The benefits: at a glance

For anyone considering using our interest-free or low cost loan facilities to fund their private treatment, the benefits are clear:

- You get the treatment you want treatment that will make you look and feel a million times better
- You get to spread the cost of that treatment over a suitable period
- Interest-free and low cost loans can be a much more affordable alternative to credit cards or bank loans
- It's easy to apply and simple to repay by Direct Debit
- They're provided by leading credit suppliers

Examples

Using 0% APR and 7.9% APR Representative rates

Treatment cost	Facility	Term (mths)	APR	Monthly payment	Total payment
£1500.00	Interest free	12	0%	£125.00	£1500.00
£1500.00	Low cost	24	7.9%	£67.59	£1622.16
£3000.00	Low cost	36	7.9%	£93.51	£3366.36



To find out how you could benefit from this easy, affordable way to pay for the treatment you want, speak to a member of your practice team.





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Patient Credit Facilities

Interest free payment plans

0% APR Representative

Low cost payment plans

7.9% APR Representative

Affordable ways to pay for your treatment



Interest-free and low cost payment plans to pay for your treatment

Are you one of the thousands of patients considering cosmetic, aesthetic, orthodontic or dental implant work? If so, you might be interested in a service we provide right here – interest-free and low cost payment plans to fund your treatment.

Our range of facilities are an innovative and potentially much more affordable alternative to traditional options. They enable you to get the treatment you want - the right treatment - and pay for it over an appropriate period.

Sounds interesting, doesn't it? Here's how it works...

Interest-free and low cost payment plans: your questions answered

We've tried to answer all your questions here. If there's anything else you'd like to know, please ask a member of our practice team.

Who can benefit?

Just about anyone over the age of 18. You don't have to belong to a private plan. You don't even have to be a regular visitor at this practice.

What can I use them for?

You can use the payment plans to pay for most treatment, but they're particularly suited to more costly private treatments such as cosmetic, aesthetic, orthodontic, or dental implant work. If you're not sure whether they re right for your treatment, please ask your clinician.

How much can I borrow?

Dependent upon facility you can borrow typically between £350 and £50,000. This will be subject to an 'on-site' credit application. Most patients' applications are approved there and then, so you can go ahead and schedule treatment immediately.

How do I make the repayments?

Much like any other loan facilities, you repay them in affordable monthly payments over an agreed term. These payments are collected by Direct Debit.

How much will I pay?

With our 0% facility, you pay the cost of your treatment – no more and no less. Interest-free means just that! In terms of the low cost facilities, we provide you with a quotation that shows the monthly payment and the total interest payable over the term of the loan. There are no hidden costs and no deposit is required!

What are the repayment terms?

Your designated members of the practice team will be able to go through the various terms with you and agree the most suitable repayment period.

How do I apply?

Once you've agreed on a course of treatment - and a cost - with your clinician, we'll make the credit application on your behalf. As soon as this has been approved and then processed, you'll receive written confirmation from the credit provider. Simple as that!

Who is the credit provider?

We're working with one of the most respected credit providers in the business. Ask our team for details

What happens if my treatment costs more than planned for?

Firstly, we will tell you of this situation when it becomes imminent. Secondly, you can choose to have an additional facility to cover the additional costs

What happens if my treatment costs less than planned for?

This will be refunded either to you or to the lender who will then reduce the outstanding balance on your account.

How often can I use the facility?

You can apply for a payment plan for each course of treatment, subject to the usual credit application.

