

**For Provider use only 800-859-9975** | Press 1 to access options below

**24 Hour toll free assistance for application and credit line processing**  
 Program, Processing, and Technical Support available M - F, 8:00 a.m. - Midnight, EST

Option 1	Option 2	Option 3
<b>Automated Application</b>	<b>Application Assistance</b> <ul style="list-style-type: none"> <li>• Cardholder account information</li> <li>• Credit Line increase (Only by account holder request)</li> <li>• Authorization</li> </ul>	<ul style="list-style-type: none"> <li>• All Others</li> </ul>

### CareCreditProviderCenter.com

- Submit Applications
- CareCredit Account Activity Reports
- Cardholder Account Number & Available Credit
- Process Transactions
- Order Supplies
- Payment Calculator

### Cardholder Inquiry Center

To be given to CareCredit cardholders (NOT for Provider use) **866-893-7864**

**Advertising Guidelines:** Important note about advertising CareCredit in your practice. If you advertise or market the financing available through the CareCredit credit card program via any channel or discussion (such as - print, radio, television, website, signage, emails, direct mail, social media and point of purchase, etc.) regulations provide specific guidance about how to promote such financing programs. It is important to comply with these applicable laws and regulations. Please take inventory of your advertising and marketing and follow the guidelines and promotional disclosures to help you ensure you remain compliant as outlined in the Advertising Guidelines. To review the CareCredit Advertising Guidelines visit [www.carecreditprovidercenter.com](http://www.carecreditprovidercenter.com)>Ad Toolkit>Advertising Guidelines or contact Provider Support at 800-859-9975.

## Table of Contents

Completing & Submitting the Application .....	2-3
Additional Requirements for Providers with Integrated Web Services .....	3
Important Information for all Dental and Hearing Practices .....	3
CareCredit Promotional Financing Options .....	4
Transaction Restrictions .....	5
Identification Verification for Online Transactions .....	5
CareCredit Rewards™ Mastercard® .....	5
Using the Promotion Selection Slip (PSS) .....	6
Terminal Transactions with CareCredit Credit Card Not Swiped .....	6
Where to Find Job Aid Resources .....	7
Quickscreen® .....	7
Transparency Principles: Compliance Requirements .....	8
Fair and Responsible Lending Requirements .....	8

# Completing & Submitting the Application

**Always have your patients sign a completed application!**

- Before a CareCredit application is completed and signed by your patients/clients, you must provide them with the CareCredit Credit Card Agreement Terms and Conditions on pages 3 through 12 of the application. Photocopies of current application and account opening disclosures cannot be used unless previously approved in advance by Synchrony Bank.

When discussing financing options, make sure the patient's ability to fully understand and process this information is not impaired in any way (e.g., by anesthesia, medication, or discomfort). Many practices have a set process as to when they introduce CareCredit to their patients/clients. You want to make sure they fully understand the suggested treatment, the cost associated with the treatment, and what payment options they have. You never want to have this conversation when your patients/clients are not in a position to fully understand and process this information.

- It's important that patients/clients understand the Terms and Conditions of their new account. Encourage patients/clients to review the Agreement Terms and Conditions, and the cover page of the application which explains how promotional purchases work, before applying for a CareCredit account. And finally, do not solicit applications in a language that differs from the application/terms. Applications are available in English and Spanish. It is recommended that any marketing also be supported in a language that does not differ from the application/terms.

Providers that accept credit applications in English and Spanish must select the appropriate language indicator in the CareCredit Provider Center to reflect the correct language. Disclosures (written/electronic) should be provided in the same language as the credit card application.

- Once the patient/client has read and agreed to the terms, the application must be completed and signed by the applicant.

## 4 Enter Estimated Fee

- Estimated procedure amount/need

## 5 Verify & Notate ID

Applicant/Joint Applicant must be present, agree to the Terms and Conditions, and provide two forms of ID. Acceptable forms of ID are listed below.

