

BETTER THAN YOUR CREDIT CARD

According to the Canadian Banker's Association, 40% of Canadians carry a credit card balance forward every month. 52% of them pay only the minimum monthly payment and incur significantly higher interest charges compared to an instalment loan with equal monthly payments.

\$1000 FINANCED OVER 12 MONTHS

HSFS

\$111.33
TOTAL INTEREST
OVER 1 YEAR

- 1 year to pay off at 19.95% interest
- \$0 unpaid balance after 1 year

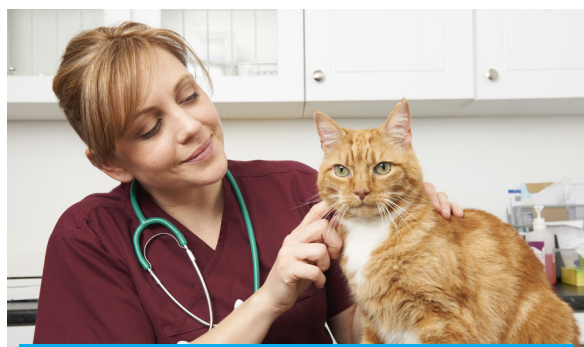
vs.

CREDIT CARD



\$191.99
TOTAL INTEREST
OVER 1 YEAR

- 24 years to pay off with 2% minimum payment at 19.95% interest
- \$956.78 unpaid balance after 1 year



"The service I received from Health Smart was incredible. The team is passionate about what they do, and they were able to answer all my questions. The payment plans are very affordable too! Thank you Health Smart!"

– S. Chan (Health Smart Financial Customer)

WE MAKE PET HEALTH EASY AND AFFORDABLE.



GET IN TOUCH WITH US

P.O. Box 64024 RPO 200 Bay Street,
Royal Bank Plaza Toronto, ON M5J 2T6

Tel: 877.276.2780

Fax: 877.276.2227

Email: info@healthsmartfinancial.com

www.HealthSmartFinancial.com

HEALTHSMART[™]
FINANCIAL SERVICES



**PET HEALTH CARE MADE
AFFORDABLE.
INSTANTLY.**



"Your company has been so good with helping me with the payment plan. I really appreciate that Health Smart is available, especially with all of life's other bills."

– K. Green (Health Smart Financial Customer)

HOW HEALTH SMART WORKS

Your application is submitted online or in the clinic. All you need to apply is two pieces of ID and a void cheque.

You will receive the outcome of your application instantly! When approved, select how much money from your maximum approval limit you need and begin your pet's treatment today, with peace of mind knowing you have a flexible monthly payment plan.

"I would like to take a moment to say what a pleasure it has been to work with the staff at Health Smart Financial Services. The staff are friendly, helpful, and genuinely care. Keep up the good work."

– D. Stewart (Health Smart Financial Customer)



Apply Online

Apply with our easy online and mobile applications at your veterinarian's location.



Instant Approval*

No more waiting! With instant* approvals, you can move forward with ease and confidence.



Finance Today

Choose a payment plan that works for you and begin your pet's treatment today!

THE HEALTH SMART ADVANTAGE

- No Down Payment
- Instant Approval*
- Renewable Credit Limits
- High Acceptance
- Affordable Monthly Payments
- No Early Prepayment Penalty

Using Health Smart to finance your pet's health care expenses today, allows you to begin treatment with budget friendly terms.

Keep your savings safe and your credit cards available for emergencies by financing your pet's health care expenses with Health Smart.

THE RIGHT PAYMENT PLAN FOR YOU

Amount	No Interest Plan		Low Interest Plan		Regular Interest Plan	
	3 months	6 months	12 months	18 months	24 months	36 months
\$1,000	\$340	\$173	\$94	\$66	\$57	N/A
\$2,000	\$673	\$340	\$182	\$127	\$108	N/A
\$3,000	\$1,006	\$506	\$270	\$187	\$159	\$118
\$4,000	\$1,340	\$673	\$358	\$247	\$210	\$155

* Some conditions apply. Subject to credit approval by Health Smart Financial. The assigned interest rate depends on the specific loan amount, the loan term selected and the borrower's personal credit profile. Available loan terms vary according to selected loan amounts.

**Processing Fee (PF) of \$6.95 per month for the length of the agreement and shown as Annual Percentage Rate (APR). E.g.: \$4,000.00 over 12 months has a PF of \$83.40 (3.85% APR) + interest charges of \$0.00. Therefore total charges and principal is \$4,083.40.