

Financial Care for Clients Supports Optimal Care for Pets

In a consumer survey, 61% of respondents viewed veterinary care as necessary.¹

Talking about money doesn't always come naturally. Rest assured, pet owners want to know their options. When you mention the CareCredit credit card, you're helping them make an informed decision about their pet's care. You may be surprised at how appreciative they are to learn about financing options. These useful tips will help you have comfortable and supportive conversations about cost with clients.



Financing is for everyone:

Don't wait for a client to ask about financing options – as many may not even know to ask. Make sure you offer it to everyone, without making assumptions about what they can afford or if you would offend them. Clients welcome information about all of their options and may appreciate the opportunity to simply make convenient monthly payments for their pet's care.



Start early:

Provide details about payment options before the visit or at check-in. Mention you accept CareCredit on your website, in your practice, or through your custom link. If you let your clients know you accept CareCredit, they may feel relieved to know options are available. Also, it may be easier for them to make decisions about care when they have all the information upfront.



Explain all the options:

When it comes to cost management and finances, every client is different so provide them with a variety of choices for promotional financing. Make sure clients know the CareCredit credit card helps give them a simple, budget-friendly way to pay in convenient monthly payments, without tying up their other credit cards or dipping into savings reserved for other expenses.

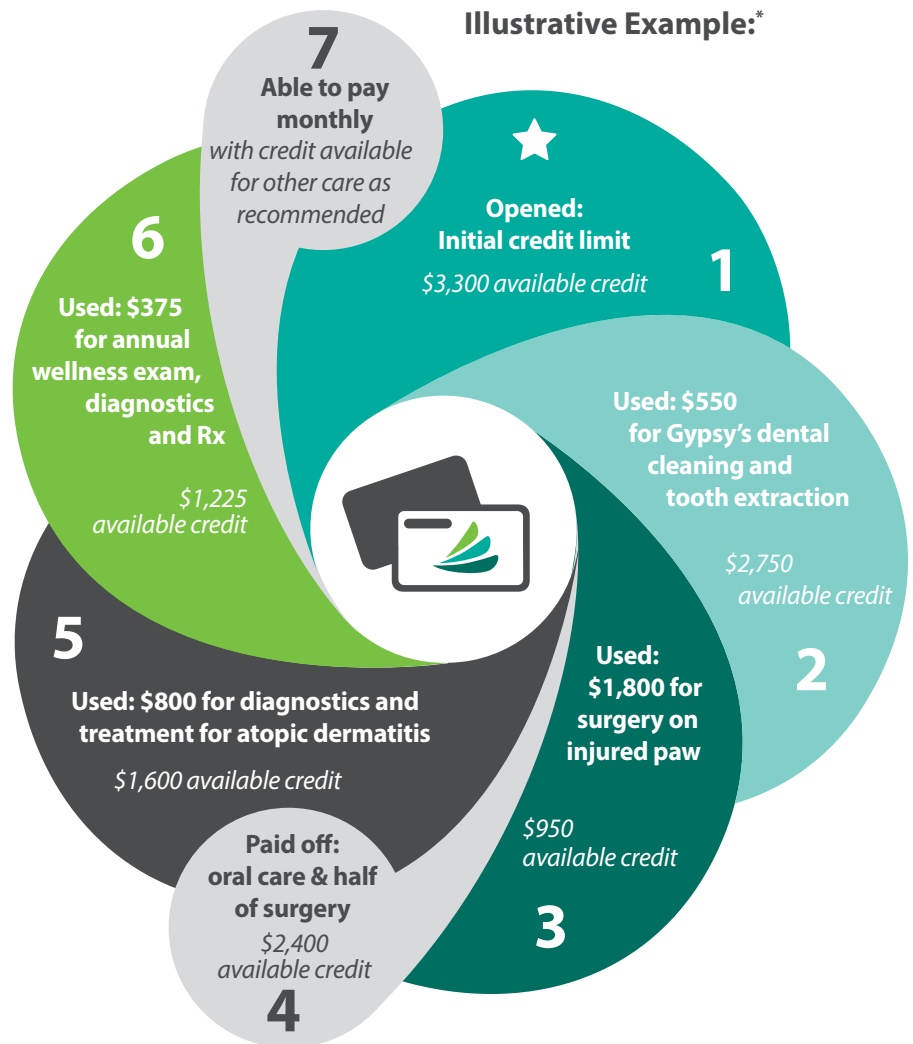
Questions? Call 800-859-9975 (option 1, then 6) • Visit carecredit.com/providercenter

How it can be used:

Clients can use their CareCredit credit card at 24,000+ enrolled veterinary hospital locations, including general practitioners and specialty hospitals.

