CLIENT FINANCING GUIDE

Hyperbaric Chamber Financing

A comprehensive overview of business and consumer financing paths for hyperbaric chambers and wellness equipment, with verified lender terms, eligibility, and key benefits.

PREPARED FOR	Prospective Prestige Hyperbaric Clients
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01 Overview

This guide outlines financing paths available to qualified buyers for a hyperbaric chamber purchase, typically in the $30,000–$100,000+ range. Business financing is generally the most flexible and realistic path at this price point, but consumer options are also covered for buyers purchasing as individuals.

02 Eligibility at a Glance

Business buyers	Most lenders require at least 6 months in business, fair-to-excellent business credit, a formal equipment quote, business name and EIN, and revenue documentation. Existing banking relationships can streamline approval.
Individual / consumer buyers	Consumer financing at this price point is more limited since most programs are built for business-use equipment. Personal bank, credit-union, or home-equity-based options are worth comparing; APPROVE may also have a personal-credit or sole-proprietor path.

What Applicants Should Have Ready

- A formal quote for the chamber, plus any accessories or installation costs.
- Business name and EIN, if applying as a company.
- Owner information and credit details.
- Time in business and revenue information for business applicants.
- Personal or business bank statements (typically last 3 months).

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03 Key Benefits of Financing

Preserve working capital
Financing spreads the equipment cost over time instead of a single large outlay, keeping cash available for operations, staff, and marketing.

Fast approval paths
Several lenders offer application-only or same-day/24-hour approval processes for qualified buyers, avoiding lengthy underwriting cycles.

Flexible terms
Terms across the listed lenders range from 12 months to 25 years, allowing buyers to match monthly payments to their budget and cash flow.

Multiple options to compare
A marketplace lender or your Prestige-connected partner can surface several offers from one application, so buyers are not locked into a single rate or structure.

Tax and structural benefits
Many equipment financing structures allow deductions or Section 179 treatment. Check with your accountant for your specific situation.

04 Tips to Improve Approval Odds

- Maintain a strong credit profile — personal and business scores both matter.
- Keep business and personal finances separate; use a business bank account.
- Have a clear equipment quote ready so lenders can move quickly.
- Provide accurate business information — inconsistent data slows approval.
- Build a relationship with a lender or bank before you need financing.
- Compare 2–3 offers rather than accepting the first approval.

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05 Lender Comparison Chart

Verified terms from each lender's own site where available. Dashes indicate the lender does not publicly publish that figure — contact them directly for a quote. Rates and terms are subject to lender approval and may change.

Lender	Best For	Min. Time in Biz	Credit Score	Funding Amount	Terms	Approval Time
APPROVE (Approved Financing)	Business buyers seeking the most direct path (Prestige's existing partner)	—	—	Varies by lender in network	Varies	Fast — same-day possible
Lendio	Comparing multiple offers from one application	6 months	600	Up to $250K–$5M	6–300 months	Funding in ~24 hrs
JR Capital	Medical and aesthetic practices; higher loan amounts	24 months	640	$15K – $10M	24–84 months	2-hr approval
U.S. Bank Equipment Financing	Existing U.S. Bank customers; application-only for smaller transactions	—	—	Up to $200K app-only	24–60 months	As fast as 48 hrs
Bank of America — Practice Solutions	Medical/dental/veterinary practice owners with equipment + practice financing needs	24 months	—	—	—	Specialist within 2 days
First Citizens Bank — Healthcare	Medical practices with broader banking relationships; hospitals and health systems	—	—	Up to $3M (small biz)	—	—
Kapitus	Established small businesses (2+ years) with dedicated healthcare program (Helix)	24 months	660	$20K minimum	Up to 72 months	As fast as 24 hrs
Balboa Capital	Medical practices financing equipment, furniture, or technology	12 months	620	Up to $500K	24–60 months	Same-day possible
Triton Capital	Startups and established medical offices; loans are asset-secured	12 months	600	Up to $250K	12–60 months	2-hr approval, same-day fund
Providence Capital Funding	Hospitals, outpatient centers, independent and dental practices	—	—	Up to $250K app-only	24–84 months	Under 24 hrs
National Funding	Medical practices and professionals; newer businesses OK	6 months	Fair to excellent	Up to $150K equipment	24–60 months	As little as 24 hrs
1West	Healthcare providers replacing devices or technology	12 months	650	Up to $500K	Up to 120 months	Funding in ~48 hrs
Credibly	Healthcare providers with fair credit needing fast approval	6 months	550	Up to $600K	—	Approve in ~2 hrs; fund ~4

