



ADVERTISING AND DISCLOSURE GUIDANCE FOR PROMOTIONAL FINANCING

QUICK REFERENCE GUIDE

Effective 5/30/2024, Version 4

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This quick reference guide is based on content from the Advertising Guidelines, which contains more detailed information about marketing your financing program. Please ask your Synchrony representative about additional guidance.

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The purpose of this quick-reference guide is to convey language for the required elements to comply with the laws and regulations on finance advertising for 3 headline types (“Trigger Term”, “Combo” and “Generic”). For more detailed instructions, examples by channel and expanded, detailed copy for multiple promotional offers, please refer to the CareCredit Advertising Guidelines.

This guide also provides easy access to several additional advertising disclosures.

- I. [Types of Promotional Financing](#) offered by CareCredit
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TWO TYPES OF PROMOTIONAL FINANCING

Deferred Interest Promotions

Interest accrues on promo purchase during promo period and is assessed if promo balance is not paid in full within promo period. Minimum monthly payments are required. Making only the minimum monthly payment, which is shown on the billing statement, may or may not pay of the promotional balance within the promo period.

Available on purchases of \$200+

Financing options: 6 Months (all providers), 12 Months, 18 Months & 24 Months

Fixed Payment/ Reduced APR for Life of Promotion:

Interest is assessed on a promotional purchase at a reduced APR and fixed monthly payments are required until paid in full or otherwise terminated. Fixed payments are fixed percentage of the initial promo purchase amount.

- **24 months** promotional financing with a **17.90%** APR on purchases of **\$1,000+**
- **36 months** promotional financing with a **18.90%** APR on purchases of **\$1,000+**
- **48 Months** promotional financing with a **19.90%** APR on purchases of **\$1,000+**
- **60 Months** promotional financing with a **20.90%** APR on purchases of **\$2,500+**

Providers may visit Provider Center to confirm and/or customize promotional financing options.

FOR REFERENCE: Standard Account Terms (32.99% APR; 39.99% Penalty APR for late payments)

apply to purchases of less than \$200 and from purchase date on Deferred Interest Promotion if the promotional balance is not paid by the end of the promotional period.

ANATOMY OF A COMPLIANT FINANCING ADVERTISEMENT

THREE REQUIRED ELEMENTS of a finance offer: **headline, subheadline and supporting disclosure**. And, depending on the language contained in the headline, there are 3 ways to present compliant finance offers:

- **“Trigger”** headlines have a trigger term, such as the word “interest” (including the phrase, “no interest”) that requires all applicable regulatory formatting, subheadline and disclosures.
- **“Combo”** has no trigger term, but a time frame is given.
- **“Generic”** has no trigger terms or time frames and requires the least amount of language.

MAIN HEADLINE

Must have a disclosure identifier (e.g. asterisk, dagger, superscript #, etc.) at the end that ties to the corresponding supporting disclosure

DEFERRED INTEREST: For a Trigger headline **the font size and treatment must be the same for all language in the headline**

REDUCED APR/FIXED PAY: Reasonable variation is allowed in font/color/size, provided that key terms of the offer are presented in an understandable way for consumers.

SUB-HEADLINE

Must immediately follow, be connected, or adjacent to the Main Headline.

Subhead needs to be a reasonable size in relation to headline, clear and conspicuous, but in no event less than 10pt font. 40% of the Main Headline size could be a good benchmark for subhead size.

SUPPORTING DISCLOSURES

- Minimum font size is 8pt but increases as appropriate for the size of the advertisement; Must be easily readable, considering the size and format of the advertisement.
- Must be preceded by the same disclosure identifier (asterisk, dagger, etc.) used at the end of the headline.
- May not contradict or take away from the general impression of the main headline or the subhead.

Consumer must be able to read and clearly tie each headline/statement that requires disclosure to its corresponding disclosure.

Print: **Single page document:** On the same page as the headline/subhead or reverse/back side of a page with a redirect* on the side of the document with the headline.

Multi-page document: Can be on the same page or on a different page with a redirect* on the page with the headline.

Online: On the same page or *no more than one click away* from the headline and subhead.

