



CarCareOne - Frequently Asked Questions

What is a “Store” credit card?

Unlike conventional credit cards, customers can apply while in your store or online. A private label credit card (PLCC)—with your store name printed on it—lets customers finance major purchases.*

How much does it cost?

Motorists pay nothing to apply or keep the card. Service Center pricing is based on the financing promotions you choose to offer. Our competitive rates help you make the most of every sale.

How can I get started?

We make it easy to start offering financing. You'll get an initial training session and can access more training any time. We also provide how-to videos and online courses, plus, you can contact our Client Services team as needed.

What promotions can I offer customers?

Once you're a Synchrony Financial partner, you can offer customers a choice of Deferred Interest and Reduced Rate/Fixed Pay financing options to meet their needs.

Will my customers pay interest charges?

They will not pay interest on their promotional purchase. Customers who select a "Reduced Rate/Fixed Pay" promotional financing option will pay interest at a reduced rate on the promotional purchase.

How do I learn more?

Step one is to complete the Pre-Enrollment Form to ensure you have all needed information available prior to the call. Then, have your O'Reilly Sales Representative complete a lead generation form or call us at 1-800-333-1082 and we'll reach out to answer any questions you may have.