## 6 Verify Applicant/Joint Applicant Information

- Ensure information is complete and accurate with all sources of net income which patient/client has reasonable access to.
- Alimony, child support or separate maintenance payments do not need to be disclosed unless the patient/client wants this income to be considered.
- Never let someone present another person's ID or complete an application with another person's information.

## 7 Applicant/Joint Applicant Signatures

- Verify that signatures match IDs!
- Do not copy IDs.

## 8. Submit application

- Providers: online or **800-859-9975**
- Patients: online or **800-365-8295**

Applications are considered "completed" if the consumer has provided their name, address, Social Security Number/Taxpayer Identification Number or equivalent, date of birth, and income.

## 9 Note Account Number and Credit limit

- If the applicant is not approved for the requested amount, a credit line increase may be possible - if the applicant chooses to request an increase. Call 800-859-9975. (Subject to credit approval. You must have the patient's/client's permission to submit a credit line increase request. A credit bureau check will be performed just like a new credit application.)

## 10. Retain signed applications for 72 months in a secure location (approved or declined).

## 11. For Power of Attorney questions, please call 800-859-9975.



### Two Types of Promotional Options May Be Available

One or more of these promotional options may be available on qualifying purchases made with your CareCredit credit card account, based on your provider and your purchase. Not all promotions are available at all providers. Ask your provider for details.

#### No Interest if Paid in Full within 6, 12, 18 or 24 Months\*

Interest at the rate of **26.99%** will be charged to your account from the date of purchase if the promotional purchase is not paid in full within the promotional period. To avoid late fees, you must make your Total Minimum Monthly Payments by the due date each month. These Minimum Monthly Payments may or may not pay the interest accrued at **26.99%**, you must pay the total promotional purchase amount within the promotional period.

OR

#### Reduced APR and Fixed Monthly Payments Required Until Paid in Full\*\*

Fixed monthly payment amount based on repayment over 24, 36, 48 or 60 month period. Purchases of \$1,000 or more are eligible for a 24 months offer with a 14.90% APR, a 36 months offer with a 15.90% APR or a 48 months offer with a 16.90% APR. Purchases of \$2,500 or more may be eligible for a 60 months offer with a 17.90% APR.

\* \*\* See Page 12 for details

### What You Should Know When Using CareCredit

For **No Interest if Paid in Full** promotions, you will have to pay interest that accrues at **26.99%** from the date of purchase if you do not pay the full amount within the promotional period.

Your account should only be charged for services that have been completed or that will be provided within 30 days of the initial charge on your account. CareCredit's agreement with your provider prohibits charges for products or services that are not delivered or completed within 30 days of the charge, unless the charges are for custom products or orthodontic services.

**Right to Refund:** CareCredit knows that healthcare procedures can be a significant investment. CareCredit provides you with the right to a refund to your CareCredit account for any dental or audiology transaction amount greater than \$1,000 if the transaction occurred within three days of the date your provider submitted the application. Note that exercising this right does not preclude your provider from attempting to collect payment from you for services rendered.

\* Applicable only if you applied for your CareCredit credit card account through a dental or audiology provider; does not apply to applications submitted directly to CareCredit via the telephone or online.

The image shows a sample of the CareCredit application form. It includes sections for 'ESTIMATED FEES', '1. APPLICANT INFORMATION', '2. JOINT INFORMATION', '3. APPLICANT AND JOINT APPLICANT INFORMATION', and '7. SIGNATURES'. Numbered callouts (4-9) point to specific fields: 4 points to the 'Estimated Fee' field, 5 points to the 'Verify & Notate ID' section, 6 points to the 'Verify Applicant/Joint Applicant Information' section, 7 points to the signature lines, and 9 points to the 'APPLICANT AND JOINT APPLICANT INFORMATION' section.

**Applicant/Joint Applicant must be at least 18 years of age.** Applicant/Joint Applicant under 21 years of age must apply in writing and cannot apply by phone.



