

## The advantages: at a glance

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

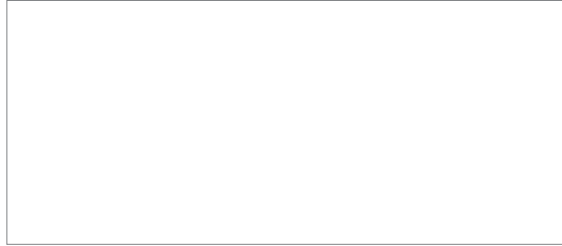
- **Makes treatment instantly affordable** – by allowing you to spread the cost, you can opt to have the treatment you want, when you want it, on a repayment plan to suit your circumstances.
- **Wider choice of treatments** – by making treatments more affordable, you can access a fuller range of treatments and choose the one perfect 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 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.

Examples using  
0% APR  
Representative rates.

Treatment cost	£2500
Amount of loan	£2500
Deposit	£0
Facility	Interest-free
Interest rate	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, affordable way to pay for the treatment you want, speak to a member of the practice team.



# Smile!

...there is a more affordable option for treatment

## Treatment Finance



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Credit is provided by Hitachi Capital Consumer Finance Ltd.  
Authorised and regulated by the Financial Conduct Authority.

At the practice, we offer interest-free and affordable payment plans that allow you to spread the cost of treatment. It enables you to get the treatment you want and pay for it over a period of time suited to you.

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



## Interest-free and affordable 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 it for?

You can use the payment plans to pay for most treatments, but they're particularly suited to cosmetic, aesthetic, orthodontic or dental implant work.

If you're not sure whether the service is right for your treatment, please ask your clinician.

### How much can I borrow?

Dependent upon the facility, you can borrow anything from £350. This will be subject to an 'on-site' credit application. Most patients receive a decision on their application there and then, so you can go ahead and schedule treatment immediately. Please speak to us about what options are available to you.

### 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 interest-free facility, you pay the cost of your treatment – no more and no less. Interest-free means just that! In terms of any other affordable 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 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 make the credit application on your behalf. As soon as this has been approved and processed, you'll receive written confirmation from the credit provider. Simple as that!

### Who is the credit provider?

We work alongside two reputable companies to bring finance to our patients, Medenta Finance Ltd as our credit brokers and Hitachi Capital (UK) PLC as our credit provider.

### 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?

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 the usual credit application.