

**UNITED STATES OF AMERICA**  
**CONSUMER FINANCIAL PROTECTION BUREAU**

ADMINISTRATIVE PROCEEDING

File No. 2013-CFPB-0009

**In the Matter of:**

**GE Capital Retail Bank, CareCredit LLC**

**ORDER TERMINATING THE  
CONSENT ORDER**

With the consent of Synchrony Bank f/k/a GE Capital Retail Bank (the Bank), CareCredit LLC (collectively Respondents) by and through their Board of Directors, the Consumer Financial Protection Bureau (Bureau) issued a Consent Order on December 10, 2013, for violations of: (1) Sections 1031 and 1036 of the Consumer Financial Protection Act of 2010, 12 U.S.C. §§ 5531 and 5536, related to unfair and deceptive practices concerning its healthcare credit card program operating under the CareCredit name.

As of this date, the Respondent has fulfilled its obligations under the Consent Order, including, among other things, providing at least \$34.1 million in redress to affected consumers. In addition, the Respondent ceased engaging in the deceptive and unfair practices cited in the Consent Order dated December 10, 2013.

Accordingly, under Paragraph 104 of the Consent Order, the Bureau directs that the Consent Order be, and it hereby is, terminated this 3 day of September, 2021.

*David K. Uejio*

David Uejio, Acting Director

Consumer Financial Protection Bureau