## Always check two forms of ID when submitting applications on behalf of your patients/clients.

Do not use identifications with expired dates. The following are acceptable forms of ID:

### PRIMARY ID (US or Foreign Government Issued ID)

- State issued Driver's License (preferred)
- State Issued ID
- Passport
- Military ID
- Tribal ID
- Foreign Passport (include number and country of issuance)
- Government issued Alien identification card (Green Card) (include number and country of issuance)
- Government issued Visa travel documents if a picture is present on the Visa

### SECONDARY ID

- Any acceptable primary ID
- Visa, Mastercard, American Express, Discover Card
- Department Store or Oil Company Credit Card

## Completing & Submitting the Application

When a staff member is completing a credit card application via an interview style, all fields must be requested, even those that are not required. However, if a field is marked optional, such as email address, the staff member must not require that the consumer provide that information. All completed consumer credit card applications must be submitted to Synchrony Bank for processing.

### If You Submit For Your Patient/Client

- Automated Phone     **800-859-9975**
- Internet                **www.carecreditprovidercenter.com**
- Terminal                **Follow terminal prompts**
- For hearing impaired patients/clients without a home phone, please call **800-859-9975** to complete the application process.

### If Your Patient/Client Submits

- Automated Phone     **800-365-8295\***
- Internet                **www.carecredit.com**
- CareCredit Direct     **www.carecredit.com/direct**

\*Please provide applicants submitting application by phone a copy of the cardholder agreement account terms when calling to apply.

All joint applicants must apply in writing and cannot apply by phone.

Applicant/Joint Applicant under the age of 21 must apply in writing and cannot apply by phone.

## Additional Requirements for Providers with Integrated Services

- System edits that can prevent an application from reaching Synchrony Bank are prohibited.
- If systemic messages are provided to staff member during the application process to contact Synchrony Bank, staff members are required to comply with these instructions.
- The expiration date (or any part thereof, e.g. month or year) and no more than the last five digits of the credit card number can be displayed on any electronically printed receipt provided at the point of sale.

## Important information for all Dental and Hearing Practices

### Option 1

#### For Transactions Within Three Days of Application Submission\*

If the patient/client requests a transaction **greater than \$1,000** to be processed within 3 days of the application submission date (see graphic below)\*, **your patient/client must submit the application directly to Synchrony Bank** through one of the following methods:

- CareCredit Direct [www.carecredit.com/direct](http://www.carecredit.com/direct) (via a provider device).
- Visit CareCredit.com, via their own mobile device, personal computer, or tablet.
- Call **800-365-8295**. If the applicant is calling CareCredit directly Providers must provide applicant a paper copy of the application with the Terms & Conditions of the CareCredit Credit Card Agreement to review.

### Option 2

#### For Transactions After Three Days of Application Submission\*

If the patient/client does not require a transaction **greater than \$1,000** to be processed within 3 days of the application submission date (see graphic below)\*, you should continue to submit the CareCredit application as you normally would.

For transactions less than \$1,000 you the provider can transact immediately upon the application approval.

***Cardholders have a right to a refund, for purchases greater than \$1,000, if made within 3 days of the application submission date, where the application was submitted by the provider\*. This right does not preclude the provider from directly attempting to collect payment for services rendered.***

**NOTE:** If approved, please advise your patient/client to make note of her/his account number in order to facilitate the transaction.

The chart below provides an example of how the 3-day consideration period is calculated.\*

Monday	Tuesday	Wednesday	Thursday	Friday
Application Submission	<del> </del>	<del> </del>	<del> </del>	Process Transaction
Day 0	Day 1	Day 2	Day 3	4th Day after Submission
<b>3-day consideration period</b>				

\*Dental and Hearing Providers

# CareCredit Promotional Financing Options

## Disclosures

CareCredit offers two types of special financing options. It is important that you describe these options consistently to the applicants and existing cardholders and that you provide the appropriate disclosures at time of credit application and at the time of the sale transaction for existing cardholders.

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.

