

Promotional Disclosures

CareCredit offers two types of special financing options. It is important that you know how to describe these options to applicants and existing cardholders. Provide the appropriate disclosures at time of credit application and at time of sale transaction for existing cardholders. **The front of the CareCredit application contains important information about the two types of special financing options and what your patients/clients should know when using CareCredit. Encourage patients/clients to review the agreement Terms and Conditions. Review the cover page of the application which explains how promotional purchases work, before applying for a CareCredit account.**

The full descriptions of the special financing options are listed below. Also, your CareCredit welcome kit contains an initial supply of the CareCredit application, which includes the cardholder agreement that you will need for new CareCredit applicants. This training guide will indicate what you must supply to applicants/cardholders and when you need to provide them.

Not all promotional financing options are available at all enrolled providers. Promotional financing options are not available at all retail locations that accept CareCredit and standard account terms will apply to such purchases.

No Interest if Paid in Full within 6, 12, 18 or 24 Months*

On qualifying purchases of \$200 or more made with your CareCredit credit card account at enrolled provider locations and select retailers in the CareCredit Network. Interest will be charged to your account from the purchase date if the promotional purchase is not paid in full within the promotional period. Purchases eligible for 6, 12, 18, and 24 months promotions: minimum Monthly Payments Required. **Required monthly payments may or may not pay off purchase before end of promotional period.**

This promotion will be described as:
**“Deferred Interest/
No Interest if Paid in Full”**
throughout this guide.

* No interest will be charged on the promo purchase if you pay it off, in full, within the 6,12, 18 or 24 months promo period. If you do not, interest will be charged on the promotional purchase from the purchase date. Regular account terms apply to non-promo purchases and, after promo period ends, to the promo balance. **For new accounts: Purchase APR (interest rate) is 32.99%;** Minimum Interest Charge is \$2. Existing cardholders: See your credit card agreement terms. Subject to credit approval.

Reduced APR and Fixed Monthly Payments Required Until Paid In Full**

On qualifying purchases made with your CareCredit credit card account at enrolled provider locations and select retailers in the CareCredit Network:

- Purchases of \$1,000 or more are eligible for a
 - 24 months offer with a 17.90% APR
 - 36 months offer with a 18.90% APR
 - 48 months offer with a 19.90% APR
- Purchases of \$2,500 or more are eligible for a 60 months offer with a 20.90% APR

This promotion will be described as:
“Fixed Payment/Reduced APR”
throughout this guide.

**Interest will be charged on promo purchases from the purchase date. Fixed monthly payments are required until paid in full and will be calculated as follows: on 24-months promotions – 4.9876% of initial promo purchase amount; on 36-months promotions – 3.6605% of initial promo purchase amount; on 48-months promotions – 3.0377% of initial promo purchase amount or on 60 months promotion - 2.6997% of initial promo purchase amount. The fixed monthly payment will be rounded up to the next highest whole dollar and may be higher than the minimum payment that would be required if the purchase was a non-promo purchase. Regular account terms apply to non-promo purchases. For new accounts: Purchase APR is 32.99%; Minimum Interest Charge is \$2. Existing cardholders: See your credit card agreement terms. Subject to credit approval.