



# The LendingPoint™ Virtual Card

## patient frequently asked questions

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### + **Who is LendingPoint?**

LendingPoint is an online loan provider that uses data and technology to redefine who can access money and empower those working to build their financial potential. LendingPoint has long been a partner to Invisalign providers to provide financing options for Invisalign patients - now, with the LendingPoint Virtual Card.

### + **Does applying impact my credit score?**

Starting an application to see the loan offers you could pre-qualify for does not impact your credit score. Once you select a loan offer and continue your application, LendingPoint will make a "hard" credit inquiry that will show on your credit file before final approval.

### + **What is the virtual card?**

The virtual card is a fixed-rate installment loan offered from LendingPoint Patient Financing. The application process is simple and gives instant credit decisions so you can visit your dentist with financing in hand! All applications for financing through the LendingPoint Virtual Card go directly to LendingPoint and Align is not reviewing or making decisions on applications or providing financing.

### + **Am I able to add a co-signer to my loan application?**

No, co-signers cannot be added to loan applications.

### + **What is the max virtual card loan amount?**

LendingPoint loan amounts go up to \$10,000 for those who qualify.

### + **Can I use my loan to pay for full or partial treatment cost?**

Yes, you can use the loan to cover as much of your treatment as you want. Minimum loan amount is \$500.

### + **How do I use the virtual card?**

Once your loan is approved and the funds are applied to your virtual card, you will present your card information to your dentist to pay for your treatment. The card is processed as a credit card payment.

### + **Can I use the virtual card multiple times?**

The virtual card can only be used one time, so any additional treatment expenses must be paid at the same time as the Invisalign treatment.

### + **Can I use the virtual card to pay for treatments within my Invisalign treatment plan, like teeth whitening or restorative work?**

Yes, your virtual card can be used to pay for your entire treatment plan. Because the virtual card can only be used once, please work with your preferred provider to develop a comprehensive treatment plan that includes all known costs at the time of payment.

### + **How do I know if my provider accepts virtual cards?**

If your provider accepts Mastercard, they will be able to take your virtual card. They are not required to have a relationship with LendingPoint.

### + **Can I use the virtual card outside of my Invisalign provider's office?**

The use of your virtual card is limited to Invisalign certified practices.

**+ How long is the virtual card valid?**

The virtual card will expire on the date listed on the card and the card details page. If the virtual card expires, you are welcome to re-apply.

**+ Why is the ZIP code on the virtual card different than my address ZIP code?**

The zip code on the virtual card corresponds with LendingPoint and not your billing address. If required, use the zip code provided on the virtual card when paying for services.

**+ When is my first payment due?**

Once your card is used, your first payment is typically due 30 days later. LendingPoint will email your loan and payment information to you.

**+ What do I do if I need a refund or return on my treatment, but I paid with a virtual card?**

Contact your dental or orthodontic practice regarding any refunds or returns.

**+ Who can I contact with questions about my loan?**

You can contact LendingPoint Customer Support at 1-844-445-1651 or email [info@lendingpoint.com](mailto:info@lendingpoint.com).