



Get the care  
you want  
today.



Promotional financing available<sup>†</sup>

**Your family health, wellness  
and beauty credit card.**

<sup>†</sup> Subject to credit approval. See inside for details.

**There are so many good things  
you can do with this one card.**



The CareCredit credit card helps make it easier to take care of everyone in the family—including your pets—for health, wellness and beauty needs.

Using CareCredit provides flexibility and convenience when paying for a wide range of healthcare and personal care expenses that typically aren't covered by insurance.

Use it for dental care, LASIK, eyeglasses and contacts, cosmetic treatments, hearing, trips to the vet, and much more†.

**Be prepared for unexpected healthcare needs,  
and use it for everyday beauty needs.**

Use the CareCredit credit card at more than 195,000 merchant locations nationwide, from enrolled healthcare providers to participating retailers.

**We give you options you can't typically  
get with other credit cards.**

When making a qualifying purchase of \$200 or more with the CareCredit credit card at any enrolled provider location, choose one of our available financing options‡. Having financing options helps make it easier to manage the family's healthcare expenses.

† Subject to credit approval.

‡ Not all promotional financing options are available at all providers. Ask your provider for details. Promotional financing options are not available at all retail locations that accept CareCredit, and standard account terms will apply to such purchases.

## Promotional Financing Options

### **No Interest If Paid In Full Within Promotional Period\***

Available on qualifying purchases of \$200 or more made with your CareCredit credit card at enrolled provider locations. Interest will be charged to your account from the purchase date if the promotional purchase is not paid in full within the 6, 12 or 18 month promotional period. Minimum monthly payments required. Required minimum monthly payments may or may not pay off the purchase by the end of the promotional period.

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

Available on qualifying purchases made with your CareCredit credit card account at enrolled provider locations. Purchases of \$1,000 or more may be eligible for a 24, 36 or 48 month offer with a 14.90% APR. Purchases of \$2,500 or more may be eligible for a 60 month offer with a 16.90% APR.

## 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 like chiropractic treatment, teeth whitening products, co-payments, skin care products, pet care supplies, prescriptions and for other non-promotional purchases.

\*/\*\* See back panel for details.

†† Standard account terms also apply to No Interest If Paid In Full promotions if the promotional balance is not paid in full by the end of the promotional period.

Not all enrolled healthcare practices offer all promotional financing options. Please ask your provider for details. Promotional financing options are not available at all retail locations that accept CareCredit and standard account terms will apply to such purchases.

Estimated Monthly Payments for Promotional Financing Options. For purchases less than \$200, standard account terms apply.

**No Interest if Paid in Full Within Promotional Period\***

Interest will be charged to your account from the purchase date if the promotional purchase is not paid in full within promotional period. Minimum monthly payments required.

**Optional Equal Monthly Payments**

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

**Reduced APR and Fixed Monthly Payments Required Until Paid in Full\*\***

For amounts from \$200				14.90% APR for amounts from \$1,000 & up				16.90% APR for amounts from \$2,500 & up			
Estimated Payoff Period	6 Months	12 Months	18 Months	24 Months		36 Months		48 Months		60 Months	
Amount Financed	Optional Monthly Payment	Optional Monthly Payment	Optional Monthly Payment	Fixed Monthly Payment	Estimated Total Payments	Fixed Monthly Payment	Estimated Total Payments	Fixed Monthly Payment	Estimated Total Payments	Fixed Monthly Payment	Estimated Total Payments
\$200	\$34	\$27	\$27	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
\$500	\$84	\$42	\$28	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
\$1,000	\$167	\$84	\$56	\$49	\$1,163	\$35	\$1,247	\$28	\$1,334	N/A	N/A
\$2,000	\$334	\$167	\$112	\$97	\$2,326	\$70	\$2,493	\$56	\$2,667	N/A	N/A
\$2,500	\$417	\$209	\$139	\$122	\$2,907	\$87	\$3,116	\$70*	\$3,334	\$62	\$3,720
\$3,000	\$500	\$250	\$167	\$146	\$3,488	\$104	\$3,739	\$84	\$4,001	\$75	\$4,464
\$4,000	\$667	\$334	\$223	\$194	\$4,651	\$139	\$4,985	\$112	\$5,334	\$100	\$5,952
\$5,000	\$834	\$417	\$278	\$243	\$5,813	\$174	\$6,231	\$139	\$6,668	\$124	\$7,440
\$7,000	\$1,167	\$584	\$389	\$340	\$8,138	\$243	\$8,724	\$195	\$9,335	\$174	\$10,416
\$8,000	\$1,334	\$667	\$445	\$388	\$9,301	\$277	\$9,970	\$223	\$10,668	\$199	\$11,904
\$10,000	\$1,667	\$834	\$556	\$485	\$11,626	\$347	\$12,462	\$278	\$13,335	\$248	\$14,880
\$15,000	\$2,500	\$1,250	\$834	\$727	\$17,439	\$520	\$18,693	\$417	\$20,002	\$372	\$22,319
\$25,000	\$4,167	\$2,084	\$1,389	\$1,211	\$29,064	\$866	\$31,155	\$695	\$33,337	\$620	\$37,199

