



Henry Schein Financial Services is committed to working with affected customers to alleviate the financial impact as a result of damage caused by the wildfires. The following options will be available:

### **Existing Henry Schein Customers**

Practitioners that have a financing program with Henry Schein Financial Services and have been affected by the wildfires are encouraged to contact us for assistance. Customers with open merchandise balances may receive extended terms without any additional financing charges. Customers are encouraged to contact their Henry Schein Representative for guidance.

## **Bridge Financing Program\***

Practitioners can utilize a bridge financing program\* for up to six months, during which time, there will be an interest rate of 1% per month. Insurance proceeds can be used to pay off the agreement before the end of the sixth months. After six months, if the agreement is not paid off, it will convert into a five-year agreement with a fixed interest rate.

#### **Working Capital\***

Looking for access to capital to meet your short-term expenses or improve cash flow? Henry Schein Financial Services, in partnership with BHG, offers fast, flexible, and affordable working capital loans. Features include quick decisions in as little as 24 hours, fast funding with access to cash in as few as 3 days and flexible terms with repayment options up to 12 years.

# **Equipment & Project Financing\***

Henry Schein Financial Services offers financing<sup>\*</sup> for equipment, leasehold improvements, furniture, computers, and other items needed to get your practice up and running. We offer no money down and up to six-month payment deferrals, and terms from 3 to 7 years. We will work with you to customize repayment programs to meet your cash flow needs during this difficult time.

#### **A Network of Experienced Disaster Assistance Resources**

You're in good hands with Henry Schein Financial Services. We have a network of lenders to help with your specific circumstances including SBA lenders.



Further inquiries for both existing and new financing opportunities, including special relief programs can be made by contacting Henry Schein Financial Services at 1-877-776-7286.

Further inquiries for both existing and new financing opportunities, including special relief programs can be made by contacting Henry Schein Financial Services at 1-800-853-9493. All options will be available for customers located in impacted areas. Relief for customers outside affected areas will be reviewed on a case-by-case basis with proof of impact. Financing is subject to credit approval and verification of practice address.\* Rates and programs are subject to change without notice. All transactions are subject to the satisfaction of underwriting guidelines, credit approval by third-party lenders, and documentation requirements, and not all applicants will qualify. Certain other restrictions and additional terms and conditions apply.

©2023 Henry Schein, Inc. Neither Henry Schein, Inc. nor Henry Schein Financial Services provides financial advice. Please consult your financial advisor. Neither Henry Schein, Inc. nor Henry Schein Financial Services is a bank and neither represents itself as such, nor conducts banking activities. Henry Schein Financial Services may receive a marketing fee from the vendor for products/services purchased.