

OUR DENTAL CARE



Our
Dental
Care

PAYMENT PLAN OPTIONS



Do not let anything stop or hold you back
in achieving that dream smile!



WHY GET A PAYMENT PLAN FOR YOUR TREATMENT?



Smiles have the power to affect those around us. In fact, the part of the brain that controls your "smile muscles" does so automatically. According to various studies, smiling is considered contagious.

So if it holds you back because of financial matters, don't let it stop you to bring that confidence back. We will help you all the way.

OUR PAYMENT PLANS

1. SUPERCARE



Supercare is a type of funding assistance that allows patients to access their superannuation early, to be used to cover the costs of these dental treatments. It takes the stress and anxiety out of a challenging situation, so you can rest assured you're receiving the dental care you really need.

Process:

1. If you wish to use your super our clinic will file a referral form for you.
2. Someone from Supercare will reach out to you to discuss your eligibility. There will be a \$680 access/process fee which will also be discussed.
3. If you will be qualified you just have to submit any requirements that will be needed by Supercare.
4. Once processed and granted approval the total amount of the funds will be deposited to your selected bank account.
5. Proceed with the treatment.

OUR PAYMENT PLANS

2. DentiCare



DentiCare Payment Solutions partners with Dental and Orthodontic practices to provide affordable payment plans to ensure patients access the treatment they need and want.

With more than 17 years' experience, DentiCare has helped several hundred thousand patients reach their oral health care goals with affordable budgeted payment plans.

Process:

1. If you wish to use DentiCare it is really good to use for small to a large amount of treatment.
2. Our dental care will also file a referral form for you.
3. Discussed with you the payment option provided on the portal
4. If agreed there will be a 20% direct payment to the clinic at the start of the treatment and the remainder will be on the payment plan.
5. If you agreed with the terms/amount we will continue with sending the referral. You will receive an SMS notification to complete the process which will be subject to approval.
6. Once approved, DentiCare will process the payment to our clinic for your treatment.

PRODUCT OVERVIEW

SmileNow

A buy now, pay later option for Payment Plans, where DentiCare pays the Provider the Payment Plan amount as a single payment as set out in the Provider Payment Schedule.

Summary

Practice Terms

Practice Payment Term: Upfront Payment
Provider Fees: Provider Account Fee \$0 - \$199
Payment Plan Management Fee: 4.9%* discounted rate for plans up to \$2,000 until December 2023. Standard 5.9% - 7.9% dependent on plan value.

Amount	Standard Provider Fee
\$250 - \$1,000	5.9% of the Payment Plan Amount
\$1,001 - \$2,000	6.9% of the Payment Plan Amount
\$2,001 - \$3,000*	7.9% of the Payment Plan Amount

Responsible Party Terms

Minimum Plan Amount: \$250
Maximum Plan Amount: \$2,000
Repayment Period: Weekly or fortnightly instalments
Interest: No
Credit Check: No credit or finance checks
Deposit: No deposit required
Set-up fee: \$0

DentiCare Plus

For Payment Plans where Payment Assurance applies.

Summary

Practice Terms

Practice Payment Term: Payment Assurance Applies
Provider Fees: Provider Account Fee \$0 - \$199
Payment Plan Management Fee: 3.9% - \$7.9%

Amount	Maximum Term
\$250 - \$2,000	12 months / 24 fortnights
\$2,001- upwards	24 months / 48 fortnights 36 months for orthodontic treatment

Responsible Party Terms

Minimum Plan Amount: \$250
Maximum Plan Amount: \$12,000
Repayment Period: Weekly, fortnightly, or monthly instalments
Interest: No
Credit Check: No credit or finance checks
Deposit: 20% of payment plan amount required
Set-up fee: \$39 (can be absorbed by practice)
Patient Fees: Bank Account Debit Transaction Fee 0.88 cents / Credit Card Transaction Fee 1.75% / Payment Plan Increase Amendment Fee \$19

DentiCare Connect

For Payment Plans without Payment Assurance.

