



Simple, affordable veterinary payment solutions

No pet insurance?
No problem!

Apply for free at scratchpay.com

Applying will not affect your credit score!

Getting help with an unexpected veterinary bill has never been easier



In 2 Minutes

Choose your vet from our list of partners.
Complete a brief application. Applying will not
affect your credit score.



3 payment options

Receive up to 3 offers based on your eligibility,
with terms ranging from 0 to 12 months.



As low as 5.9% APR

Save money with our low APRs
and high approval rates.

Apply at scratchpay.com

3 ways to pay...

Whether you need a long-term loan, forgot your check-book at home, or only pay with your phone, we've got you covered with the widest variety of payment options.

Learn more at scratchpay.com/faq

1 Pay Over Time

Spread payments over 1 year with 12 simple payments

		TOTAL AMOUNT OF VETERINARY BILL			
		\$500	\$1,000	\$1,500	\$2,000
INTEREST RATE	5.9% APR	\$43	\$86	\$129	\$172
	15.9% APR	\$45	\$91	\$136	\$181
	25.9% APR	\$48	\$95	\$143	\$191
		EXAMPLES OF MONTHLY PAYMENT AMOUNTS			

See above for examples of monthly payments based on loan amounts and interest rates. If you use Scratch to pay a \$500 veterinary bill, and your interest rate is 15.9%, your 12 monthly payments to Scratch will be \$45.

2 Pay Later — 0% interest!

Take care of your pet first, take care of the bill later

- 30 days, interest free
- No credit inquiry required
- Build your credit when you pay your bill

3 Pay Now

Pay now with the method of your choice, including: PayPal, Venmo, Apple Pay, Bitcoin, and more!

Pay Over Time

Fixed monthly payment amount based on repayment over 12 months.

Actual interest rate offered is based upon customer's credit history. Interest rate presented to customer, if accepted, will not change during the term of the loan.

No prepayment penalty

Loan can be paid off at any time

No application fee

Applying will not affect your credit score

Timely payments will improve your credit score

Pay for purchases of \$200 to \$10,000



Apply at scratchpay.com