Lender	Best For	Min. Time in Biz	Credit Score	Funding Amount	Terms	Approval Time
Liberty Capital Group	Hospitals, clinics, private practices; startups considered	6 months	600	Up to $250K app-only	Up to 72 months	24–48 hrs
US Business Funding	Small and medium businesses; large transactions with full package	24 months	—	Up to $50M w/ package	—	24–48 hrs to fund
eLease	Startups and businesses with unique credit needs	—	—	Up to $5M	Up to 60 months	Under 24 hrs
Smarter Finance USA	Healthcare businesses including startups (lower risk profile)	—	—	—	—	—
SBA 7(a) Loans	Small businesses needing broader-use financing (equipment + working capital + real estate)	—	Set by lender	Up to $5M	10–25 yrs	Varies
SBA 504 Loans	Long-term, fixed-rate financing for major fixed assets (10-year+ useful life)	—	Set by lender	$5M–$5.5M	10, 20, 25 yrs	Varies

Sources: Verified from each lender's own website. Where a lender does not publish a figure, the cell shows a dash (—). All financing is subject to credit approval by the lender.

06 Detailed Lender Directory

The listings below are grouped by category and start with Prestige Hyperbaric's most directly connected partner (APPROVE), followed by conventional banks, specialty medical lenders, marketplaces, and SBA programs.

Preferred Partner

APPROVE (Approved Financing)

PREFERRED PARTNER

Prestige Hyperbaric's most direct known financing partner path. APPROVE works through a lender network and may offer multiple financing structures for a single application.

Best for	**Business buyers seeking the fastest, most direct path**
Structure	**Multiple financing options via lender network**
Contact	Ryan Coon, Account Executive II
Phone	(984) 297-8346
Email	rcoon@approvepayments.com
Apply	Application Link 1 | Application Link 2

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Conventional Banks

U.S. Bank Equipment Financing

CONVENTIONAL BANK

U.S. Bank's business equipment financing covers medical/dental/veterinary equipment. Existing customers may qualify for an application-only process on transactions up to $200,000.

Term length	24 to 60 months (no down payment)
Approval	Application-only for existing customers up to $200,000
Included costs	Installation, tax, and freight up to certain limits
Approval time	Funding in as little as 48 hours
Phone	866-280-3751
Apply	U.S. Bank Equipment Financing

Bank of America — Practice Solutions

CONVENTIONAL BANK

Bank of America Practice Solutions serves dentists, physicians, and veterinarians with equipment financing as part of broader practice acquisition, startup, or expansion financing.

Best for	Practice acquisition, startup, expansion, and equipment
Contact	Practice Specialist contact within 2 business days after request
Note	Additional financing options are available for amounts over $300,000
Apply	BofA Practice Solutions

First Citizens Bank — Healthcare

CONVENTIONAL BANK

First Citizens Bank serves medical practices and healthcare providers with equipment financing/leasing, and runs a dedicated Healthcare Equipment Finance group for larger equipment manufacturers and health systems.

Best for	Medical practices with banking relationships
Funding range	Small business up to $3M; commercial up to $100M+
Apply	First Citizens Medical Practices

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Medical Specialty Lenders

JR Capital

MEDICAL SPECIALTY

Focused on medical and aesthetic financing (imaging, lasers, and larger equipment). One-page application up to $500,000 with same-day funding for non-titled equipment.

Time in business	24+ months
Credit score	640+ (medical/aesthetic)
Term length	24 to 84 months
Funding range	$15,000 to $10,000,000
Approval time	2-hour approval; same-day funding possible
Apply	JR Capital Medical Financing

Kapitus

MEDICAL SPECIALTY

Equipment financing for established businesses; Kapitus also runs a dedicated 'Helix Healthcare Financing' program for independent medical practices.

Time in business	2+ years
Credit score	660+ FICO
Term length	Up to 72 months
Funding range	Minimum $20,000
Apply	Kapitus Equipment Financing

Balboa Capital

MEDICAL SPECIALTY

Medical equipment financing for practices seeking to preserve cash flow. Publishes 'rapid funding' with programs for hard and soft collateral equipment.

Time in business	12+ months
Credit score	620+
Term length	24, 36, 48, or 60 months
Funding range	Up to $500,000 (hard collateral); up to $350,000 (soft)
Apply	Balboa Capital Medical Financing

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Triton Capital

MEDICAL SPECIALTY

Equipment financing for medical offices and other industries, including startups. Asset-secured structure with same-day funding cited on their FAQ.

Time in business	1+ year (startups considered)
Credit score	600+
Term length	12 to 60 months
Funding range	Up to $250,000
Approval time	2-hour credit approvals; same-day funding
Apply	Triton Capital Equipment Loans

National Funding

MEDICAL SPECIALTY

Markets medical equipment financing and leasing specifically for healthcare-related businesses, including newer practices.

Time in business	6+ months
Credit score	Fair to excellent
Term length	24 to 60 months (general equipment)
Funding range	Equipment up to $150K; practice loans $5K–$500K
Phone	888-733-2383
Apply	National Funding Medical Financing

1West

MEDICAL SPECIALTY

Financing for healthcare providers with a 2-minute application and funding in as fast as 48 hours.

