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CareCredit Remains Exclusive Financing Solution for AmSpa Members as Synchrony and the American Med Spa Association Extend Partnership

Renewed collaboration reinforces both organizations' commitment to driving industry growth and offering preferred transaction rates

Key Highlights:

- Synchrony and AmSpa have extended their successful partnership, building on the collaboration that began in 2018.
- Effective January 1, AmSpa members offering CareCredit will gain access to special tiered merchant rates.

STAMFORD, Conn. and CHICAGO, Dec. 17, 2025 /PRNewswire/ -- Synchrony (NYSE: SYF), a premier consumer financial services company, and the American Med Spa Association (AmSpa) today announced the extension of their successful partnership that offers enhanced benefits to its members. The expanded collaboration introduces preferred merchant rates for AmSpa's members through Synchrony's CareCredit credit card, offering AmSpa members savings when processing patient, customer and client cardholder payments. CareCredit provides convenient financing options for qualified cardholders seeking aesthetic procedures, enabling them to pay over time for the care they want.



New merchant transaction rates for AmSpa Basic and Plus members begin January 1, 2026. For transactions of \$200 or more, enrolled members who offer CareCredit will save on

financing terms. This gives AmSpa's 4,000+ members access to preferred AmSpa member rates through CareCredit.

"The rapid expansion of the medical spa industry demands financial support that empowers growth, particularly for small and mid-sized businesses," said Jeff Miller, Senior Vice President and Specialty & Wellness General Manager, Synchrony. "Through our partnership with AmSpa, we're delivering just that: access to CareCredit with reduced transactional fees. This isn't merely about financing; it's about investing in the success of AmSpa members and rewarding their loyalty with tangible cost savings."

The American Med Spa Association's most recent [State of the Industry Report](#) showed the Med Spa industry was valued at more than \$17 billion in 2024, and is projected to grow by more than \$1 billion per year. The survey revealed patients spent an [average of \\$527](#) per medical spa visit, underscoring the importance of accessible payment solutions.

"As the leading advocate for the medical spa industry, AmSpa is committed to delivering meaningful advantages that drive our members' success," said Adam Reinebach, CEO of the American Med Spa Association. "Our partnership with Synchrony is a key part of that effort, giving practices real financial power to reinvest, enhance patient care, and fuel long-term growth."

CareCredit enables cardholders to pay care costs over time, with convenient financing options. Affiliated AmSpa providers and member organizations find value in CareCredit's seamless integration into practice management systems, streamlining application and payment processes. With 24,000+ cosmetic and dermatology locations within the broader network of providers, CareCredit can be used at a wide variety of health and wellness providers.

Synchrony provides the resources and tools to help educate patients on costs and the financial solutions they can use to plan and pay for care. To learn more about CareCredit and the company's [Fair Financing Principles](#), please visit: www.carecredit.com. To learn more about the American Med Spa Association, visit their website for more information at <https://americanmedspa.org>.

About the American Med Spa Association (AmSpa)

The American Med Spa Association (AmSpa) provides business, legal, and clinical training and resources to medical spas and aesthetic practices throughout the country. AmSpa's events—including Medical Spa & Aesthetic Boot Camps, Academy for Injection Anatomy trainings and Medical Spa Show—provide business and legal best-practices to anyone entering the medical spa space or looking to improve their existing practice. AmSpa Members receive access to legal summaries of laws governing medical spas in their state, discounts, a robust and growing webinar library, and many other benefits. For more information visit www.americanmedspa.org, call 312-981-0993, or email info@americanmedspa.org.

About Synchrony

Synchrony (NYSE: [SYF](#)) is a leading consumer financing company at the heart of American commerce and opportunity. From health to home, auto to retail, our Synchrony products

have been serving the needs of people and businesses for nearly 100 years. We provide responsible access to credit and banking products to support healthier financial lives for tens of millions of people, enabling them to access the things that matter to them. Additionally, through our innovative products and experiences, we support the growth and operations of some of the country's most respected brands, as well as more than 400,000 small and midsize businesses and health and wellness providers that Americans rely on. Synchrony is proud to be ranked as the country's #2 Best Company to Work For® by Fortune magazine and Great Place to Work®. For more information, visit www.synchrony.com.

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