

GENERAL ELECTRIC CAPITAL CORP

Form FWP

August 13, 2012

Filed pursuant to Rule 433

Dated August 13, 2012

Registration Statement No. 333-182527

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Have questions about GE Interest Plus for Businesses? The good news is that they may have been answered for you below. Still need assistance? Representatives are available business days from 8:00 a.m. to 7:00 p.m. ET and may be reached at 1-800-433-4480.

What is GE Capital Invest Direct?

GE Capital Invest Direct is a website through which General Electric Capital Corporation offers consumers and small businesses the opportunity to invest directly in GE Interest Plus corporate notes.

What is GE Interest Plus for Businesses?

GE Interest Plus for Businesses is an investment designed to provide investors with a convenient way to invest directly in General Electric Capital Corporation (GE Capital). GE Interest Plus for Businesses is an unsecured and unsubordinated debt obligation of GE Capital and is not a bank account, certificate of deposit or a money market fund and is not FDIC insured. It is offered in the U.S. by prospectus only. Complete information concerning GE Interest Plus for Businesses is contained in the Prospectus.

How does GE Interest Plus for Businesses set its rates?

Rates are reviewed by the GE Interest Plus Committee and may be reset on a weekly basis.

How is the yield calculated?

Yield reflects the annual rate of return on your investment. It assumes that interest is accrued and compounded daily and posted monthly, and that there are no additional investments or redemptions.

Why does GE Interest Plus for Businesses pay a different rate than the consumer version?

GE Interest Plus for Businesses offers a lower rate for commercial investments because business accounts tend to be more volatile than those of consumers.

Can I use checks to redeem my GE Interest Plus for Businesses investment?

No. Checkbooks are not provided with your GE Interest Plus for Businesses investment. You may take advantage of our electronic transfer services to move money from your linked business checking or operating account and may also redeem by wire.

What is the minimum initial investment?

The minimum initial investment is \$500.

What if my investment amount falls below the required minimum?

The required minimum investment is \$500. If your investment falls below the required minimum you will be notified in writing and will be provided with at least 30 days in which to increase your balance to the requirement. If you do not do so, your investment may be fully redeemed. Upon such redemption, a check for the redemption amount will be mailed to the registered address of record.

Will the interest my business earns be taxable?

Yes. Interest earned on your GE Interest Plus investment will constitute income to you and is taxable in the year in which it is earned. Interest income is subject to federal and applicable state and local taxes.

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Why do you pay a lower rate for investments that are greater than \$5 Million?

The rate paid to investments greater than \$5 million is designed to encourage investors to maintain investments below \$5 million and the reduced rate only applies to that portion of your investment that is greater than \$5 million.

How is interest accrued and paid?

Interest on GE Interest Plus for Businesses Notes will accrue and compound daily. Interest will be credited and automatically reinvested in additional Notes monthly.

What if I have questions about my investment?

For up-to-date information about your investment or current GE Interest Plus for Businesses rates, you may login to **eService** or call our automated telephone service at 1-800-433-4480, 24 hours a day, 7 days a week. Customer Service Representatives are also available at this number, Monday through Friday, from 8:00 a.m. to 7:00 p.m. Eastern Time.

What type of business entities can establish a GE Interest Plus for Businesses investment?

Corporations, LLCs, Partnerships and Sole Proprietorships are able to establish GE Interest Plus for Businesses investments.

How can I establish and investment for my business?

You may submit your application online by **clicking here**. Please note that you will need to mail in additional forms, supporting documentation, and your initial investment check before your investment will be established.

What type of documentation is required to establish a GE Interest Plus for Business investment account?

Corporations must provide:

1. Signed corporate authorization form
2. IRS form W-9
3. Copies of Articles of Incorporation with evidence of state filing
4. Bank statement copy or voided check to verify linked bank account

LLCs must provide:

1. Signed LLC authorization form
2. IRS form W-9
3. Copy of Limited Liability Company Agreement or other operating document
4. Copy of Certificate of Formation with evidence of state filing
5. Bank statement copy or voided check to verify linked bank account

Partnerships must provide:

1. Signed partnership authorization form
2. IRS form W-9
3. If a limited partnership, copy of Certificate of Partnership with evidence of state filing. If a general partnership, Partnership Agreement with evidence of state filing
4. Bank statement copy or voided check to verify linked bank account

Sole Proprietorships must provide:

1. IRS form W-9
2. Copy of business license with evidence of state filing
3. Bank statement copy or voided check to verify linked bank account

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How do I fund my investment?

You will mail in your initial investment with the required forms and supporting documents. Your initial investment must be \$500 or more.

Can I establish an investment with an address outside of the United States?

No. GE Interest Plus for Businesses Notes are issued only in the United States. Your business must be based in the U.S with a U.S. mailing address.

Can I have my mail sent to an address outside the United States?

No.

What types of checks will you accept for investment?

Your investment check must be drawn on a U.S. bank or a U.S. branch of a foreign bank. Funds must be in U.S. dollars. Money orders, traveler s checks, starter checks, cashier s checks, credit card checks, foreign checks and third party checks are not acceptable. Your check must be made payable to GE Interest Plus for Businesses. Cash is not accepted.