For amounts not on this chart, visit [www.carecredit.com/payment-calculator/](http://www.carecredit.com/payment-calculator/)

\*/\*\* See back panel for details.

**^IMPORTANT INFORMATION ABOUT THE MONTHLY PAYMENT 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 payment 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.

## There are so many ways CareCredit can help.

More than 195,000 merchant locations accept CareCredit. Cardholders and their families can get the care they want, when and where they want it. Use CareCredit for co-payments and deductibles; it can even be used for healthcare expenses for children who are away at college. The CareCredit credit card can also be used for everyday items at participating healthcare providers or merchant locations<sup>^</sup>.

One card helps you get a lot done:

- Dental Care/Braces/Teeth Whitening
- Veterinary Care and Supplies
- Cosmetic Procedures and Treatments
- Dermatology
- Vision Exams/Eyeglasses and Contacts/LASIK Surgery
- Hearing Aids
- Chiropractic Care
- And many other specialties;  
visit [carecredit.com](http://carecredit.com) for details

Visit [carecredit.com/partners](http://carecredit.com/partners) to view retail locations that accept the card.



## Simple and easy, from the minute you apply

Applying for CareCredit is fast and easy and you'll get a credit decision immediately. You can apply whichever way is easiest for you:

### Apply in person at enrolled provider locations<sup>^^</sup>

- Ask your healthcare provider how you can apply for CareCredit at their practice.

### Apply online using your smartphone, tablet or PC

- Visit [www.carecredit.com](http://www.carecredit.com) and click on "Apply."

### Call 800-365-8295

- Call us and we'll be happy to walk you through the process (must be 21 or older to apply by phone).

CareCredit has more than ten million cardholders. And thousands of people are approved for CareCredit every day. Apply today and let CareCredit help you finance the care you need and want.

 **CareCredit<sup>®</sup>**  
Making care possible...today.  
[www.carecredit.com](http://www.carecredit.com)

<sup>^</sup>The CareCredit credit card must be present for purchases at participating retail partner locations. Promotional financing may not be available at all locations.

<sup>^^</sup>You cannot apply in person at all merchant locations. Visit [carecredit.com/apply](http://carecredit.com/apply) or call 800-365-8295.



Not all enrolled healthcare practices offer all promotional options. Please ask your provider for details. 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 or 18 Months\***

On qualifying purchases of \$200 or more made with your CareCredit credit card account at enrolled provider locations. Interest will be charged to your account from the purchase date if the promotional 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.

\*No interest will be charged on the promotional purchase if you pay the promotional purchase amount in full within the 6, 12 or 18 month promotional period. If you do not, interest will be charged on the promotional purchase from the purchase date. Regular account terms apply to non-promotional purchases and, after promotion ends, to promotional balance. For new accounts: Purchase APR is 26.99%; Minimum Interest Charge is \$2. Existing cardholders should see their credit card agreements for their applicable 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:

- Purchases of \$1,000 or more are eligible for a 24, 36 or 48 months offer with a 14.90% APR
- Purchases of \$2,500 or more are eligible for a 60 months offer with a 16.90% APR

\*\*Interest will be charged on promotional purchases from the purchase date at a reduced 14.90% APR on purchases with 24, 36 or 48 months promotional financing and a 16.90% APR on purchases with 60 months promotional financing. Fixed monthly payments are required until promotion is paid in full and will be calculated as follows: on 24-month promotions – 4.8439% of initial promotional purchase amount; on 36-month promotions – 3.4616% of initial promotional purchase amount; on 48-month promotions – 2.7780% of initial promotional purchase amount or on 60-month promotion – 2.4799% of initial promotional 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-promotional purchase. Regular account terms apply to non-promotional purchases except the fixed monthly payment will apply until the promotion is paid in full. For new accounts: Purchase APR is 26.99%; Minimum Interest Charge is \$2. Existing cardholders should see their credit card agreements for their applicable terms. Subject to credit approval.

[www.carecredit.com](http://www.carecredit.com)

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