Put care first with Pay Later.

Designed to support care every step of the way.

CareCredit Pay Later is a one-time-use installment loan that helps customers pay for care over time with predictable monthly payments and a clear payoff timeline.

What Pay Later offers:

- **One-time-use loans that close once paid in full**
- **No hard credit check** to see if you prequalify
- **No surprises** fixed APR terms and clear payoff timelines
- **More approval opportunities** to help more people say yes to care

What real patients or clients have to say about Pay Later:

77% of consumers surveyed said Pay Later helped them get care they might have delayed or gone without[1]

1 in 4 consumers said they would not have made a purchase if a loan was not available[2]

91% of consumers surveyed said Pay Later is easy to use[1]

Your step-by-step guide.

1. **Customers can see if they prequalify for CareCredit Pay Later and the CareCredit credit card** with one simple application and no impact to their credit score.
2. **Discuss payment options** with clarity and ease.
3. **Instant decisions** help let people move forward with same-day use if approved.

Contact your Practice Development Manager to explore what Pay Later can do for your customers.

[1] CareCredit Cardholder Panel Survey of people who used a Synchrony Pay Monthly loan in the past 12 months (n=217)
[2] Point of Sale Installment Lender/Consumer Research, 2024

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Pay Later FAQs

What is CareCredit Pay Later?

CareCredit Pay Later is an installment loan designed for larger or more defined care costs, with predictable monthly payments and a defined payoff timeline.

Why should my office, practice or business offer CareCredit Pay Later loans?

The CareCredit platform offers customers two ways to pay through one application: the CareCredit credit card for ongoing care wants and needs, and CareCredit Pay Later for larger or more defined care costs. More options can mean more approvals and more opportunities to move care forward.

How long does it take for customers to see if they prequalify?

They can see if they prequalify in seconds, with no hard credit check.

How do customers apply for CareCredit Pay Later?

They can scan the QR code, visit the URL, or ask your team for more information. One application lets them review their available CareCredit options to see what works for their care wants and needs.

How transparent are the financing terms?

CareCredit Pay Later offers predictable, fixed monthly payments, a fixed interest rate, and a defined payoff timeline, so customers know what to expect before selecting an offer.

How do I get my staff to offer CareCredit Pay Later?

Offer CareCredit financing options and direct customers to your custom link or QR code. One application lets them see whether they prequalify for the CareCredit credit card, Pay Later or both options, so your staff doesn't have to pre-select a product. Your Practice Development Manager can also provide personalized training and support.

Will my customers get approved?

Adding CareCredit Pay Later gives people another way to qualify, which can mean more approvals and opportunities to move forward with larger or more defined care costs.

How is CareCredit Pay Later different from the CareCredit credit card?

The CareCredit credit card is reusable for ongoing care wants and needs, subject to available credit at more than 290k locations. CareCredit Pay Later is a one-time-use installment loan for a specific purchase amount, with fixed monthly payments and a defined payoff timeline. The account closes once the loan is paid in full.

How much does it cost for my practice or business to offer CareCredit Pay Later loans?

Log in to Provider Center and visit the Rates/Promotions section to review your CareCredit Pay Later merchant rates.

Will prequalifying hurt my customer's credit score?

No. They can see if they prequalify with no hard credit check. If they prequalify and accept an offer it may impact their credit score.

When does my practice or business receive the funds after a transaction?

Your practice or business is funded in 2 business days.

Does Pay later require a downpayment?

CareCredit Pay Later does not require a downpayment.

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