



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 where ever I want?](#)
- [Who can use my CareCredit account?](#)
- [Where can I use my CareCredit account?](#)
- [I opened an account to get braces but now want to use CareCredit for my pet. Can I use my account or do I have to open a new one?](#)
- [Can I get promotional financing anytime I visit a doctor/provider and use my CareCredit card?](#)
- [How do I get my favorite dentist, veterinarian, or other provider to accept CareCredit?](#)
- [I have No Interest, if paid within the promotional period, financing on my account. If I pay the minimum due will that payoff my account with No Finance Charges?](#)
- [I just received my statement and my promotional financing isn't correct. How do I get it corrected?](#)
- [I need to make a payment immediately what are my options?](#)
- [Can I make a payment at the doctor/provider's office?](#)
- [I need to change my phone number and address on my account. Do I have to contact your call center to make this change?](#)
- [How do I contact you with questions about my account?](#)
- [I would like a higher credit limit. What should I do?](#)
- [I need a new card. What should I do?](#)
- [I haven't received my statement yet. What should I do?](#)
- [I am having problems making my payment. What should I do?](#)
- [What are the hours of your call center?](#)

Can I use my CareCredit account whenever I want?

- Your CareCredit account is a revolving line of credit that you can use where ever 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.

[Back to top](#)

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.

[Back to top](#)

Where can I use my CareCredit account?

- You can use at over 90,000 locations nationwide of 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

[Please click here to get quick access to our provider locator.](#)

[Back to top](#)

I opened an account to get braces but now want to use CareCredit for my pet. Can I use my 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 provider or at the same provider. You do not need to open another account.

[Back to top](#)

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.

[Back to top](#)

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. [Please access the page by clicking here.](#)
- We will contact the provider on your behalf

- Notify you of the status of your provider joining our network of locations that accept CareCredit.

[Back to top](#)

I have a No Interest, if paid within the promotional period, financing on my account. If I pay the minimum due will that payoff 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.

[Back to top](#)

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

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

[Back to top](#)

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 PAYMENTGE MONEY BANK
140 WEKIVA SPRINGS ROAD
LONGWOOD, FL 32779*

- You can also make payments by phone or 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 office. You can make your payments through:
 - Our online payment center at geonlineservice.com please [click here](#) to access your account
 - 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

[Back to top](#)

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. [Click here](#) to reach GE online Services to:
 - Manage your profile (address/phone changes)
 - Make payments online
 - View your electronic version of your statement
 - And much more...

[Back to top](#)

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.

[Back to top](#)

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 specialist that will review your needs and assist you.

[Back to top](#)

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 you mailing address
 - Make payments online

[Back to top](#)

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.

[Back to top](#)

What are the hours of your call center?

- Cardholders can reach a live representative at 1-866-893-7864 Monday through Friday from 7:30am to 12:00 midnight (EST), Saturday from 9:00am to 9:00pm (EST), and Sunday from 10:00am to 5:00pm (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