



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**[‡]



How it works

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

- 1** Apply for a plan at scratchpay.com from your phone or desktop.
- 2** 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

Apply in minutes with instant decision and terms presented clearly. Finding a plan* won't affect your credit score.



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* To check eligibility, Scratch performs a soft credit inquiry, which does not affect your credit score. If you are approved and accept a loan, your account and repayment activity will be reported to credit bureaus, which may affect your credit score.
See scratchpay.com/legal/legal-credit-pull-authorization for full details.

† Scratch Pay plans in the U.S. are issued by WebBank. Scratch Pay plans in the U.S. are subject to eligibility and may not be available in all states.

In Canada, loans are issued by Scratch Financial, Inc.

Scratch Financial, Inc. DBA Scratchpay (NMLS ID 1582666).

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Questions?

+1 (855) 727-2395 | support@scratchpay.com