

## Two Types of Promotional Options May Be Available

*One or more of these promotional options may be available on qualifying purchases made with your CareCredit credit card account, based on your provider and your purchase.*

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

Interest at the rate of **26.99%** will be charged to your account from the date of purchase if the promotional purchase is not paid in full within the promotional period. To avoid late fees, you must make your Total Minimum Monthly Payments by the due date each month. These Minimum Monthly Payments may or may not pay off the promotional purchase before the end of the promotional period. **To make sure that you are not charged the interest accrued at 26.99%, you must pay the total promotional purchase amount within the promotional period.**

OR

### **14.90% APR and Fixed Monthly Payments Required Until Paid in Full\*\***

Fixed monthly payment amount based on repayment over 24, 36, 48 or 60 month period. Purchases of \$1,000 or more are eligible for a 24, 36 or 48 month offer and purchases of \$2,500 or more are eligible for a 60 month offer.

\* \*\* See Page 12 for details

## What You Should Know When Using CareCredit

For “**No Interest if paid in full**” promotions, you will have to pay interest that accrues at **26.99%** from the date of purchase if you do not pay the full amount within the promotional period.

**Your account should only be charged for services that have been completed or that will be provided within 30 days of the initial charge on your account.** CareCredit's agreement with your provider prohibits charges for products or services that are not delivered or completed within 30 days of the charge, unless the charges are for custom products or orthodontic services.

**Right to Refund.**<sup>†</sup> CareCredit knows that healthcare procedures can be a significant investment. CareCredit provides you with the right to a refund to your CareCredit account for any dental or audiology transaction amount greater than \$1,000 if the transaction occurred within three days of the date your provider submitted the application. Note that exercising this right does not preclude your provider from directly attempting to collect payment from you for services rendered.

<sup>†</sup> Applicable only if you applied for your CareCredit credit card account through a dental or audiology provider; does not apply to applications submitted directly to CareCredit via the telephone or online.

### Step 1 Please follow these guidelines when completing your application:

- ✓ **Please have available two forms of ID that can be verified. If using a joint applicant, the joint applicant must be present and also provide two forms of ID.**
- ✓ **Please include all forms of income from all full and part-time jobs, bonuses, commissions, and investments.** You need only include child support, alimony, or separate maintenance income if you wish this income to be considered in your application.
- ✓ **Please note that you must reside in the United States and be 18 years or older to apply.**