



A trusted financing partner for more than 30 years

Help for out-of-pocket costs

A proven payment solution for deductibles, coinsurance, and other costs not covered by insurance.

Accepted nationwide

Use the CareCredit credit card to pay for care at more than 250,000 U.S. locations in the CareCredit network.

Promotional financing options

With CareCredit you can choose 6 or 12 months promotional financing when you pay for qualifying purchases of \$200 or more with your card.* Purchases of \$1,000 or more are eligible for even longer promotional periods, including 24, 36, or 48 months, and purchases of \$2,500 or more are eligible for a 60-month offer.**

Calculate your estimated payments:
[carecredit.com/payment-calculator](https://www.carecredit.com/payment-calculator).

*/**See inside for details.

The card for care

Your card is accepted at 250,000+ locations nationwide to pay for procedures, treatment, medication, supplies, and other expenses including:

- Animal & Pet Care
- Cosmetic Surgery
- Day Spa
- Dentistry (incl. clear aligners)
- Dermatology
- Hearing
- Labs & Diagnostics
- Medical Equipment & Supplies
- Orthopedic Surgery
- Pharmacy & Personal Care
- Primary & Urgent Care
- Vision Care (incl. glasses, LASIK)



Scan to see if you prequalify today with no impact to your credit bureau score.



Immediate credit decision.

*Must be 18 years or older to apply, must be 21 or older to apply by phone. Data fees may apply. Please read a copy of the CareCredit Card Agreement before you call. Ask your provider for one, or visit www.carecredit.com/cardholderagreement.

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Pay over time—
financing available.*/**



The CareCredit health, wellness, and personal care credit card gives you a convenient, flexible way to pay for care for the whole family—including pets!

Apply today!



[carecredit.com/apply](https://www.carecredit.com/apply) • 800-365-8295¹

CareCredit
Making care possible...today.

*/**See inside for details.
¹See back for details.

More than 11.7 million current cardholders

92% of cardholders are highly satisfied with CareCredit.¹



97% rated CareCredit a good to excellent value.¹



91% said they would recommend CareCredit to a friend.¹



¹Cardholder Engagement Study, Q3 2020.



See inside for payment charts >

No Interest if Paid in Full within 6 or 12 months*

Interest will be charged to your account from the purchase date if the promotional (promo) purchase is not paid in full within the promotional period. Minimum monthly payments required. Required monthly payments may or may not pay off purchase before end of promotional period.

Suggested Equal Monthly Payments

- May be greater than the required minimum monthly payment that will be on your billing statement for the amount financed.
- Equals the promotional purchase amount divided by the number of months in the promotional period.
- Would pay off the purchase amount within the promotional period, but only if there are no other balances on your account at any time during the promotional period and you make your payments on time. Your total payments will equal the amount of the promotional purchase amount.
- If the promotional purchase is not paid in full within the promotional period, interest will be charged to your account from the purchase date and your total payments will be greater than the amount of the promotional purchase amount.

Not all enrolled healthcare providers offer all promotional financing options. Please ask your provider for details. For purchases less than \$200, standard account terms apply.

Standard Account Terms
Your CareCredit credit card's standard account terms apply for non-promotional purchases. This includes purchases under \$200 and at retail locations where promotional financing is not available. Use your CareCredit credit card for things that might cost less than \$200, like chiropractic treatment, teeth whitening products, co-payments, skin care products, pet care supplies, prescriptions, and for other non-promotional purchases.

*No interest will be charged on the promo purchase if you pay it off, in full, within the promo period. If you do not, interest will be charged on the promo 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 26.99%**; Minimum Interest Charge is \$2. Existing cardholders: See your credit card agreement terms. Subject to credit approval.