Additional Disclosures: If more than one statement requires a disclosure, different identifiers may be required for each.

***Redirect:** A short statement on the same page as the headline that tells the reader where to find the supporting disclosure. It is preceded by the same disclosure identifier used at the end of the headline and at the beginning of the supporting disclosure. (E.g., Print: *See reverse for details; *See back for detail; *See page xx for details. Online: [Get Details](#), [Learn How](#), (etc.) -- hyperlink directly to disclosure or page with disclosure. (One click away.)

COMBO & GENERIC ADVERTISING: All Promos

COMBO	GENERIC	Design Notes: All Promos
<p>HEADLINE OPTIONS</p> <p>Special Financing for [X] Months [Available]*</p> <p>Promotional Financing for [X] Months [Available]*</p> <p>XX Months Special Financing [Available]*</p> <p>XX Months Promotional Financing [Available]*</p> <p><i>(NOTE: For Fixed Pay/Reduced APR promos, “Special/Promotional” can also be omitted.)</i></p> <p>SUBHEAD</p> <p>On qualifying purchases of [\$200/\$1,000/\$2,500] or more [after discount] [at enrolled provider locations] made with your CareCredit credit card [account].</p> <p>DISCLOSURE:</p> <p>*Subject to credit approval. Minimum monthly payments required. See [where] for details</p>	<p>HEADLINE OPTIONS</p> <p>Special Financing [Available]*</p> <p>Promotional Financing [Available]*</p> <p><i>(NOTE: For Fixed Pay/Reduced APR promos, “Special/Promotional” can also be omitted.)</i></p> <p>SUBHEAD:</p> <p>Not Required</p> <p>DISCLOSURE OPTIONS:</p> <p>CareCredit <u>is</u> mentioned: *Subject to credit approval. See [where] for details.</p> <p>NO CareCredit mention: *See [where] for details.</p> <p>Note: “Minimum monthly payments required.” is not necessary with a generic headline.</p>	<ul style="list-style-type: none"> ✓ Text in [brackets] denotes discretionary or variable copy. Update or remove text as applicable. You must delete the brackets. ✓ With <i>the first or most prominent mention of CareCredit</i> Include the words “credit card” OR a card image. ✓ If offer is for a <i>limited time</i> or there are <i>specific purchase requirements</i>, clearly state these in the marketing copy in addition to the content on this page. ✓ If a provider/merchant <i>offers a discount</i> that could impact a consumer’s ability to qualify for a promo, include the bracketed “after discount” copy in the subheadline disclosure (and remove the brackets). ✓ “Special” and “Promotional” are both acceptable – choose one and use consistently throughout the creative.

DEFERRED INTEREST: 6, 12, 18 and/or 24 Months

TRIGGER TERM AD: DI

Additional Design Notes

HEADLINE OPTIONS

No Interest if Paid in Full within [X] Months*

Deferred Interest if Paid in Full within [X] Months*

Zero Interest if Paid in Full within [X] Months*

0 Interest if Paid in Full within [X] Months*

SUBHEAD

On qualifying purchases of \$200 or more made [after discount] with your CareCredit credit card [account at enrolled provider locations and select retailers in the CareCredit Network]. Interest will be charged to your account from the purchase date if the promotional balance is not paid in full within the promotional period. Minimum Monthly Payments required.

DISCLOSURE:

*No interest will be charged on the promo balance if you pay it off, in full, within the promo period. If you do not, interest will be charged on the promo balance from the purchase date. [Any discount will reduce your total purchase amount and may result in you not satisfying the minimum qualifying purchase amount required.] The required minimum monthly payments may or may not pay off the promo balance before the end of the promo period, depending on purchase amount, promo length and payment allocation. Regular account terms apply to non-promo purchases and, after promo period ends, to the promo balance. [Insert [New Account APRs and Min Interest Charge language](#)]. Existing cardholders: See your credit card agreement terms. Subject to credit approval.