Summary

Practice Terms

Practice Payment Term: No Payment Assurance
Provider Fees: Provider Account Fee \$0 - \$199
Payment Plan Management Fee: 1.5%

Amount	Maximum Term
\$250 - \$2,000	12 months / 24 fortnights
\$2,001- upwards	24 months / 48 fortnights 36 months for orthodontic treatment

Responsible Party Terms

Minimum Plan Amount: \$250
Maximum Plan Amount: \$12,000
Repayment Period: Weekly, fortnightly, or monthly instalments
Interest: No
Credit Check: No credit or finance checks
Deposit: 20% of payment plan amount required
Set-up fee: \$9.90 (can be absorbed by practice)
Patient Fees: Bank Account Debit Transaction Fee 0.88 cents / Credit Card Transaction Fee 1.75% / Payment Plan Increase Amendment Fee \$9.90

OUR PAYMENT PLANS

3. Smile Right



Smile Right - simple and painless payment plans for dental procedures with three easy solutions. Your new smile is only a few steps away.

Process:

1. If you wish to use Smile Right, it is simple, detailed, and easy to use once you are registered you can see the details of your treatment and any photos taken during your treatment.
2. Our Dental care will also file a referral for your if you wish to proceed.
3. You will be receiving an SMS invitation to fill up the information and to choose which plan you will choose.
4. Once you proceed someone from Smile Right will contact you and ask for requirements which will be subject to approval.
5. They have low interest and no deposit and no interest payment plans. Fees will be provided depending on how much the treatment plan will cost.
6. Once approved smile right will pay us directly for every treatment/appointment done.

PRODUCT OVERVIEW



Low Rate Loan

From

Rate will depend on the amount of the treatment

SAVER

- ✓ Our lowest rate of interest
- ✓ Amounts from \$2001 to \$50,000
- ✓ Loan terms up to 60 months
- ✓ Deposit required with first payment
- ✓ Annual Rate Interest Rate 15.95% p.a.
Comparison Rate 17.32% p.a.

COMPARISON RATES: Comparison rates help you understand the true cost of a loan. This comparison rate is based on a \$30,000 unsecured personal loan for a five year term.

WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

THINGS YOU SHOULD KNOW: Applications for finance are subject to our normal credit approval. Full terms and conditions will be included in our loan offer. Fees and charges are payable.

No Deposit Loan

From

Rate will depend on the amount of the treatment

LOW PAYMENTS

- ✓ No deposit required
- ✓ Amounts from \$2001 to \$50,000
- ✓ Loan terms up to 60 months
- ✓ Affordable repayments
- ✓ Annual Rate Interest Rate 20.88% p.a.
Comparison Rate 22.46% p.a.

COMPARISON RATES: Comparison rates help you understand the true cost of a loan. This comparison rate is based on a \$30,000 unsecured personal loan for a five year term.

WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

THINGS YOU SHOULD KNOW: Applications for finance are subject to our normal credit approval. Full terms and conditions will be included in our loan offer. Fees and charges are payable.

Payment Plan

From

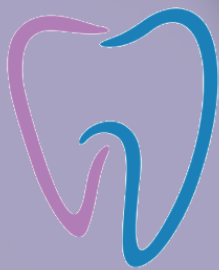
Rate will depend on the amount of the treatment

BEST VALUE

- ✓ No Interest
- ✓ No Establishment Fees
- ✓ No Monthly Account Keeping Fees
- ✓ Amounts from \$100 to \$50,000
- ✓ Loan terms up to 36 months
- ✓ Deposit required with first payment

THINGS YOU SHOULD KNOW: Applications for payment plans are subject to our normal credit approval. Full terms and conditions will be included in our payment plan offer.

THANK YOU



Our
Dental
Care

We hope the details and process can help you decide on which payment plan you would like to go with to help you start your treatment and your journey to that perfect smile!



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www.ourdentalcare.com.au