

# CareCredit

Payment Solution for Every Body

## With CareCredit You:

- Can get the cosmetic surgery you want, when you want it\*
  - Enjoy low monthly payments
- Have a resource for any additional surgery you'd like, without having to reapply \*
  - Pay no annual fees or prepayment penalties

## CareCredit Payment Options:

### 3, 6, and 12 Month No Interest Payment Plans

If you pay at least the minimum monthly payment each month when due, and pay the promotional balance in full by the end of the promotional period, then no interest is charged on your promotional purchase.

### 24, 36, and 48 Month Extended Payment Plans\*

- Convenient, fixed monthly payments
- Low 12.96% annual percentage rate
- For treatment fees of \$1,500 or more

\*\* See reverse side for details.

†† 6 and 12 months are not available in all offices. Please ask for availability. \* Subject to credit, approval and available credit limit.

## CareCredit Estimated Monthly Payments

Based upon your surgery fee, choose the estimated monthly payment that is best for you.

Treatment Fee	Required Minimum Monthly Payment <sup>1</sup>	NO		12 Months*	EXTENDED PAYMENT PLANS**			Treatment Fee
		Estimated	3 Months	6 Months"	24 Months	36 Months	48 Months	
\$300	\$10	<b>\$100</b>						
		\$167						
\$500	\$15	\$233						
\$700	\$21		\$117					
\$900	\$27	\$300	\$150	\$83				
\$1,000	\$30	\$333	\$167	\$100				<b>\$1,000</b>
\$1,200	\$36	\$400	\$200	\$125	\$191			<b>\$1,200</b>
\$1,500	\$45	\$500	\$250	\$167	\$72	\$169	\$135	<b>\$1,500</b>
\$2,000	\$60	\$667	\$333	\$208	\$238			<b>\$2,000</b>
\$2,500	\$75	\$833	\$417	\$250		\$253	\$202	<b>\$2,500</b>
\$3,000	\$90	\$1,000	\$500	\$292	\$357			<b>\$3,000</b>
\$3,500	\$105	\$1,167	\$583	\$333		\$337	\$269	<b>\$3,500</b>
\$4,000	\$120	\$1,333	\$667	\$417	\$476			<b>\$4,000</b>
\$5,000	\$150	\$1,667	\$833	\$625		\$506	\$403	<b>\$5,000</b>
\$7,500	\$225	\$2,500	\$1,250	\$833	\$713			<b>\$7,500</b>
\$10,000	\$300	\$3,333	\$1,667	\$1,250		\$842	\$671	<b>\$10,000</b>
\$15,000	\$450	\$5,000	\$2,500	\$2,083	\$1,189			<b>\$15,000</b>
\$25,000	\$750	3,333	\$4,167					<b>\$25,000</b>

estimate monthly payments for treatment fees not listed, visit our online payment calculator at [www.carecredit.com](http://www.carecredit.com).

See back panel for details.

Under the No Interest Plans, each month you are only required to pay the required minimum monthly payment in the column to the left and to avoid interest, the promotional purchase must be paid in full within the promotional period. The amounts in these columns are the amounts to be paid if you choose to make equal monthly payments and take advantage of the promotion.

If you choose not to take advantage of the promotion and only make minimum monthly payments when due, the number of months to pay in full is as follows: \$300 is 43 months; \$500 is 84 months; \$700 is 118 months; \$900 is 139 months; \$1,000 is 141 months; \$1,200 is 165 months; \$1,500 is 174 months; \$2,000 is 197 months; \$2,500 is 215 months; \$3,000 is 230 months; \$3,500 is 242 months; \$4,000 is 253 months; \$5,000 is 271 months; \$7,500 is 324; \$10,000 is 349 months; \$15,000 is 384 months; \$25,000 is 429 months. See back panel for additional details.

6 and 12 months are not available in all offices. Please ask for availability.

*With CareCredit, you can schedule treatment — right away.  
Choose one of the quick and easy ways to apply for CareCredit.*

### **Standard Application**

- Ask the office staff for an application
  - Complete the application form
- Return to the office staff for processing

### **Online Application**

- Go to [www.carecredit.com](http://www.carecredit.com)
- Fill out the patient application
- Receive an immediate decision
- Contact the office to schedule your treatment

### **Automated Phone Application**

- Call (800) 365-8295
- Follow the prompts
- Receive immediate decision
- Contact the office to schedule your treatment

### **No Interest With Payment/Deferred Interest**

\* Offer is subject to credit approval by GE Capital Consumer Card Co. Applies to purchases of at least \$300 for 90 days, \$700 for 6 months, or \$1000 or more for 12 months made on a CareCredit consumer credit card account. No finance charges will be assessed on the promotional purchase amount (excluding optional insurance charges) if you pay this amount in full by the payment due date as shown on your 3rd, 6th, or 12th billing statement, as applicable. If you do not, finance charges will be assessed on the promotional purchase amount from the date of purchase. Minimum monthly payments are required during the promotional period. If minimum monthly payments are not paid when due, all special promotional terms may be terminated. Standard account terms apply to non-promotional purchases and, after promotion ends, to your promotional purchases. Variable APR is 22.98% as of February 1, 2004. Fixed APR of 24.75% applies if minimum payment is not made within 1 month of payment due date. Minimum finance charge is \$1. Existing cardholders should see their credit card agreement for standard terms.

### **Fixed Payment/Fixed APR**

\*\*Offer is subject to credit approval by GK Capital Consumer Card Co. Applies to purchases of \$1500 or more made on a CareCredit consumer credit card account. Minimum monthly payments of a fixed amount of the promotional purchase (4.75% for 24 months, 3.37% for 36 months or 2.68% for 48 months), plus optional credit insurance charges, will be required each month in addition to any other required minimum payment. Finance charges will be assessed on the promotional purchase amount from the date of purchase at the fixed daily rate of .0355% (corresponding fixed ANNUAE PERCENTAGE RATE of 12.96%). If minimum monthly payments on your account (including optional insurance charges) are not paid when due, all special promotional terms may be terminated. Standard account terms apply to non-promotional purchases and, after promotion ends, to your promotional purchases. Variable APR is 22.98% as of February 1, 2004. Fixed APR of 24.75% applies if minimum payment is not made within 1 month of payment due date. Minimum finance charge is \$1. Existing cardholders should see their credit card agreement for standard terms.

### **Payment Estimator Disclosure**

t The required minimum monthly payment is the approximate amount required to be paid each month for the corresponding initial purchase (includes initial amount and applicable taxes) and assumes that no additional purchases or charges (i.e. late fee, credit insurance, etc.) are incurred nor the interest rate changes. Monthly payment amounts are principal and interest charges. The payment schedule assumes only the required minimum payments are made each month when due. The customer is permitted to pay more than the minimum amount due each month, and by doing so, the balance will be more quickly repaid and less finance charges will be incurred. For full description of the terms governing this account, refer to the CareCredit Credit Card Agreement with GE Capital Consumer Card Co.