- ✓ Text in [brackets] denotes **discretionary or variable copy**. Update or remove text as applicable. **You must delete the brackets.**
- ✓ You can **choose which promos to advertise** – just one or up to four – customize as needed.
- ✓ *Terms such as “0% Interest” or “Interest Free” **CANNOT** be used because interest accrues with this type of offer and is assessed if the promotional purchase balance is not paid in full within the promo period.*

FIXED PAY/REDUCED APR: 24, 36, 48 and/or 60 Months

TRIGGER TERM AD: FPRA

Additional Design Notes

HEADLINE/ SUBHEAD OPTIONS:

LEAD WITH THE PURCHASE THRESHOLD

or

LEAD WITH THE # MONTHS

Reduced APR and Fixed Monthly Payments Required Until Paid In Full*

On qualifying purchases made [after discount] with your CareCredit credit card [account at enrolled provider locations and select retailers in the CareCredit Network]:

- Purchases of \$1,000 or more are eligible for a
 - ✓ 24 months offer with a 17.90% APR
 - ✓ 36 months offer with a 18.90% APR
 - ✓ 48 months offer with a 19.90% APR
- Purchases of \$2,500 or more are eligible for a 60 months offer with a 20.90% APR

Reduced APR and Fixed Monthly Payments Required Until Paid In Full*

On qualifying purchases made [after discount] with your CareCredit credit card [account at enrolled provider locations and select retailers in the CareCredit Network]:

- 24 months offer with a 17.90% APR available on purchases of \$1,000+
- 36 months offer with a 18.90% APR available on purchases of \$1,000+
- 48 months offer with a 19.90% APR available on purchases of \$1,000+
- 60 months offer with a 20.90% APR available on purchases of \$2,500+

or

XX.90% APR for ## Months Until Paid In Full*

On qualifying purchases of [\$1,000/\$2,500] or more made with your CareCredit credit card [account] at enrolled provider locations [and select retailers] in the CareCredit Network.

- ✓ Text in [brackets] denotes **discretionary or variable copy**. Update or remove text as applicable. **You must delete the brackets.**
- ✓ You can **choose which promos to advertise** – just one or up to four – customize as needed.

*Interest will be charged on promo purchases at a reduced APR from the purchase date. Fixed monthly payments are required until paid in full and will be calculated as follows: [on 24-month promotions – 4.9876% of initial promo purchase amount; on 36-month promotions – 3.6605% of initial promo purchase amount; on 48-month promotions – 3.0377% of initial promo purchase amount or on 60-month promotion – 2.6997% of initial promo purchase amount.] The fixed monthly payment will be rounded up to the next highest whole dollar and may be higher than the minimum payment that would be required if the purchase was a non-promo purchase. [Any discount will reduce your total purchase amount and may result in you not satisfying the minimum qualifying purchase amount required.] During the last month(s) of the promo period the required monthly payment may be reduced due to the prior months' rounding. Regular account terms apply to non-promo purchases. [\[Insert New Account APRs and Min Interest Charge language\]](#). Existing cardholders: See your credit card agreement terms. Subject to credit approval.

Disclosures for New Account Offers

Choose one of the following options based on the card(s) you are advertising (PLCC, Mastercard or both). As of date of publication:

- Both cards: application via carecredit.com
- PLCC only: application via provider’s custom link, provider center, practice management software or by phone

Copy Content	Disclosure
When Advertising PLCC only	For New Accounts as of 5/30/24: Purchase APR 32.99%. Penalty APR 39.99%. Minimum Interest Charge \$2.
When Advertising MC only	For New Accounts as of 5/30/24: Purchase APR 32.99%. Penalty APR 39.99%. Cash APR 32.99% and 4% Fee (\$10 min). Bal Trans APR 32.99%, and 5% Fee (\$5 min). Min Interest Charge \$2. Foreign Trans Fee 3%.
When Advertising both PLCC and MC	For New Accounts as of 5/30/2024: Purchase APR 32.99%. Penalty APR 39.99%. Min Interest Charge \$2. CareCredit [Rewards] Mastercard: Cash APR 32.99% and 4% Fee (\$10 min). Bal Trans APR 32.99% and 5% Fee (\$5 min). Foreign Trans Fee 3%.