## Deferred Interest/No Interest if Paid in Full Promotional Financing Options

### How They Work

- Minimum monthly payments required on 6, 12 and 18 months promotional financing options.
- For the 24 month promotional financing option, fixed monthly payments, based on a repayment period of 24 months, required until paid in full.
- Interest accrues on the daily balance of the promotional purchase from date of original purchase at the Purchase APR applicable to the account (for new accounts, this APR is 26.99%).
- If the balance is not paid in full within the promotional period, the accrued interest is added to the existing current promotional balance. The new balance will accrue interest at the Purchase APR applicable to the account until the balance is paid in full.

### Things to Remember

<b>Minimum Purchase Amount</b>	\$200			
<b>Promotional Period</b>	6 months*	12 months*	18 months*	24 months**
<b>Terminal Code</b>	106	112	118	124

\*Minimum monthly payments required. **Required monthly payments may or may not pay off purchase before end of promotional period.**

\*\*Fixed Monthly payments required.

## Fixed Payment/Reduced APR Promotional Financing Options

### How They Works

- Fixed monthly payments of principal and interest required.
- Fixed monthly payments based on repayment factor of 24, 36, 48, or 60 months.
- 24 months offer with a 14.90% APR
- 36 months offer with a 15.90% APR
- 48 months offer with a 16.90% APR
- 60 months offer with a 17.90% APR

### Things to Remember

<b>Minimum Purchase Amount</b>	\$1,000	\$2,500		
<b>Promotional Period</b>	24 months	36 months	48 months	60 months
<b>Terminal Code</b>	524	536	548	560

## Standard Terms

### How It Works

- This option applies to purchases that are less than \$200.
- No Promotion Selection Slip required for Standard Account Terms transactions.
- No interest will be charged if the entire Standard Account Terms balance is paid in full by the due date each month. If the cardholder does not pay in full every month, interest will be charged on the outstanding balance at the Purchase APR applicable to the account (for new accounts, this APR is 26.99%)

### Things to Remember

<b>Minimum Purchase Amount</b>	\$1.00-\$199.99
<b>Terminal Code</b>	102

## Transaction Restrictions

- Only charge for services that have been completed or that will be completed within 30 days of the initial charge. This requirement does not apply to charges for orthodontic service or for custom products ordered by the patient/client.
- Accounts Receivable balances aged greater than 90 days may not be charged on CareCredit credit card.
- A NO REFUND policy, where no services/products were rendered, is not acceptable, except in the case of custom special order items, where the non refund-ability has been clearly disclosed to the cardholder.
- Any refunds processed for cardholders who originated a transaction with a CareCredit credit card must be refunded to the CareCredit credit card.
- As an important reminder about the CareCredit credit card, you cannot pass on the merchant and/or any other CareCredit fees to your patients/clients. Refer to the CareCredit Card Acceptance Agreement for Participating Professionals.
- Providers must not set a minimum or maximum transaction amount to accept a CareCredit credit card for payment. If a cardholder desires to transact using their CareCredit credit card, the card must be accepted regardless of the transaction amount. For example:
  - a) Transactions under \$200 will be processed as Standard Account Terms transactions.
  - b) Transactions of \$200 or more will be processed on at least the 6 month Deferred Interest/No Interest if Paid in Full promotion.
- Consumers (regardless of channel (e.g. in-store, online, by phone) must be provided a copy of the sales receipt.

## Identification Verification for Online Transactions

When the card is present, either the CareCredit Private Label Card or Rewards Mastercard, and used to process a transaction, the card serves as the primary identification and additional ID does not need to be notated.

### Card Not Available/Present

1. Visit [www.carecreditprovidercenter.com](http://www.carecreditprovidercenter.com) and process Account Lookup/Available Credit under Transactions menu.
2. Check one form of Primary ID from the approved list and verify name on ID matches the name shown on account lookup.
3. Capture ID information.

