

## YOUR INTEREST FREE PAYMENT PLAN SOLUTION

**Get the dentistry you need when you need it.**

### Why MySmilePlan?

MySmilePlan provides payment plans for all general, cosmetic, orthodontic and specialist dental care making dentistry more accessible for everyone.

- Interest free – 0% interest – No Interest EVER
- Available for treatment plans up to \$9,000
- Manageable fortnightly payments
- 9 and 15 month plans available
- Simple application process at the practice
- Low establishment fee

### HOW IT WORKS

Once you've accepted your dentist's treatment plan, the application process is quick, easy and immediate.

**1**

Provide photo ID, a credit card and 2 contact phone numbers to the team at your dentist.

**2**

They'll perform a quick two minute credit check - this is not income tested so no payslips are required and you'll receive an immediate response.

**3**

On approval, simply pay a 20% deposit, the one off establishment fee of \$39 along with the \$3 processing fee.

**You'll receive your payment schedule via email within the hour and be on your way to a healthier smile.**

### WHAT PLANS ARE AVAILABLE?

MySmilePlan has two payment plans available to suit your needs.

#### Treatment Plans Up to **\$2,000**

- **9 months to pay**
- Fortnightly instalments
- No interest – EVER
- 20% deposit

#### Treatment Plans up to **\$9,000**

- **15 months to pay**
- Fortnightly instalments
- No interest – EVER
- 20% deposit



## FEES

MySmilePlan makes the cost of dental treatment easier to manage by breaking it up over 9 or 15 months, depending on the plan you are eligible for. Your first payment is 20% of the treatment plan plus a one off establishment fee.

**Establishment Fee**

When the contract is entered into

**\$39**

**Credit Card Processing Fee**

Applied to deposit and each repayment

**\$3/fortnight**

**Late Payment Fee**

An additional fee for any payment defaults

**\$9.50**

**Redraw Fee**

When drawing down available credit for a subsequent treatment under a MySmilePlan Credit Contract

**Nil**

## FREQUENTLY ASKED QUESTIONS

**What is the approval and credit check process?**

Our process only takes 2 minutes. It is a non-income based credit approval, similar to the one performed when you apply for a mobile phone, so approval or denial is not an indication of your finances.

Provide the reception team your photo ID, eligible credit card and contact details. They'll be able to tell you immediately whether or not you've been approved.

The credit check is automatically generated by our online system, so the security of your data is safe. At no time do practice staff see your credit history.

**Can I choose between the 9 and 15 month plan?**

No. Treatment costs up to \$2,000 in value will be eligible for the 9 month plan whilst treatment which costs from \$2,000 up to \$9,000 will be eligible for the 15 months plan. You are welcome to make additional lump sum payments to pay the plan off sooner.

**Are there any hidden fees?**

No there are not. There is an establishment fee of \$39 and a \$3 credit card processing fee for the deposit and each fortnightly payment.

Any late payment will incur an additional \$9.50 fee.

**Can I pay the payment plan off faster if I would like to?**

Yes. You can make additional lump sum payments at any time by phoning us.

**What treatments can I use MySmilePlan for?**

Payment Plans can be used for all your General, Cosmetic, Orthodontic & Specialist dental care, including, but not limited to veneers, teeth whitening, crowns, root canal, dentures, dental implants and children's dentistry.

**How often do I have to make a payment?**

Payments are direct debited from your credit card every fortnight.

**Where will my statement come from?**

MySmilePlan partner with OpenPay to finance our payment plan, so your monthly statement will arrive from OpenPay.

**What if I get a new credit card?**

Please make sure you contact our finance partner OpenPay on 1300 168 359 to provide your new credit card details before your next payment is due, otherwise you will incur a late payment fee.

Ask the team at your dentist about paying for treatment with MySmilePlan today.