

Allegro Lease Upgrades FAQs

1) When is the last day I can do an Allegro Credit Lease upgrade to a Synchrony Pay Monthly Installment Loan?

The last day to upgrade an Allegro Credit Lease to a Synchrony Pay Monthly Installment Loan is October 30, 2026.

2) What happens if a patient doesn't upgrade their lease by October 30, 2026?

Leases that aren't upgraded by October 30, 2026 will be closed and no longer serviced; patients will no longer be required to make payments and be allowed to keep their hearing aids. Customers will receive a letter outlining Lease forgiveness details. Merchants are encouraged to discuss with customers the purchase of new hearing aids.

3) How will I upgrade an Allegro Credit Lease to a Synchrony Pay Monthly Installment Loan?

There are 2 options for merchants upgrading an Allegro Credit Lease to a Synchrony Pay Monthly Installment Loan:

1. Through October 30, Merchants can upgrade Allegro Credit Leases to Synchrony Pay Monthly Installment Loans in the Allegro Credit Merchant Portal (refer to the Allegro Credit Merchant Portal Lease upgrade process steps leaseprocess.allegro365.com).

- a) If the patient is approved, select the installment loan terms preferred by the customer.
- b) The lease balance will be visibly struck out on the Merchant Portal upgrade screen during the upgrade process.
- c) Merchants need to notify Allegro Credit Merchant Services via email that the customer has upgraded and their lease needs to be closed. The email (Allegro Credit Merchant Services at Allegro_support@syf.com) needs to include:
 1. The lease reference number
 2. The customer's name

2. If Merchants are unable to locate a Customer's lease in the Allegro Credit Merchant Portal, they can choose to upgrade an Allegro Credit Lease to a Synchrony Pay Monthly Installment Loan in the CareCredit Provider Center following these steps:

- 1) If the customer is approved, select the installment loan terms preferred by the customer.
- 2) The lease balance will be forgiven by Synchrony upon Merchant notification of the Lease upgrade and closure of the Lease account.
- 3) Merchants need to notify Allegro Credit Merchant Services via email that the patient has upgraded and their lease needs to be closed. The email (Allegro Credit Merchant Services at Allegro_support@syf.com) needs to include:
 3. The lease reference number
 4. The customer's name

4) What happens if a customer doesn't upgrade their Allegro Credit Lease after October 30, 2026?

If a customer doesn't upgrade their Allegro Credit Lease by October 30, they will be notified of their Lease termination via a letter from Synchrony. No further payments or obligations of the customer will be required post-October 30, 2026.

5) What is the difference between a Lease and an Installment Loan?

The Standard Installment Loan is a one-time use loan with a fixed APR, fixed term and predictable, fixed monthly payments. The patient owns the product, unlike a lease where the customer is paying to rent the product that Synchrony owns.

6) If a customer upgrades their lease, what happens to the hearing devices once they are returned by the customer to the merchant?

Synchrony has updated the process for returning hearing devices at the end of a lease. Lease customer should return their hearing devices directly to the merchant (not Synchrony), who will take ownership of the devices.

Note: If a customer returns or surrenders their leased hearing aids to the merchant, the merchant may take possession of the hearing aids and notify Synchrony that it is in possession of the hearing aids, and all rights and title to hearing aids will be deemed to pass from Synchrony to the merchant at the time the merchant takes possession.

Synchrony will not be responsible or liable for the hearing aids once the merchant takes possession, and the merchant will indemnify, defend and hold harmless Synchrony and its affiliates, officers, directors, employees, and agents from any losses, liabilities, and damages of any and every kind (including, without limitation, any costs, expenses or reasonable attorneys' fees incurred by any indemnified party), to the extent arising out of any claim or complaint made by any third party with respect to such goods once the merchant takes possession.

If a customer upgrades their lease, you must recover the leased device and notify Allegro Merchant Services at Allegro_support@syf.com with the lease account number, device serial number, and return date.

7) Returns: What if the patient doesn't like their new hearing devices?

Once the hearing devices are delivered to the customer, the merchant's standard return policy period begins (policy may vary by provider). If the customer is unhappy with their selected hearing devices during the merchant's standard return period, a merchant can process a return on the new devices in Provider Center any time.

8) Where do I go to view the new Installment Loan selected by the customer?

All new Installment Loans can be viewed in the CareCredit Provider Center.

9) What will happen to any Allegro Credit Leases upgraded to Allegro Credit Installment Loans?

All Allegro Credit Installment Loans will convert to Synchrony Pay Monthly Installment Loans on September 21.

10) Who do I contact with any questions?

Please contact **Synchrony Pay Monthly General Provider Services** at 855.872.6189.

Mon-Fri: 6:00 AM – 6:00 PM PST

Sat: 7:30 AM – 5:00 PM PST

Sun: 10:00 AM – 5:00 PM PST