

# Wio Bank PJSC and Toothpick partner to support clinic growth and offer patients flexible payment options

*Toothpick's clinic network gains access to Wio Business accounts, loans, and credit cards, with special offers for new clinic partners.*

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EINPresswire.com/ -- Wio Bank, the UAE's leading financial platform, and [Toothpick](#), the UAE's leading dental and healthcare tech-ecosystem, announced a partnership that combines Toothpick's network of more than 1,200 clinics with Wio's business banking, financing, and personal credit capabilities, creating an end-to-end financial proposition for clinics and their patients.

Under the new Patient Card Program, patients paying for treatment at participating Toothpick clinics with a Wio Personal Credit Card can split the cost into 0% interest installment plans over 6 or 12 months. Patients who do not yet hold a Wio Personal Credit Card can apply for one directly in the Wio Personal app.

For Toothpick's clinic network, the partnership provides access to Wio Business accounts, business loans, and business credit cards, alongside priority onboarding and dedicated support.

Removing cost as a barrier to care



Upfront cost is one of the most common reasons for patients to delay or decline treatments. By allowing treatment payments to be spread over 6 or 12 months at 0% interest, the Patient Card Program gives patients greater flexibility to manage healthcare expenses over time.

For clinics, the offer sits alongside Toothpick's broader push to help its network grow, with access to Wio Business banking and financing, including equipment financing of up to AED 10,000,000, giving clinics a path to invest in their practice as they scale.

"The partnership with Toothpick brings Wio's full financial platform to both sides of the healthcare experience, giving clinics the banking and financing tools to grow their practice, while helping patients access the treatment they need through flexible, interest-free payment plans. It's a clear example of how embedded finance can create real value across an entire sector." said Prateek Vahie, Chief Commercial Officer at Wio Bank PJSC.

"Partnering with Wio strengthens our vision of building a healthcare ecosystem that brings innovation, finance and technology together. Their innovative digital products and seamless journeys allow us to create greater value across our network, with solutions for patients, clinics and distributors. We are proud to have Wio with us as we contribute to continued innovation and collaboration across the healthcare industry." said Sary Azakir, Co-Founder & Chief Growth Officer of Toothpick.

The Patient Card Program will be available at participating Toothpick clinics across the UAE, with details for patients and clinics available at [Landing Page] via the Wio Personal and Wio Business apps.

Disclaimers: All credit products are subject to eligibility criteria, credit assessment and approval by Wio Bank. Terms and conditions apply. [AT1.1][AT2.1]

#### About Wio Bank PJSC

Wio Bank PJSC is the UAE's leading financial platform, reimagining banking for individuals and businesses. Headquartered in Abu Dhabi and fully regulated by the Central Bank of the UAE, Wio is backed by ADQ, Alpha Dhabi Holding, e& and First Abu Dhabi Bank. By combining advanced technology with a human-centric approach, Wio delivers seamless, personalized financial solutions.

For personal banking, Wio offers smart tools and insights to help individuals and families take control of their finances, enabling them to save, spend and grow with ease. For businesses, Wio provides entrepreneurs and SMEs with a comprehensive digital platform designed to streamline operations, unlock growth opportunities, and simplify financial management.

Wio is redefining the banking landscape as a market leader in Banking-as-a-Service (BaaS) and embedded finance, delivering innovative solutions that empower people, businesses, and communities with the infrastructure they need to access long-term wealth creation.

Wio Bank has been widely recognized through regional and international industry awards and rankings, including Forbes Middle East, Fast Company Middle East and Finance Middle East.

For more information, please visit [www.wio.io](http://www.wio.io)

## About Toothpick

Toothpick is a UAE-born healthcare technology ecosystem operating across five markets in MENA and the UK, including the UAE, Saudi Arabia, Qatar, Egypt, and the United Kingdom. The platform brings patients, providers, financial institutions, distributors, and industry partners together through a unified technology infrastructure.

Its offering spans embedded finance, healthcare e-commerce, and verticalized AI and analysis. Toothpick integrates credit, payments and financial tools into patient and clinic journeys, while its marketplace simplifies procurement by connecting providers with trusted local distributors. Together, these services improve access to finance, streamline operations and create a more connected healthcare ecosystem.

Haifa Banna

Toothpick

+44 7498 566869

haifa.banna@toothpick.com

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