The card provides them with a dedicated payment solution that helps them be financially prepared for a Lifetime of Care for their pets.

Illustrative Example:*



Make it easy (in no time):

Let clients know they can learn about financing, see if they prequalify (with no impact to their credit bureau score), apply for the CareCredit credit card, and get an instant credit decision. All on their smart device anytime, from anywhere. If approved, they can use their card again and again without reapplying. And, since the cost of veterinary care can vary widely, CareCredit offers special financing options from 6 months to 60 months.



Help make care possible:

Clients might be feeling the stress of how to pay and may appreciate hearing CareCredit can be used for everything from wellness exams and unexpected illness or surgery to prescriptions, parasite control and diagnostics. Tools like our online payment calculator can also help them estimate their monthly payments to see their financial commitment upfront.



Answer any questions:

When your clients feel like you're giving them complete information, it builds trust. So if you ever have questions or need answers, we're always ready to help with advice and ongoing support when you need it.

Just visit carecredit.com/providercenter or call our Practice Development Specialists at 800-859-9975 (option 1, then 6).

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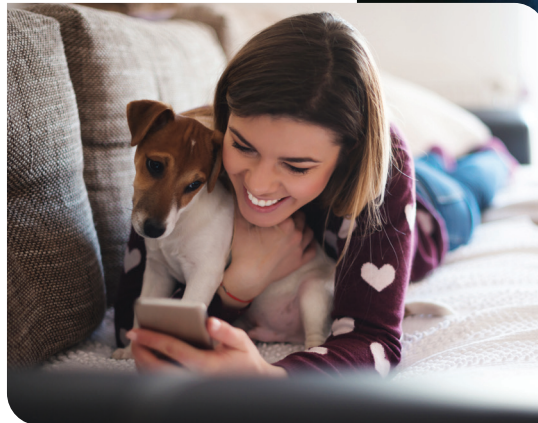
Apply and pay the contactless way.

To support all the ways you provide care, CareCredit's custom link is an all-inclusive, digital solution that allows clients to learn about and apply for the CareCredit credit card, calculate their monthly payment, and pay online. Now clients can see if they prequalify with no impact to their credit bureau score. All from their own device.



Benefits for your clients.

- **Private access from anywhere.** Provides self-guided financing from curbside, inside and home side.
- **Increased safety.** Delivers a secure, contactless financing experience, eliminating the need to pass paper forms or a card back and forth.
- **Quick budgeting.** Includes a Payment Calculator so they can easily figure out their estimated monthly payments.
- **Immediate credit decision.** Approved applicants can use their account the same day to make a payment.



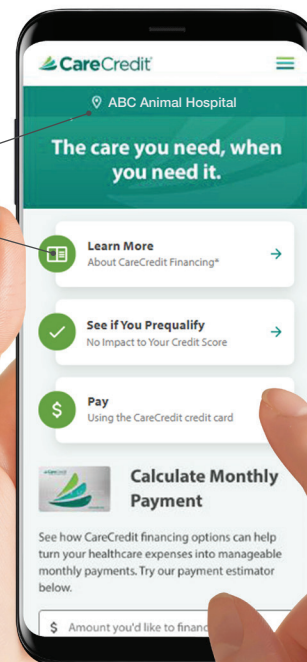
Advantages for you.

- **Saves time.** Allows you to share financing options without taking time away from care-focused conversations.
- **Streamlined process.** Eliminates the need to retain paper applications and collect sensitive personal information.
- **Supports cost conversations.** Since it's tied to your Merchant ID, you can see who has applied, been approved or has available credit.

One link takes clients directly to financing.

Customized with your hospital's name

Easy navigation for your clients



Get your custom link. It takes less than a minute.

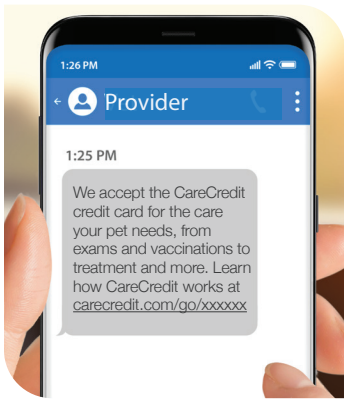
For details, see the helpful how-to section on the back side.

How to create your custom link.

