

Innovative patient financing solutions with LendCare.

Align is changing how patients and offices approach treatment funding. We identify, negotiate with, and work with companies like LendCare to solve your biggest frustrations. With flexible financing options and quick credit decisions from LendCare, you can help your patients get what they need and pay over time.

49%

of Canadians that have not had a recent dental visit cited cost as the reason they avoided going to an oral health professional.*

Affordability is top of mind for patients considering whether to move forward with treatment.

86%

of Canadians report access to credit and lending products is important (up 7% YoY).**

Consumers are demanding payment flexibility when making purchasing decisions.



Benefits for you

- **Increase treatment revenue**
Provide affordable payment options to your patients at no cost to your office.
- **Instant cash flow**
Reduce operational costs and receive entire funded amount within 2-3 business days.
- **Risk reduction**
LendCare takes on the repayment risk so you don't have to.

Benefits for your patients

- **Affordable payments**
Patients are offered multiple payment options and can choose what works best for them.
- **Full treatment coverage**
Approvals up to \$15k help patients get approved for their entire cost of treatment.
- **Deferred payment options**
Every approved patient is eligible for a 3-month payment plan deferral.

*Source: Statistics Canada, Cost-related avoidance of oral health services, February 12, 2025. 49% of Canadians that have not had a recent dental visit cited cost as the reason they avoided going to an oral health professional. <https://www150.statcan.gc.ca/n1/pub/75-006-x/2025001/article/00003-eng.htm>

**Source: Transunion Consumer Pulse Survey, Q4, 2024. 86% of respondents replied that having access to credit and lending products was extremely, very, moderately or slightly important. <https://newsroom.transunion.ca/nearly-one-third-of-canadians-expect-to-be-unable-to-pay-their-bills-in-full-33-of-whom-plan-to-increase-reliance-on-credit-to-stay-on-top-of-bills-or-loans--transunion-study/>

LendCare examples and support

Example payment options for a \$6,000 treatment amount.***

Adding LendCare to your patient financing offerings provides more options to make treatment attainable and affordable.

Credit card with 5% paid-in-full discount

Patient pays office:
\$5,700
today

Treatment amount:	\$6,000
Paid-in-full discount:	-\$300 (5%)
Discounted amount:	\$5,700
Transaction fee:	-\$114 (2%) ¹

Practice receives: \$5,586

Patient pays LendCare \$0 for 3 months

then
\$143/month²
for 60 months

Treatment amount:	\$6,000
Down payment:	\$0
Practice cost:	\$120 (2%)

Practice receives: \$5,880

No interest LendCare payment plan

Patient pays LendCare:
\$500/month³
for 12 months

Treatment amount:	\$6,000
Practice cost:	-\$450 (7.5%)

Practice receives: \$5,550

Interested in learning more?

To enroll or set up additional time with the LendCare team and learn more about this offering, please email dduring@lendcare.ca



***Figures provided as examples only and are subject to the assumptions below. Rates and fees may vary. Doctor remains responsible for setting fees, determining payment structures and complying with applicable local laws or professional guidelines.

¹Based on average Canadian credit card transaction fee of 2%. Credit Card Genius

²Rounded monthly rate shown is calculated using a loan amount of \$6,000, interest rate of 14.9%, 3-month payment deferral, and loan term of 60 months.

³Rounded monthly rate shown is calculated using a loan amount of \$6,000, interest rate of 0%, and loan term of 12 months.