Time in business	1+ year
Credit score	650+
Term length	Up to 10 years
Funding range	Up to $500,000 (min $10K monthly sales)
Apply	1West Medical Equipment Financing

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Liberty Capital Group

MEDICAL SPECIALTY

Financing and leasing for medical businesses of all sizes, from small practices to hospitals, with startup-friendly programs.

Time in business	6+ months (startups considered)
Credit score	600+
Term length	Up to 60–72 months
Funding range	Application-only up to $250,000; larger with financials
Apply	Liberty Capital Medical Financing

Smarter Finance USA

MEDICAL SPECIALTY

Focuses on healthcare businesses, noting they are considered lower risk and often easier to qualify. Specific numeric criteria are not published.

Best for	Startup and established medical practices
Note	Specific credit/term criteria are not published; contact for a quote
Apply	Smarter Finance USA

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Marketplace & Fast Approval

Lendio

MARKETPLACE

A business financing marketplace rather than a direct lender. Connects applicants with 75-plus lenders offering medical and healthcare equipment financing.

Time in business	6+ months
Credit score	600+
Term length	6 months to 25 years
Funding range	Up to $250K–$5M (varies by loan type)
Apply	Lendio Medical Equipment Financing

Providence Capital Funding

FAST APPROVAL

Approvals in less than 24 hours and application-only approvals up to $250,000. Deferral options may be available in some cases.

Approval time	Less than 24 hours
Term length	24 to 84 months
Approval limit	Application-only up to $250,000
Apply	Providence Capital Medical Financing

Credibly

FAST APPROVAL

Medical equipment loans with fast approval and minimal documentation, including options for fair-credit borrowers.

Credit score	550+ for equipment financing
Funding range	Up to $600,000
Approval time	Approval in as little as 2 hours; funding in ~4 hours
Apply	Credibly Medical Equipment Loans

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US Business Funding

EQUIPMENT FINANCE

Equipment leasing and financing programs from one-page applications up to $75K to full financial packages for large transactions up to $50M.

Time in business	2+ years (6-month program available)
Funding range	Up to $75K one-page app; up to $50M with package
Approval time	Credit approval in hours; funding 24–48 hrs
Apply	US Business Funding Equipment Financing

eLease

EQUIPMENT FINANCE

Equipment leasing for a wide range of business types, including startups and businesses with unique credit profiles.

Time in business	Startups considered
Term length	Up to 5 years
Funding range	$1,000–$3,000 min; up to $5M for office equipment
Approval time	Often in under 24 hours
Apply	eLease Equipment Financing

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SBA Loan Programs

SBA 7(a) Loans

SBA PROGRAM

SBA's flagship loan program for general small business use, including equipment purchase and installation, working capital, or real estate.

Max loan amount	$5,000,000
Term length	Up to 10 years for equipment (up to 25 years for real estate)
Credit score	Not fixed by SBA; individual lenders set thresholds
Best for	Buyers unable to obtain credit on reasonable terms elsewhere
Apply	SBA 7(a) Loan Program

SBA 504 Loans

SBA PROGRAM

SBA 504 provides long-term, fixed-rate financing for major fixed assets such as real estate or long-term machinery/equipment with a useful life of 10+ years.

Max SBA-guaranteed portion	$5M (or $5.5M manufacturers/energy-efficiency projects)
Term length	10, 20, or 25 years
Best for	Long-term fixed assets with 10+ year useful life
Apply	SBA 504 Loan Program

07 Consumer / Home-User Financing

Consumer financing for a chamber at this price point is more difficult than business financing since most strong programs are built for business-use equipment. The best consumer-side paths are:

- Ask APPROVE whether a personal-credit or sole-proprietor path is available for your situation.
- Compare personal bank or credit-union lending options if applying as an individual.
- Consider home-equity-based borrowing, which can sometimes be more practical than unsecured consumer financing for a purchase in this range.
- Explore HSA/FSA funds — check whether your specific chamber purchase qualifies with your plan administrator.

08 Recommended Application Order

1. Apply through APPROVE first
   It is the most directly connected financing contact already associated with prior Prestige Hyperbaric chamber sales discussions.
2. Apply with your existing bank (or U.S. Bank / BofA Practice Solutions)
   Especially useful if you already have an existing banking relationship or run a medical/dental practice.
3. Apply with a specialty or marketplace lender
   Lendio, National Funding, JR Capital, Kapitus, Providence Capital, Balboa, Triton, or 1West are strong options to compare rates and terms.
4. For larger or long-term needs, consider SBA 7(a) or 504
   SBA programs offer longer terms and higher loan amounts but require more documentation and time to close.

09 Prestige Hyperbaric Contact

For equipment questions, quote revisions, or help deciding which financing path to try first, contact Prestige Hyperbaric directly.

Prestige Hyperbaric

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