1. Log into the CareCredit Provider Center Visit carecredit.com/customlink.

2. Select your preferred format(s)

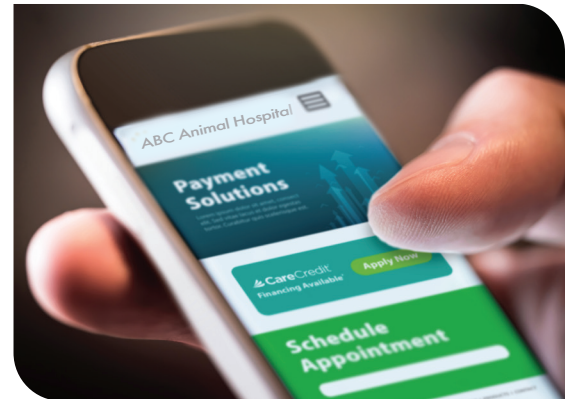
Your custom link comes in a variety of formats, each associated with your CareCredit Merchant ID number:



URL you can include in emails, texts, estimates and more



QR code to enable clients to scan with their mobile device



Website banner or button to allow clients to apply and pay remotely

3. Share with your clients

Each format links them directly to the self-guided financing experience from their own device.

4. Get paid quickly

As always, you receive payment within 2 business days when they pay with the CareCredit credit card.

Download your practice's custom link at carecredit.com/customlink

For questions and ideas, contact your Practice Development Team at 800-859-9975, option 1 then 6.



Five Myths about the CareCredit credit card — *Busted.*

Answers to some of the most common misperceptions about financing and ways CareCredit can help more clients pay for a Lifetime of Care for their pets.



Myth 1 CareCredit is only for unexpected veterinary costs.

Busted. The CareCredit credit card can be used to pay for any service or product you offer:*

- Wellness exams & vaccinations
- Boarding & grooming
- Senior care
- Diagnostics & tests
- Prescriptions, supplements and parasite control
- Surgery
- Emergency care
- And more



Myth 2 CareCredit is too expensive for my practice.

Busted. With CareCredit, you can choose the financing options you want to make available to clients, and customize transaction minimums for each option. This ensures that offering CareCredit works for your clients *and* you.



- You pay a processing fee of just 1.9% for client purchases under \$200.
- Your processing fee is only 5% on the 6 Month No Interest If Paid In Full option.
- There is *no* annual fee to maintain your enrollment.

Myth 3 My clients don't want another credit card.

Busted. CareCredit offers budget-friendly financing options with no interest if cardholders pay the full amount due within 6, 12 or 18 months on purchases of \$200 or more. Longer term financing options are available on purchases of \$1,000 or more.

5+

On average, cardholders who opened their account at a veterinary office use their card 5+ times per year for veterinary services.

Myth 4 Applying for CareCredit is difficult.

Busted. CareCredit has a contactless all-digital financing experience that lets clients use their smart device to simply scan a QR code or click a link to learn about financing, see if they prequalify, apply and pay* anytime, from anywhere.

Scan here to see how it works for clients.



Myth 5 My team doesn't have time to explain financing.

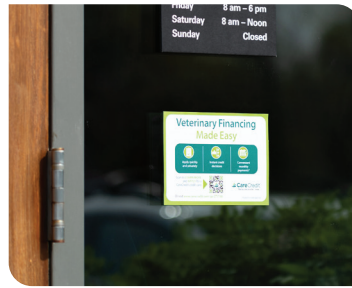
Busted. Along with a digital experience that lets clients learn about financing on their own, we provide free client education materials to help make cost conversations team *and* time friendly.

Get helpful answers, advice and ongoing support.
Call your CareCredit Team at 800-859-9975, option 1, then 6.



*Subject to credit approval.

CURBSIDE



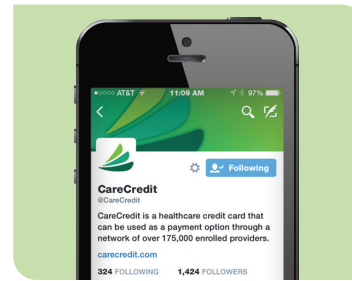
INSIDE



EXAMSIDE



HOMESIDE



Where does flexible financing with CareCredit fit in your work flows? Everywhere.



CareCredit's custom link is an all-in-one digital solution that supports all the ways you deliver care. Clients just scan a QR code or tap a link or web banner. It's easy to apply for the CareCredit credit card, see if they prequalify (no impact to their credit bureau score), and pay, anytime, anywhere with their smart device. It's as flexible as the financing it delivers.

Learn more at carecredit.com/mycustomlink