

# spread the cost

with our **finance options\***

Helping you afford that  
**perfect smile** you have  
always wanted with different  
ways on how to pay

 **Retail**  
Finance

 **{my}dentist®**  
helping the nation smile



# Treatment Finance

Here at the practice, we offer easy payment plans allowing you to spread the cost of your treatment. This means you can pay for the treatment you want over a period of time to suit you.

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

## Who is eligible?

To apply for finance, you must be over the age of 18, work at least 16 hours a week, or be retired with an income. You must also be a resident of the United Kingdom and have lived in the UK for at least 3 years and have a Bank or Building Society current account available in your name, which is registered to your address (you'll need this to complete the direct debit instruction).

## What can I use it for?

You can use a payment plan to pay for most treatments, and are particularly suited to cosmetic, aesthetic, orthodontic or dental implant work. Please ask a member of our reception team if you would like to check if your treatment is eligible.

## How much can I borrow?

Dependent upon the type of credit, you can borrow from £100, subject to age, affordability and status. Most patients receive a decision on their application within a day so they can agree their treatment plan soon after your check-up... Please speak to us about what options are available to you.

## How do I make the repayments?

Much like any other loan facility, you repay them in easy monthly payments over an agreed term. These payments are collected by direct debit.

## How much will I pay?

We provide repayment schemes, where you will be given a quotation that shows the monthly payment and the total interest payable over the term of the loan. There are no hidden costs and an up-front deposit is not 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 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 take some basic details and email you the application to complete at your own convenience. As soon as the completed application has been approved and processed you'll receive written confirmation from the credit provider. It's as simple as that!

## 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 is the credit provider?

Credit is provided by Secure Trust Bank PLC trading as V12 Retail Finance.

## What happens if my treatment costs more than expected?

Firstly, we will make you aware of the situation as soon as it becomes apparent. Secondly, you can choose to have an additional facility to cover the extra costs.

## What happens if my treatment costs less than expected?

The remaining balance of your loan will be reviewed by the lender and options for reducing your loan will be discussed.

## How often can I use the facility?

You can apply for a payment plan for each course of treatment, subject to age, affordability and status.

## The advantages at a glance

If you are considering using our loan facilities to fund your private treatment, the benefits are clear:

- Makes treatment more accessible – by allowing you to spread the cost, you can opt to have the treatment you want, when you want it, on a repayment plan to suit your circumstances.
- Wider choice of treatments – by paying monthly, you have access to a fuller range of treatments and choose the perfect option for you.
- Payment terms to suit you – with a range of credit and payment options available, you can choose the one best suited to your circumstances.
- No up-front deposit option – with no initial financial outlay, you can avoid dipping into your savings or having to find a lump sum to start your treatment.



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

**\*Example using our  
finance rates**

Treatment cost	£1990
Deposit	£0
Monthly payment	£49.97
Term (months)	48
Interest Rate	9.9% APR representative
Annual Rate of Interest (fixed)	5.13%
Total interest	£408.56
Total payment	£2398.56



[www.mydentist.co.uk](http://www.mydentist.co.uk)

\* Whitecross Dental Care Limited (registered office: Europa House, Europa Trading Estate, Stoneclough Road, Kearsley, Manchester M26 1GG. Company No. 244415) is part of the {my}dentist group. Whitecross Dental Care Limited is a credit broker not a lender and is authorised and regulated by the Financial Conduct Authority with registration number: 674183. Credit is provided by Secure Trust Bank PLC trading as V12 Retail Finance with whom we have a commercial relationship (and so we are unable to provide independent advice) and is subject to age and status. Minimum spend applies. Not all products offered by Secure Trust Bank PLC are regulated by the Financial Conduct Authority.