



CareCredit Promotions

Carilion Clinic Cosmetic Center offers the following CareCredit Promotions:

- 6 Month - 0% APR if paid in full *
- 24 Month - Reduced APR **
- 36 Month - Reduced APR **

No Interest if Paid in Full within 6 Months *

On qualifying purchases made with your CareCredit credit card account. Interest (at the rate of 26.99% for new accounts) will be charged to your account from the purchase date if the promotional purchase is not paid in full within the promotional period. Minimum Monthly Payments required. Required monthly payments may or may not pay off purchase before end of promotional period.*

24 or 36 Month Reduced APR and Fixed Monthly Payments Required Until Paid in Full **

On qualifying purchases made with your CareCredit credit card account. Interest will be charged on promotional purchases from the purchase date at a reduced 14.90% APR on purchases with 24 months promotional financing and 15.90% APR on purchases with 36 months promotional financing. Fixed monthly payments are required until promotion is paid in full and will be calculated as follows: on 24-month promotions – 4.8439% of initial promotional purchase amount; on 36-month promotions – 3.5108% of initial promotional 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-promotional purchase. Regular account terms apply to non-promotional purchases except the fixed monthly payment will apply until the promotion is paid in full. For new accounts, the regular Purchase APR (interest rate) is 26.99%; Minimum Interest Charge is \$2. Existing cardholders should see their credit card agreements for their applicable terms.

Subject to CareCredit approval.