What is CareCredit all about?

This User Guide explains the details of your CareCredit account so you can get the most out of your credit card. CareCredit is designed exclusively for your healthcare needs, so you don't have to wait for the treatments and procedures you or your family want or need.

A quick overview:

- CareCredit is a credit card exclusively for healthcare services
- It's an existing line of credit you can use again and again*
- Benefit from special financing* on purchases of $200 or more
- Choose your doctor or healthcare provider and get your treatment or procedure

Keep this guide with your important papers in case you ever have questions about your account. You can also find information on carecredit.com or by calling us toll free at 1-866-893-7864.

How does CareCredit work?

Since CareCredit is a revolving line of credit, there is no need to re-apply when you want to use your card again.* Your CareCredit credit card can be used by yourself, a family member, and even your pets. You can use your account at any participating healthcare practice as many times as you want or need.*

CareCredit gives you the freedom to choose the best care, within your budget and without waiting. Here's how it works:

1. Schedule an appointment with your current provider or choose from over 175,000 CareCredit providers nationwide. If your provider does not currently offer CareCredit, you can refer your own provider.
2. Choose the payment option that's best for you on any qualifying treatment.
3. Receive CareCredit monthly statements in the mail or online.
4. Pay for your treatment over time.
5. Use your CareCredit card* as often as you would like as long as you have available credit and your account is in good standing.

Financing varies by provider, so speak with the practice about the plans offered to CareCredit cardholders when scheduling your appointment.

*Subject to credit approval. Not all providers offer all plans.

Where is CareCredit accepted?

CareCredit is designed specifically for your health needs to help you get the treatments and procedures you want and need now. You can use CareCredit* with your original provider or choose from over 175,000 providers nationwide practicing in these specialty areas:

- Dental
- Veterinary
- Cosmetic
- LASIK and Vision
- Hearing
- Chiropractic
- Other specialties and more

Visit carecredit.com/howcarecreditworks for more information.

Financing varies by provider so speak with the practice about the payment options they offer their patients when scheduling your appointment.

To find a CareCredit provider near you in the specialty you need:

1. Use the Provider Locator on carecredit.com/payment_calculator to search by profession/specialty or zip code.
2. Call us toll free at 1-866-893-7864 for a list of providers in your area.
3. You can refer your own provider if they do not currently offer CareCredit by visiting carecredit.com/refer.html.

*Subject to credit approval. Not all providers offer all plans.

What should you expect?

Once you've been approved for a CareCredit credit card, here's what comes next:

- You will receive your CareCredit card within 7 to 10 business days. Keep it in a secure place to prevent credit fraud.
- You will receive a monthly statement that includes:
  - Summary of account activity
  - Payment information
  - Transaction and promotional purchase summary
  - Cardholder news and special messages

  (Minimum monthly payments must be made to keep your account in good standing.)
- Review your statement carefully each month. Remember to check:
  - All personal information
  - Transaction amount
  - Promotional terms and rate

You can also enjoy the convenience of paperless statements and the ease and security of online account management.

For more information, including how to enroll, visit mysynchrony.com/carecredit

How do I get help?

CareCredit has been helping cardholders get the treatments they want or need for over 25 years. Contact our customer service team with any questions you have, or find answers at:

- Customer Care Center: 1-866-893-7864
  (Monday to Friday, 8am to Midnight EST)
- Online 24/7/365 at: carecredit.com

Your opinion matters:

We'd also like to give you a voice in how we serve you and our other cardholders.
Join our Advisory Panel at voiceofcarecredit.com