

CareCredit Promotional Financing Options

Disclosures

CareCredit offers two types of special financing options. It is important that you describe these options consistently to the applicants and existing cardholders and that you provide the appropriate disclosures at time of credit application and at the time of the sale transaction for existing cardholders.

Deferred Interest/No Interest if Paid in Full Promotional Financing Options

How They Work

- Minimum monthly payments required on 6, 12 and 18 months promotional financing options.
- For the 24 month promotional financing option, fixed monthly payments, based on a repayment period of 24 months, required until paid in full.
- Interest accrues on the daily balance of the promotional purchase from date of original purchase at the Purchase APR applicable to the account (for new accounts, this APR is 26.99%).
- If the balance is not paid in full within the promotional period, the accrued interest is added to the existing current promotional balance. The new balance will accrue interest at the Purchase APR applicable to the account until the balance is paid in full.

Things to Remember

Minimum Purchase Amount	\$200			
Promotional Period	6 months*	12 months*	18 months*	24 months**
Terminal Code	106	112	118	124

*Minimum monthly payments required. Required monthly payments may or may not pay off purchase before end of promotional period.

**Fixed Monthly payments required.

Fixed Payment/Reduced APR Promotional Financing Options

How They Work

- Fixed monthly payments of principal and interest required until paid in full.
- Fixed monthly payments based on a repayment factor of 24, 36, 48, or 60 months.
- 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.

Things to Remember

Minimum Purchase Amount	\$1,000	\$2,500		
Promotional Period	24 months	36 months	48 months	60 months
Terminal Code	524	536	548	560

Standard Terms

How They Work

- This option applies to purchases that are less than \$200.
- No Promotion Selection Slip required for Standard Account Terms transactions.
- No interest will be charged if the entire Standard Account Terms balance is paid in full by the due date each month. If the cardholder does not pay in full every month, interest will be charged on the outstanding balance at the Purchase APR applicable to the account (for new accounts, this APR is 26.99%)

Things to Remember

Minimum Purchase Amount	\$1.00-\$199.99
Terminal Code	102