

## **Patient Credit Facilities**

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

As innovative and potentially much more affordable alternatives to traditional options, our range of facilities enable you to get the treatment you want - the right treatment - and pay for it over an appropriate period.

### **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 you'd like to know please ask at the practice.

### **Who can benefit?**

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

### **What can I use them for?**

You can use the payment plans to pay for most dental work, but they're particularly suited to more costly private treatments, such as dental implants , aesthetic or cosmetic work.

### **How much can I borrow?**

Dependent upon the 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 repayments?**

With our 0% facility you pay the cost of your dental 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 required!

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

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

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

Once you have agreed on a course of treatment - and a cost – with your dentist, 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.

**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.

**The benefits: at a glance**

For anyone considering using our interest –free or low cost dental loan facilities to fund their private dental 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.

Treatment Cost	Facility	Term (months)	APR	Monthly payment	Total payment
£1,500	Interest Free	12	0 %	£125.00	£1,500.00
£1,500	Low Cost	24	7.9 %	£ 67.59	£1,622.16
£3,000	Low Cost	36	7.9 %	£ 93.51	£3,366.36