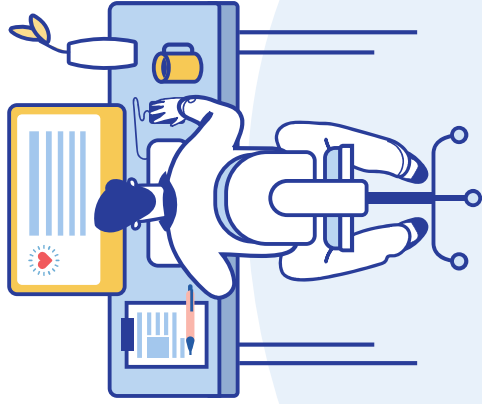


# Hi, we're Scratchpay!



## The decision is simple.

### Quick, no surprises application

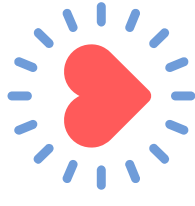
Our application is simple & your plans terms are presented clearly during your application. No hidden fees or prepayment penalties!

### 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



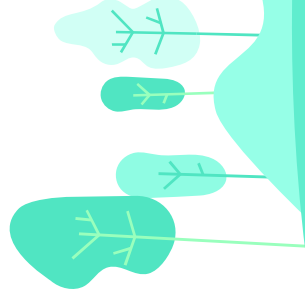
/ Vision & Lasik



/ 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

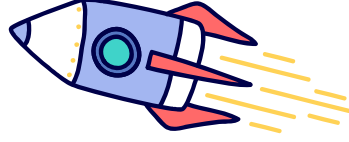
Patients need more time? For larger bills, we offer a 24-month plan

**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](https://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.

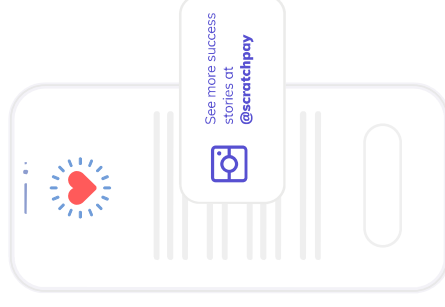
**3 Get the care you need immediately** ❤️



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](mailto:support@scratchpay.com)



**scratchpay**

Not all clients will qualify. Applicant minimum age restrictions vary by state. For more information on plans and terms, see [bit.ly/ScratchpayMore](https://bit.ly/ScratchpayMore)