

Flexible Financing Options

for health and wellness



CARECREDIT CREDIT CARD

A health and wellness credit card with special financing*.

USE AGAIN AND AGAIN for out-of-pocket health and wellness expenses for patients and their families, including pets!

Short- and long-term special financing options starting at 6 months—for purchases of \$200 or more.

Accepted at over 285K health and wellness provider and retail locations nationwide.
No annual fee.



PAY MONTHLY LOAN

A one-time loan with predictable monthly payments.**

SINGLE-USE installment loan.
Closed when paid in full.

Pay over time with equal monthly payments—for purchases starting at \$500.

Available at select health and wellness provider locations nationwide.

*Subject to credit approval. Minimum monthly payments required.
See carecredit.com for details.

**Subject to credit approval.



Have questions or need more information?

Contact your CareCredit representative or you can also reach us at:

CareCredit Provider Services: 800-859-9975

Pay Monthly Provider Service: 855-872-6189

When you take a closer look, it's easy to see there's no better choice for patient financing. Here are some features that demonstrate how CareCredit and Pay Monthly can positively impact the growth of your practice.

	CareCredit credit card	Pay Monthly loan	Why it Matters
Can patients see if they prequalify with no hard credit check?	YES	YES	Your patients don't need to worry about a credit inquiry impacting their credit score to see if they prequalify.
Do patients have to pay a down payment required by lender at time of care?	NO	NO	Your patients don't need to stress about finding immediate cash.
Can patients use it for their ongoing care needs and is promotional financing available for multiple transactions*?	YES CareCredit can be used for ongoing care	NO Pay Monthly is a one-time use loan	Your patients now have more financing solutions making it easier to find one that fits their lifestyle.
Do practices receive payment in two business days with no recourse?***	YES	YES	You can improve cash flow and be confident that there is no recourse*** if the patient is slow to pay or defaults.
Are merchant fees set and transparent for independent practices?	YES	YES	You don't have to worry about Synchrony increasing merchant fees unexpectedly if you don't meet "sales goals."
Is the company experienced and solely focused on patient financing?	YES. For 35+ years.	YES. For 90+ years in consumer lending.	You can be confident Synchrony treats your patients like you would – with the utmost care.
Are there existing account holders with available credit?	YES. 12+ million cardholders with ~\$40 billion in available credit	NO, Pay Monthly is a one-time use loan	You may attract new patients and be visible to a large group of patients via CareCredit's online Acceptance Locator – many of whom may already be in your community or in your practice.

Having approved over 44 million cardholder accounts with \$157+ billion total financed, you can rest assured CareCredit has the strength and stability to be there for you and your patients for decades to come.

*Subject to credit approval.

**Subject to the representations and warranties in your Agreement with Synchrony.