

# Care now, pay later

Simple, friendly payment plans



Scan QR to apply, or visit **scratchpay.com** 



Discover thousands of healthcare providers accepting Scratch Pay at scratchpay.com<sup>‡</sup>



## **How it works**

It's simple and easy to get the care you need.

- Apply for a plan at scratchpay.com from your phone or desktop.
- Check your rate and pick your payment plan. If approved, your practice will be notified to finalize your plan, and the approved funds will be sent directly to them for your medical bill.
  - If your plan is not finalized, it will naturally expire, and your down payment will be reimbursed.
- **3** Get the care you need!

### **Instant decision applications**

90-second application with instant decision and terms presented clearly. Finding a plan\* won't affect your credit score.



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\* Checking your eligibility for a plan will not impact your credit score. If you are approved and accept a loan, repayment activities may be reported to the credit bureaus.

Legal agreements available at Scratchpay.com/legal

Scratch Pay plans in the US are issued by WebBank, while in Canada, they are issued by @Scratch Financial, Inc. @Scratchpay (NMLS ID#: 1582666). Eligibility is required for these loan products, and Scratch Pay plans may not be available in all states.



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