 2025, on any new Kawai or Shigeru Kawai instrument. Minimum purchase of \$20,001 or more. **

***Example:** A total 36-month term with an amount financed of \$25,000: a 0.00% rate requires monthly payments of \$694.44. Program minimum amount financed is \$20,001. A 10% downpayment may be required on purchases over \$50,000. Offer subject to credit approval by Synchrony Bank. **Offer excludes SK-EX concert grands.

Offer #3: 6.99% LOW-INTEREST INSTALLMENT LOAN

6.99% APR FOR 60 MONTHS*

Available August 1 through October 31, 2025, on any new Kawai or Shigeru Kawai instrument. Minimum purchase of \$1,000. **

***Example:** A total 60-month term with an amount financed of \$10,000 at a 6.99% rate requires monthly payments of \$197.96. A 10% downpayment may be required on purchases over \$50,000. Offer subject to credit approval by Synchrony Bank. **Offer excludes SK-EX concert grands.