How do I add to or redeem from my investment?

The easiest way to invest more or redeem a portion of your investment is by linking your external checking or operating account and electronically transferring funds to or from your linked bank account. Other ways to invest include mailing in a check or wiring funds. In addition to requesting an electronic redemption transfer to your linked checking or operating account, you may redeem through the wire redemption service.

Can I redeem my investment at any time?

Yes, you can do so at no charge by simply transferring money to your linked business checking or operating account through electronic transfer or wiring funds to the bank account you have designated for wire redemption purposes (subject to a \$1,000 minimum wire amount and a \$25 wire fee).

Are there any penalties for redeeming funds?

No. You have unlimited access to your investment if the funds are available for redemption. You will be assessed a \$25 wire fee if you elect to redeem funds using our wire redemption service.

What type of bank account can I link to my GE Interest Plus for Businesses investment?

It must be a U.S. based bank checking or operating account with a valid routing and transit number. The business bank account must be registered in the same name as your business.

When are invested funds available for redemption?

New investments will be available for redemption between 1 to 7 business days after the date such funds are credited to your investment account depending on how you sent in your investment. This period of time is designed to protect both you and GE Interest Plus by ensuring that your investment has been cleared by the banking system. Please note that while your money may not be immediately available for redemption, it will continue to earn interest from the credit date. See the table below to determine when your money will be available for redemption:

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| Investment Method | Available for redemption |
|--------------------------------------|-----------------------------------|
| Initial investment (new investments) | 7 business days after credit date |
| Mailed investment check | 7 business days after credit date |

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| | |
|--|----------------------------------|
| Wired investment | 1 business day after credit date |
| Automated Clearing House (electronic transfer) | 1 business day after credit date |

How safe is my investment?

GE Interest Plus is not an obligation of or guaranteed by General Electric Company, BNY Mellon (the Agent Bank), GE Capital Bank, GE Capital Retail Bank or any other company. The Notes are not equivalent to a deposit or other bank account and are not subject to the protection of the Federal Deposit Insurance Corporation or any other insurance. The Notes are not a brokerage account with GE Capital Markets, Inc. or any other broker-dealer and are not protected by the Securities Investor Protection Corporation under the Securities Investors Protection Act of 1970. The Notes are also not a money market fund and are not subject to the requirements of the Investment Company Act of 1940 or the Employee Retirement Income Security Act of 1974, as amended. Please review the **prospectus** for more information on risks associated with the investment.

Is GE Interest Plus for Businesses FDIC Insured?

No. GE Interest Plus for Businesses is not an FDIC-insured deposit or certificate of deposit. It is an investment in the senior unsecured debt of General Electric Capital Corporation.

Do I pay any sales or management fees?

No. There are no sales or management fees.

Are there maintenance or other fees?

There are no regular maintenance fees. Fees assessed for wire redemptions and other items are outlined in our **prospectus and supplements**.

When will I know that my investment has been established?

You will be notified that your investment has been established through a confirmation statement mailed to you. We will also email a welcome notification to the Primary Authorized Person designated on your application. If we cannot validate your business or the identity of the persons authorized to transact on behalf of your business, your application will be declined and you will be notified via mail.

How often will I receive statements?

You will be emailed a statement notification or mailed a statement monthly. If you receive your statements online, you will have access to 24 months of historic statements on our eService website.

When will I receive my 1099 INT Form?

GE Interest Plus will mail you your 1099 INT Form in January of each year following the reporting year.

What are the mailing addresses for GE Capital Invest Direct/GE Interest Plus?

For financial items (checks):

GE Capital Invest Direct
GE Interest Plus
PO Box 534020

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For Letters/Correspondence:

GE Capital Invest Direct
GE Interest Plus
PO Box 534021
Pittsburgh, PA 15253-4021

For Overnight Mail:

GE Capital Invest Direct
GE Interest Plus
Room 154-0510
500 Ross Street
Pittsburgh, PA 15262

How do I invest by wire?

If you have an investment, you may wire funds to your investment with the following instructions:

GE Interest Plus, BNY Mellon, Pittsburgh, PA

ABA # 043000261

Investment Account #: Your 14-digit GEIP Investment Account Number

You will likely be charged a wire fee by the originating bank. Your funds will be invested and you will begin earning interest on the same business day we receive the wire. **Please be advised that our agent bank has a different routing number for Automated Clearing House transactions (electronic transfers). Make sure you use the wire routing number listed above for wire transactions.**

How can I manage my investment via the Internet?

Once you receive your investment number, you will be able to manage your investment online through GE Capital Invest Direct eService. You will register for eService during your application process and complete the registration process after your investment has been opened successfully. In eService you will have fast, safe, and easy access to your investment anytime, anywhere and be able to conveniently manage your investment online:

Transfer money between your investment and your linked bank account

Add or change a linked bank account

Update your businesses profile

View transactions and statements

How secure is my information online?

To ensure security, we encrypt all information between your PC and GE Interest Plus for Businesses using secured browsers and 128 bit encryption technology.

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