



Making your treatment more  
**affordable**

**0%**  
**Finance**

Terms and conditions apply. Credit subject to status and affordability.

At the practice, we can provide access to interest-free and interest-bearing finance options that allow you to spread the cost of treatment, making it more affordable.

**There's a range of finance facilities available, allowing you to choose the one that suits you best.**

Sound interesting?  
Read on to find out more!





## Your questions answered!

We've tried to answer the most commonly asked questions here, but if there's anything else you'd like to know, please speak to a member of the team.

### Who can benefit?

Just about anyone over the age of 18. You don't have to belong to a membership plan and you don't have to be a regular visitor at this practice. Access to these facilities will be subject to an online credit application.

### What can I use it for?

You can use our finance options for just about any treatment we provide, although they're particularly suited to cosmetic, restorative, orthodontic and dental implant treatments. Please ask a member of the team for more details.

### What's the minimum and maximum I can finance?

Our range of finance facilities cover any treatment which costs over £250 and up to a maximum of £50,000.

### How do I make the repayments?

Much like any other finance 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 the interest-free facilities, you pay the cost of your treatment – no more, no less. In terms of the interest-bearing facilities, there will be an interest element which will be made clear to you at the outset.

In both instances, we provide you with a quotation that shows the monthly payment and any interest payable over the term of the loan. There are no hidden costs and an upfront deposit isn't always necessary.

### **What are the repayment terms?**

Designated members of the practice team will be able to go through the various terms with you and agree the repayment period that works best for you.

### **How do I apply?**

Once your treatment plan and costs have been agreed and you've decided which finance facility best suits you, you'll be able to complete an easy-to-use online credit application.

### **How long does approval take?**

The application takes just a few minutes to complete and the decision is given instantly. If your application is approved, we can schedule treatment following the mandatory 14-day 'cooling-off' period.

### **Who is the credit provider?**

The practice and Medenta Finance Ltd are credit brokers and Hitachi Capital (UK) PLC is our credit provider.

### **What if the cost of treatment changes?**

We will let you know as soon as the situation arises.

Should treatment costs increase, you can, depending on the amount, choose to have an additional finance option to cover the extra costs.

If costs decrease, the remaining balance of your finance will be reviewed by the credit provider and options for reducing your payments or terms will be discussed.

### **How often can I use the facility?**

You can apply for finance for each course of treatment, subject to the usual credit check.





## The advantages at a glance

For anyone considering using interest-free or interest-bearing finance facilities to fund their private treatment, the advantages are clear:

- **Makes treatment instantly affordable** – by allowing you to spread the cost, you can opt to have the treatment you want, when you want it.
- **Greater choice of treatments** – by making treatments more affordable, you can access a wider range of treatments and choose the one perfect for you.
- **Payment terms to suit you** – with a range of options available, you can choose the one best suited to your circumstances.
- **No upfront deposit option** – with the choice to opt for no initial financial outlay, you can avoid dipping into your savings or having to find a lump sum to start your treatment.

## 0% APR representative example

<b>Treatment cost (cash price)</b>	<b>£2500</b>
Amount of loan	£2500
Deposit	£0
APR representative	0% APR
Interest rate - fixed	0%
Term (months)	12
Monthly payment	£208.33
<b>Total payment</b>	<b>£2500</b>

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

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