May be best when:

- You want to avoid paying any interest
- You prefer the flexibility to pay more or less in a given month
- You plan to pay off the purchase completely within the promotional period

No Interest if Paid in Full within 6 or 12 months* For purchases of \$200 or more		
Est. Payoff Period	6 Months	12 Months
Amount Financed	Suggested Monthly Payment	Suggested Monthly Payment
\$200	\$34	\$30 [†]
\$300	\$50	\$30 [†]
\$400	\$67	\$34
\$500	\$84	\$42
\$700	\$117	\$59
\$1,000	\$167	\$84
\$2,000	\$334	\$167
\$2,500	\$417	\$209
\$3,000	\$500	\$250
\$4,000	\$667	\$334
\$5,000	\$834	\$417
\$7,500	\$1,250	\$625
\$10,000	\$1,667	\$834

For other amounts, visit: carecredit.com/payment-calculator

[†]Required minimum monthly payment (\$30) will result in payoff before the promotional period ends.

Reduced APR and Fixed Monthly Payments Required until Paid in Full**

On qualifying purchases made with your CareCredit credit card account at enrolled locations in the CareCredit Provider Network.

Reduced APR and Fixed Monthly Payments Required until Paid in Full**										
APR and Promotional Period	For purchases of \$1,000 or more								For purchases of \$2,500 or more	
	14.90% for 24 Months		15.90% for 36 Months		16.90% for 48 Months		17.90% for 60 Months			
	Fixed Monthly Payment [^]	Estimated Total Payments	Fixed Monthly Payment [^]	Estimated Total Payments	Fixed Monthly Payment [^]	Estimated Total Payments	Fixed Monthly Payment [^]	Estimated Total Payments	Fixed Monthly Payment [^]	Estimated Total Payments
\$1,000	\$49	\$1,163	\$36	\$1,264	\$29	\$1,383	N/A	N/A		
\$2,000	\$97	\$2,326	\$71	\$2,528	\$58	\$2,766	N/A	N/A		
\$2,500	\$122	\$2,907	\$88	\$3,160	\$73	\$3,457	\$64	\$3,801		
\$3,000	\$146	\$3,488	\$106	\$3,792	\$87	\$4,148	\$77	\$4,562		
\$4,000	\$194	\$4,651	\$141	\$5,056	\$116	\$5,531	\$102	\$6,082		
\$5,000	\$243	\$5,813	\$176	\$6,320	\$145	\$6,913	\$127	\$7,602		
\$7,000	\$340	\$8,138	\$246	\$8,848	\$202	\$9,678	\$178	\$10,643		
\$8,000	\$388	\$9,301	\$281	\$10,112	\$231	\$11,061	\$203	\$12,163		
\$10,000	\$485	\$11,626	\$352	\$12,639	\$289	\$13,826	\$254	\$15,204		
\$15,000	\$727	\$17,439	\$527	\$18,959	\$433	\$20,739	\$381	\$22,806		
\$25,000	\$1,211	\$29,064	\$878	\$31,597	\$721	\$34,564	\$634	\$38,009		

For other amounts, visit: carecredit.com/payment-calculator

**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-month promotions – 4.8439% of initial promo purchase amount; on 36-month promotions – 3.5108% of initial promo purchase amount; on 48-month promotions – 2.8803% of initial promo purchase amount or on 60-month promotion - 2.5339% 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 26.99%; Minimum Interest Charge is \$2. Existing cardholders: See your credit card agreement terms. Subject to credit approval.

May be best when:

- You like knowing what your payment will be, and paying the same amount every month
- You prefer to avoid any chance of paying more interest—or paying for longer—than you had planned

[^]IMPORTANT INFORMATION ABOUT THE MONTHLY PAYMENTS OPTIONS: Monthly payments shown in the table should allow you to pay in full the corresponding Amount Financed within the Estimated Payoff Period if this amount is and will be the only balance on your account during the promotional period and you make your monthly payments by the due date each month. If you have any additional balances on your account at any time during the promo period, the monthly required payments applicable to those balances will be added to the fixed payment required and such balance may impact how payments are applied to your promotional purchase.