Text in [brackets] denotes **discretionary copy**. Update or remove text as applicable. **You must delete the brackets.**

Standard Disclosures: For Consumers

Statement	Disclosure
Advertising an array of promo financing offers – as applicable	*Not all promotional financing options are available at all enrolled providers. Ask yours for details. Promotional financing options are not available at all retail locations that accept CareCredit, and standard account terms will apply to such purchases.
ATP/ post-screening for prescreens	*We may not open an account for you if you no longer meet our credit criteria or if you do not have sufficient income.
Authorized User*	*The Primary Cardholder will be liable for all purchases made on the Account, including those made by an authorized user.
Call To Apply*	*Must be 18 or older to apply, must be 21 or older to apply by phone.
Credit limit increase request	*You may be required to provide your annual net income if we do not have your recent information on file. Your income will be used as a factor to determine eligibility for a credit line increase.
Merchant Acceptance (Rite Aid/Walmart/Walgreens and/or Sam's Club)	*Subject to credit approval. In-store/in-club only. Promo financing not available. Other restrictions apply. Rite Aid: For details see carecredit.com/riteaid. Walgreens: For details see carecredit.com/walgreens. Walmart: Select merchandise only. For details see carecredit.com/walmart. Sam's Club: For details see carecredit.com/samsclub. Select merchandise only. Merchant acceptance may change at any time.
No Annual Fee*	<p>When Advertising PLCC only: *For New Accounts as of 5/30/24: Purchase APR 32.99%. Penalty APR 39.99%. Minimum Interest Charge \$2.</p> <p>When Advertising both PLCC and MC: *For New Accounts as of 5/30/2024: Purchase APR 32.99%. Penalty APR 39.99%. Min Interest Charge \$2. CareCredit [Rewards] Mastercard: Cash APR 32.99% and 4% Fee (\$10 min). Bal Trans APR 32.99% and 5% Fee (\$5 min). Foreign Trans Fee 3%.</p> <p>✓ Note: Text in [brackets] denotes discretionary copy. Update or remove text as applicable. You must delete the brackets.</p>

Standard Disclosures: For Consumers (Continued)

Statement	Disclosure
Text alerts	*Standard text message rates apply.
“Zero Fraud Liability for Unauthorized Use ”*	*Unauthorized use does not include charges by a person to whom you have given authority to use your account or card, and you will be liable for all use by such person. (Note: Only required when “unauthorized use” is included.)

Standard Disclosures: For Providers

Statement	Disclosure
<p>Non-Recourse (E.g., “The practice receives an electronic transfer of the treatment fee into its bank account within two business days, with no recourse if the patient delays payment or defaults*”)</p>	<p>*Subject to the representations and warranties in the Agreement with Synchrony.</p>
<p>Applications/Prequal advertising that includes CA audience (SB639)</p>	<p>*Except for providers in California who are prohibited under state law from submitting applications on behalf of patients for certain healthcare loans or lines of credit, including the CareCredit credit card.</p>

Version Control

Statement	Disclosure
6/1/21	NATU: Update APR
10/26/23	Trigger Term Disclosure: Insert “as of” date for APR.
4/10/24	NATU: Updated New Account Disclosures for PLCC and Mastercard: Trigger Term Promo, No Annual Fee disclosures. Updated new account APR to 32.99% and added Penalty APR of 39.99% with “as of” date of 5/30/24 when the changes are effective. Also, updated the Merchant Acceptance and non-recourse disclosures.
5/16/24	<ul style="list-style-type: none"> • Filename has V3 effective 5/30/24. • Page 7: Added “at a reduced APR” to the first sentence of the disclosure: Interest will be charged on promo purchases at a reduced APR from the purchase date. • Page 8: Modified PLCC only New Account disclosure. Modified the positioning of the colon and removed occurrences of “is” for consistency. • Page 9: Modified No Annual Fee New Account disclosure for PLCC only. Modified the positioning of the colon and removed occurrences of “is” for consistency.
5/22/24	<ul style="list-style-type: none"> • Updated filename has V4 effective 5/30/24. • Pages 6-7: Updated sentence in disclosure from “For new accounts: [Insert New Account Language]” TO [Insert New Account APRs and Min Interest Charge language] because the disclosures at the hyperlink include “For New Accounts:”.