- See page 2 for acceptable forms of ID.
- **Do not process a sale transaction if the person presenting the CareCredit account number is not listed on the account.**

Identification
Please document a valid primary ID and verify the person making the purchase is named above. If the person making the purchase is not listed above, call 800-859-9975 to verify they are authorized to use the account.
PATIENT IDENTIFICATION ID TYPE
Select One <input type="text"/>

## CareCredit® Rewards™ Mastercard®



- CareCredit credit cards with the **Mastercard logo** works like a regular CareCredit credit card within our network. The CareCredit Mastercard must be processed on your CareCredit terminal or via [www.carecreditprovidercenter.com](http://www.carecreditprovidercenter.com).
- Account look up is available via [www.carecreditprovidercenter.com](http://www.carecreditprovidercenter.com). Provider Services will not be able to provide CareCredit Mastercard customer card information.



# Using the Promotion Selection Slip (PSS)

## Terminal Transactions Only

When processing CareCredit terminal transactions, a special form called the "PSS" (Promotion Selection Slip) must always be completed when processing promotion transactions. It should also be used if the cardholder receipt does not print. The PSS serves as proof that your patient/client received and agreed to the Terms and Conditions of a promotional sale. Copy of the PSS must be available to Synchrony Bank upon audit request.

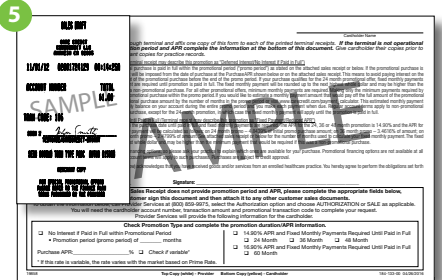
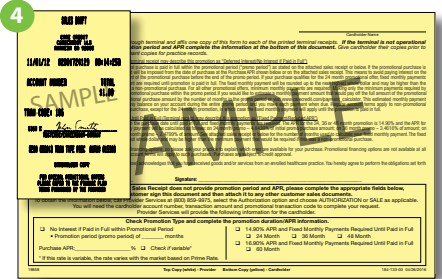
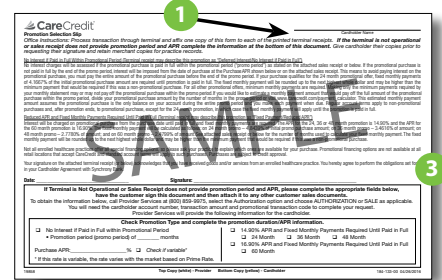
- The PSS must not be completed for Standard Account Terms transactions.

**NOTE:** For Dental and Hearing providers please see restrictions on page 6 prior to processing a terminal transaction.

- Write the cardholder name and date of transaction on the PSS.
- If the terminal did not provide promotion duration or APR information, call Provider Support at (800) 859-9975. They will help you to complete the boxed area, at the bottom of the PSS.
- Ask the cardholder to sign the cardholder copies of the terminal receipt and PSS.
- Staple the yellow copy of the PSS to the cardholder copy of the terminal receipt. Give these documents to the cardholder.
- Staple the white copy of the PSS to the merchant copy of the terminal receipt.

**NOTE:** If the terminal is not functioning, or terminal does not provide promotion duration and/or APR, call (800) 859-9975 and Provider Support will supply the information required for the "boxed area" on the PSS.

**A Promotion Selection slip (PSS) is not required when processing a refund. Retain Terminal Receipt and Promotion Selection Slip for 72 months.**



# Terminal Transactions with CareCredit Credit Card Not Swiped

When swiping a CareCredit PLCC or Rewards Mastercard to process a transaction, the card serves as the primary identification. To process a sale or refund without a CareCredit credit card or if you cannot swipe the card, process as follows:

## Card is Present, but Cannot be Swiped

- Check one one form of Primary ID from the approved list.
- Verify name on ID matches the name shown on the card.
- Capture ID information on the bottom of the receipt.

