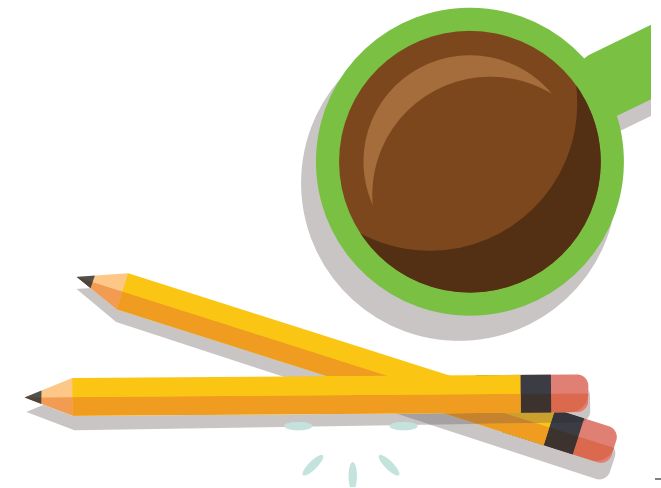


 **CareCredit**  
a Synchrony solution

## Myths vs. Facts



# CareCredit Myths vs. Facts

## Myths

CareCredit merchant fees are high

My patients or clients don't want financing

Financing may not be the best choice for my patients or clients

CareCredit credit card approvals are low

Accepting CareCredit will take up more of my time

If cardholders don't pay, that affects my practice's bottom line

## Facts

After enrollment, you will **only** pay processing fees, which are based on a few factors including which special financing options you offer and are chosen by your patients or clients. There is **no recurring annual fee** for providers.

**19,000+**  
**Applications** for a CareCredit credit card **every day** on average.\*

**95%**  
Percentage of **cardholders** surveyed who rate CareCredit a **"good"** to **"excellent"** value.\*\*

**191,000+**  
**New accounts** on average are approved for a CareCredit credit card **every month**.

**A Few Minutes**  
Submitting a CareCredit credit card **application takes only a few minutes** for you<sup>^</sup> or your patient or client. They can see if they prequalify and apply on their own device using your custom link or QR code.

**Shift Accounts Receivable Responsibility**  
CareCredit **payments** to providers are **non-recourse**,<sup>†</sup> even if a cardholder delays payment or defaults.

\*Includes all prequalified offers of credit.

\*\*CareCredit Cardholder Engagement Study, 2023.

<sup>^</sup>This functionality is not available for providers in California who are prohibited under state law from submitting applications on behalf of patients for certain healthcare loans or lines of credit, including the CareCredit credit card.

<sup>†</sup>Subject to the representations and warranties in your agreement with Synchrony.