



Whether you've had your card for a while or just opened an account today, it's easy to find answers to Frequently Asked Questions about CareCredit.

Can I use my CareCredit account wherever I want?

- ▶ Your CareCredit account is a revolving line of credit that you can use wherever CareCredit is accepted...However, there are a few things that could affect the use of your account: All transactions are subject to credit approval which means you have to have the available credit to make the transaction.
- ▶ Your account should be in good standing which means not currently delinquent.

Who can use my CareCredit account?

- ▶ You can use your account for anyone (i.e., spouse, family member, children, etc. ...). However, you should remember that you should be present to use your card even if the treatment is for another individual. You will also be responsible for making the payments on your account even if you use it for another person.

Where can I use my CareCredit account?

- ▶ You can use it at over 100,000 locations nationwide at approved CareCredit providers. We've made it easy for you to find providers/offices in your area where you can use your account. Our provider locator is an easy way to find a location near you. You can search by:
 - Profession/Specialty (Area of expertise)
 - Zip Code

I opened an account to get braces but now want to use CareCredit for my pet. Can I use this account or do I have to open a new one?

- ▶ Your account can be used again and again (subject to credit approval) at any of the offices that accept CareCredit. Even if you opened an account for dental services or any other treatment you can use your account again at any other provider or at the same provider. You do not need to open another account.

Can I get promotional financing anytime I visit a doctor/provider and use my CareCredit card?

- ▶ There is promotional financing offered every time you use your CareCredit account through your provider. All plans are not available at all providers.

How do I get my favorite dentist, veterinarian or other provider to accept CareCredit?

- ▶ You can refer any provider to us by completing the information on our provider referral page.
- ▶ We will contact the provider on your behalf.
- ▶ Then we will notify you of the status of your provider joining our network of locations that accept CareCredit.

I have No Interest**, if paid within the promotional period, financing on my account. If I pay the minimum due, will that pay off my account with No Finance Charges?

- ▶ Paying the minimum due on your account will not pay off your balance. Each month you're required to pay the minimum monthly payment on your statement to avoid interest. Your promo purchase must be paid in full within your promo period. You can contact the customer service center to discuss your particular balance and transactions to better understand what amount you should pay on your account to take advantage of your special financing promotions and to avoid paying interest or reduce the interest you may have to pay on your account.

I just received my statement and my promotional financing isn't correct. How do I get it corrected?

- ▶ You can contact customer service at 1-866-893-7864. We will work with you and your provider to resolve the issue as quickly as possible.

I need to make a payment immediately. What are my options?

- ▶ You can pay and manage your account online at geonlineservice.com. There is no fee for using our service.
- ▶ You can make overnight payments to the following address (overnight payments cannot be made in person.) Mailing address only:

OVERNIGHT PAYMENT GE MONEY BANK
140 WEKIVA SPRINGS ROAD
LONGWOOD, FL 32779

- ▶ You can also make payments by phone on our automated phone system. Contact our customer service center at 1-866-893-7864. There will be a fee to make payments using this service.

Can I make a payment at the doctor/provider's office?

- ▶ Unfortunately, payments are not accepted at the provider's office. You can make your payments through:
 - Our online payment center at geonlineservice.com
 - By phone using the automated phone system or with a customer service team member (there will be a charge for this service)
 - By regular or overnight mail

I need to change my phone number and address on my account. Do I have to contact your call center to make this change?

- ▶ You can always contact our customer service team to help make changes to your account. They can be reached at 1-866-893-7864.
- ▶ You can also manage your account online at geonlineservice.com:
 - Manage your profile (address/phone changes)
 - Make payments online
 - View your electronic version of your statement
 - And much more...

How do I contact you with questions about my account?

- ▶ Customer service can be reached at 1-866-893-7864 to assist you. Some of your questions may be answered through our automated phone system for faster resolution.

I would like a higher credit limit. What should I do?

- ▶ Contact our customer service team at 1-866-893-7864. We have a team of credit specialists that will review your needs and assist you.

I need a new card. What should I do?

- ▶ Customer service is the fastest way to get a lost, misplaced or stolen card replaced. Our reps will be able to help you at 1-866-893-7864.

I haven't received my statement yet. What should I do?

- ▶ You should contact customer service to make sure a statement has been mailed to your correct address. Customer service can be contacted at 1-866-893-7864. You may also access your account information online at geonlineservice.com. There you can have access to your statement. You can also:
 - See when your payments are due
 - See the most recent statement
 - Verify your mailing address
 - Make payments online

I am having problems making my payment. What should I do?

- ▶ Contact us before your due date if you are going to be late. We may be able to offer you choices that will fit your needs.

What are the hours of your call center?

- ▶ Cardholders can reach a live representative at 1-866-893-7864 Monday to Friday from 8am to Midnight (EST).
- ▶ Cardholders are able to do the following through the automated phone system without reaching a live representative:
 - Check their balance
 - Check available credit limit
 - Amount due and date of last payment
 - Make a payment
 - Change address
 - Report a lost or stolen card
 - Request a credit line increase
 - See if a payment has posted
 - Receive a balance letter
 - Dispute a purchase
 - Get the address for making payments

** Valid on purchases made on CareCredit account. A \$300 minimum purchase is required for plans longer than 3 months. On promo purchase balance, monthly payments required, but no Finance Charges will be assessed if (1) promo purchase balance paid in full in 3, 6, 12 or 18 months, (2) all minimum monthly payments on account paid when due, and (3) account balance does not exceed credit limit. Otherwise, promo may be terminated & Finance Charges assessed from purchase date. On promotions requiring a minimum payment, payments over the minimum will usually be applied to those promo balances before non-promo and other balances. If you have a non-promo balance, this may reduce the benefit from the promo. If you want to change this allocation, please call Customer Service. Standard terms apply to non-promo purchases and optional charges. Promo purchases on existing accounts may not receive full benefits of promo terms, including reduced APR if applicable, if account is subject to delinquency pricing. As of 7/1/09, variable APRs: 22.98% & on all accounts in default, 29.99%. Minimum Finance Charge \$2.00. Subject to approval by GE Money Bank.