

# 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.