





# The decision is simple.

### Quick, no surprises application

Our application is simple & your plans terms are presented clearly during your application. No hidden fees or prepayment penalties!

#### Custom payment terms

We know every situation is unique, so your options will be too. Scratchpay customizes your terms using a holistic application process.

### Easy monthly payments

Once you use Scratchpay, our app makes it simple to manage your payments. Autopay is available to set up automatic scheduled monthly payments.



## Our wellness network

Scratchpay is helping patients afford care in these areas of health & wellness.







/ Veterinary

/ Dental

/ Vision & Lasik



/ Primary Care



/ Chiropractic & Physical therapy



# Simple, friendly payment plans

We offer financing options ranging from \$35 - \$10,000



Take 5

5 payments | bi-weekly | 0% APR

Patient pays down payment at the appointment. Remaining 4 payments are paid every 2-weeks.

#### Take a year

12 payments | monthly | APR varies by patient

Patients can sign up for a 12-month plans.

#### Take 2 years

24 payments | monthly | APR varies by patient

Patients need more time? For larger bills, we offer a 24-month plan

No deferred interest
No prepayment penalty
No hidden costs\*

\* Late fees apply

# Making financing simple

90-second application, instant approvals, friendly terms.



1 Pick one way to get started

Using your mobile phone or desktop

Text PLAN to 97364

Visit scratchpay.com



scan me

2 Check your rate and pick your payment plan

Don't worry: checking to see if you qualify does not affect your credit score.

3 Get the care you need immediately





The payment app was organized and simple, great way to do monthly payments without the hassle. It was an unexpected vet bill, but an extremely great payment plan

Madison, Scratchpay Customer





Still have questions? Call or email us!

Phone: +1 855 727 2395 Email: support@scratchpay.com