**NOTE:** ID verification is not required if the card presented is a CareCredit Rewards Mastercard.

## Card Not Available/Present

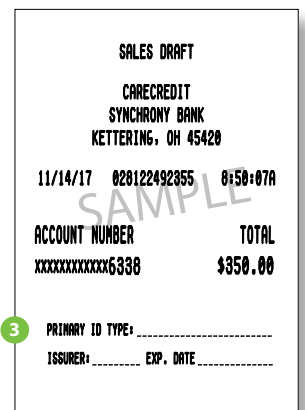
- Call CareCredit Provider Services at 800-859-9975 and verify name(s) on the account and the available credit. For Power of Attorney questions, please call. **Do not process a sale transaction if the person is not listed on the account.**
- Check one form of Primary ID from the approved list.

- Capture ID information on the bottom of the receipt.

**The cardholder will sign the sales receipt. Signature on the sales receipt should match signatures on IDs provided.**

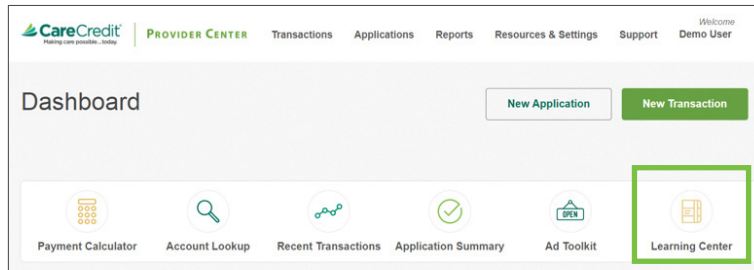
- Refer to the CareCredit Processing Terminal Transactions Job Aid available via [www.carecreditprovidercenter.com](http://www.carecreditprovidercenter.com)>Learning Center>CC Quick Reference for terminal transaction processing procedures.

**Do not process a sale transaction if the cardholder or authorized user is not present.**



## Where To Find Job Aid Resources

Visit the CareCredit Learning Center by logging into [www.carecreditprovidercenter.com](http://www.carecreditprovidercenter.com) and selecting the Learning Center on the Homepage Dashboard to find Job Aids and online courses available.



**CareCredit Direct™ the all-digital, all-in-one solution that puts financing directly at the patient's or client's fingertips.**

- CareCredit Direct: Device Registration and Management of Multiple Locations
- CareCredit Direct: Set-up/Apply
- CareCredit Direct: How to Transact



**Learn how to properly respond to a dispute notification and chargeback prevention tips by following a few simple steps.**

- Dispute Notification and Chargeback Prevention



**Processing Transactions Step by Step Procedures**

- How to Process Online Transactions
- How to Process Terminal Transactions



**Pay My Provider is a an online payment portal that allows CareCredit cardholders to pay their outstanding balances with promotional financing options available after they have left your office.**

- Pay My Provider
- Pay My Provider Multi-Locations



**Quickscreen® helps determine if your patients/clients will be approved for the CareCredit credit card in advance. It is a Pre-approval offer of credit. Quickscreen® is not an application for credit.**

- Quickscreen®

## QuickScreen

### What is Quickscreen®?

Quickscreen® is not an application for credit. It is a Pre-approval offer of credit. Quickscreen® helps determine if your patients/clients will be approved for the CareCredit credit card in advance. Therefore, it can help determine if your patients/clients will be approved for CareCredit, before the financial discussion of a treatment or recommended care plan.

- Note-Quickscreen® has no negative impact on the patient's credit.
- Once a Quickscreen® is processed, and approved the offer must be presented to the patient.

**For more information and step procedures, please refer to: [www.carecreditprovidercenter.com](http://www.carecreditprovidercenter.com) >Learning Center> CareCredit e-Tools**

## Transparency Principles: COMPLIANCE REQUIREMENTS

**CareCredit promotes full transparency and disclosure to all applicants for its healthcare financing program (the “CareCredit Program”). To assure that applicants are aware of several key attributes of the CareCredit Program, you hereby agree as follows:**

- 1) You will ensure that those personnel in your office who discuss the CareCredit Program with applicants take and pass the CareCredit training, and receive official certification by CareCredit based on its official training.
- 2) You must retain each applicant’s signature page for six years from the date of the application. Failure to keep and, upon request, produce the signature page to CareCredit may expose your office to an automatic chargeback upon consumer dispute.
- 3) You or your staff must inform all CareCredit applicants of the following:
  - CareCredit is a credit card and is NOT an in-house credit program. CareCredit is NOT an interest-free credit card.
  - The deferred interest program carries an APR of 26.99%, which accrues on the outstanding balance during the promotional period from the date of the transaction. Finance charges can be avoided ONLY IF the promotional balance is paid off prior to the end of the promotional period.
  - Cardholder accounts should only be charged for those costs incurred or services actually rendered within 30 days of the charge; if services are not rendered within 30 days, the consumer has the right to an automatic refund from you for services not yet rendered. Additional services may be billed as you provide them to the consumer.  
**These requirements do not apply to charges for orthodontic services or for custom products ordered by the consumer.**
  - For all new in-office applications processed by providers for dental or hearing with initial charges over \$1,000, you must require the consumer to apply directly with CareCredit using CareCredit’s toll-free telephone number for that purpose. This requirement does not apply to transactions that occur more than three days after the consumer completes an in-office application or where the consumer has an existing account. If you do not comply with this requirement, the consumer will have a right to reverse the charge from his or her account, even if services are rendered. If the consumer exercises this right, CareCredit may chargeback the transaction.
  - You agree to respond to inquiries from CareCredit regarding consumer complaints within 21 days of the date of inquiry.
- 4) You will maintain a fair refund policy, which CareCredit has the right to review.
- 5) These program changes are designed to provide transparency for patient cardholders. CareCredit reserves the right to monitor your adherence to these and other CareCredit policies. Providers who violate these policies will be subject to chargebacks as well as to termination.

## Fair and Responsible Lending Requirements

### Fair Lending Principles to Know

Credit must be offered to all applicants fairly and consistently. Failure to do so may result in allegations of discrimination, potential violations of federal or state fair lending laws, litigation or reputational risk. All patients/clients should be encouraged to apply for credit without regard to race, color, religion, national origin, sex, marital status, familial status, age, disability, receipt of income (in whole or in part) from public assistance programs, or an applicant’s good faith exercise of a right under the Consumer Credit Protection Act. In addition, credit-related activities must be conducted in a way that is not considered unfair, deceptive, or abusive from the patients/clients perspective. Unfair activities are those that may cause unavoidable “substantial injury” (typically financial harm) to patients/clients. Deceptive activities could include statements or omissions that mislead patients/clients or influence their decision to buy or use a product or service. Abusive practices interfere with the patients/clients ability to understand the terms and conditions of a product or service; or which take advantage of the patients/clients lack of understanding or inability to protect their interests.

### Clear and Accurate Communications

Your advertising, signage, and conversations with patient/clients should help them understand and make informed choices regarding your products and available financing options. Disclosures should clearly and accurately describe the terms, conditions, and any limitations associated with the purchase and the Synchrony Bank relationship the patient/client is establishing.

### Credit Advertising/Marketing

When developing marketing campaigns, be careful of exclusions in marketing selection files for any credit offers. Marketing techniques that exclude any groups on a prohibited basis bring Fair Lending risk.

### Taking and Processing Applications

All patients/clients should be encouraged to complete and submit applications for credit. Do not discourage anyone from submitting an application, either through oral statements, body language, delays or discourtesy. Also, make certain that employees provide a consistent level of service in responding to questions from patient/clients about the availability of credit and/or completing the application.

### Completing the Credit Application

The credit application and Terms & Conditions must be provided to patients/clients before they apply. It is the patient’s/client’s choice to have a joint applicant, but it is not required that a joint applicant be a spouse. Alimony, child support or separate maintenance payments do not need to be disclosed unless the patient/client wants this income to be considered.

### Pricing and Fees

No fees related to the application process or Synchrony Bank financing are allowed, and the pricing of credit approved for patient/clients cannot be changed from what Synchrony Bank approved and communicated to the patients/clients. The availability of promotions must be consistently shared with patients/clients when they apply for credit.