



The Perio Specialists

& DENTAL IMPLANTS



Payment plans at

The Perio Specialists & Dental Implants

Complex and long-lasting dental treatment can be expensive, and The Perio Specialists & Dental Implants appreciate that some of our patients may need some financial assistance to achieve their desired dental goals. As well as EFTPOS and HICAPS facilities, we offer four different payment plans that might be suitable for our patients.

Zip Pay, Zip Money and Afterpay offer various buy-now-pay-later options, some of which may be interest free. You may be able to access your superannuation to pay for your treatment, by applying directly through the Australia Taxation Office or through Supercare for a small fee.

afterpay

Afterpay allows you to split your payment in four fortnightly interest-free payments. For example, if you decide to pay for your \$220 Check-up and Clean with Afterpay, you will make 4 installments of \$55.00

To sign up, you can download the Afterpay app on your phone or sign up online. Before you come in for treatment, you can check your spend limit in the Afterpay app. After your treatment, you use the app to generate a barcode for our front desk staff to scan. Instantly,

Afterpay will debit your first installment from your chosen bank card. In the app, you can see your payment schedule for the remaining three payments.

SUMMARY

- ✓ **Repayment period:** 8 weeks (4 fortnightly payments)
- ✓ **Payment Fees:** There are no late fees when you pay on time. If you do miss a payment, you will incur a late fee and you won't be able to buy or book anything else with Afterpay until you settle your account.
- ✓ **Minimum repayment:** ¼ of your spend.
- ✓ **Maximum expense:** \$1,000.
- ✓ **Interest:** No, interest-free.
- ✓ **Account costs:** No, account is free.
- ✓ **Credit check:** No.
- ✓ **Requirements:** Must be over 18 years old and have a valid Australian bank payment card.
- ✓ **Application:** Online or in app.
- ✓ **Approval in minutes:** Instantly.

Zip MONEY P

Zip Money is a line of credit with credit limits between \$1,000 and \$5,000 for regular accounts and up to \$50,000 for specific merchants.

Nothing to pay on the day of purchase.

Zip Money offers customers a guaranteed interest-free period of 3 months and up to 36 months interest free at selected Zip partners. Zip Money accounts may incur a one-off establishment fee for certain credit limits.

SUMMARY

- ✓ **\$0-\$99 establishment fee:** A one-off fee, up to \$99, based on your approved credit limit may apply.
- ✓ **3 months interest free period:** Every transaction has a guaranteed 3 months interest free period.
- ✓ **From \$10/week flexible repayments:** Repayments start from just \$10 a week and are determined by your account's credit limit.
- ✓ **\$9.95 monthly account fee:** Waived if your balance owing is \$0 at the end of the month.
- ✓ **\$1,000 - \$5,000 credit limit:** Once you're approved Zip Money will confirm your account credit limit. You may be eligible for a credit limit increase once you've been using your account for at least 6 months.
- ✓ **Repayment period:** Choose a weekly, fortnightly or monthly schedule. Pay off early, without a penalty.
- ✓ **Credit check:** Yes.
- ✓ **Requirements:** Mobile phone number, email address, provide valid residential, employment, and financial information.
- ✓ **Application:** Online.
- ✓ **Approval in minutes:** Apply in minutes, with no establishment fees and nothing to pay today.



CARRARA - Coco's Shopping Centre
Shop 10 / 1 Manchester Road, Carrara QLD 4211

TUGUN
1 Karana Street, Tugun QLD 4221

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SMILE NOW
PAY LATER



Zip Pay is a fast, secure and easy way to get what you need today and repay it on a schedule that suits you.

Zip Pay is an interest-free buy-now-pay-later service with a credit limit of up to \$1000.

Repayments are based on a minimum monthly payment from as little as \$10 per week. A \$9.95 monthly account fee applies, Zip Pay will waive the fee if you pay your statement closing balance in full, by the due date.

Zip will send you a statement each month. Here you will be able to see how many repayments you have made and view the outstanding balance in your account.

SUMMARY

- ✔ **\$0 establishment fee:** Zip Pay do not charge you anything to open a Zip Pay account.
- ✔ **Interest free, always:** Zip Pay do not charge interest on your purchases.
- ✔ **From \$10/week flexible repayments:** Repayments start from just \$10 per week. Minimum monthly repayments apply.
- ✔ **\$9.95 monthly account fee:** Waived if your balance owing is \$0 at the end of the month.
- ✔ **\$350 - \$1,000 credit limit:** Once you're approved Zip Pay will confirm your account credit limit.
- ✔ **Repayment period:** Choose a weekly, fortnightly or monthly schedule. Pay off early if you like, without a penalty.
- ✔ **Credit check:** Yes.
- ✔ **Requirements:** Mobile phone number, email address, provide valid residential, employment, and financial information.
- ✔ **Application:** Online.
- ✔ **Approval in minutes:** Apply in minutes, with no establishment fees and nothing to pay today.



SuperCare offers you the option to apply for Early Release of your Superannuation to pay for yours, or any of your family member's, Dental and Orthodontic treatments.

Offering knowledgeable and professional consultants to help guide you through the process, you could be eligible to access funds to help facilitate the funding of most dental procedures, including:

- ✔ Periodontal Treatment
- ✔ Implants and Dentures
- ✔ Oral and Maxillofacial surgery
- ✔ Braces and Orthodontics
- ✔ Root Canal
- ✔ Crown
- ✔ General Dentistry

SuperCare can help alleviate the stress and financial burden of Dental and Orthodontic treatment costs in a supported, informed and timely process, to ensure healthier smiles for all Australians sooner.



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Payment plans

Terms & Conditions

afterpay

- Afterpay allows you to pay for your purchase over 4 instalments due every 2 weeks. In some cases, Afterpay may require you to make a payment at the time of purchase.
- You must be over 18 years old and be the authorised holder of an eligible debit/credit card to apply (see clause 2.4 for eligibility criteria).
- All orders are subject to Afterpay's approval – for example, if you have any overdue payments, Afterpay will not be available to you. For more information on assessment and checks, see clause 6.2
- As part of our approval process, we may conduct a pre-authorisation on your nominated card, up to an amount of your first instalment – see clause 6.2(f)
- You can make repayments to Afterpay any time BEFORE the due date. Otherwise, Afterpay will automatically try process payments on the scheduled dates from your card. If a payment is not processed on or before the due date, late fees will apply – initial \$10 late fee, and a further \$7 if the payment remains unpaid 7 days after the due date.
- For each order below \$40, a maximum of one \$10 late fee may be applied per order. For each order of \$40 or above, the total of the late fees that may be applied are capped at 25% of the original order value or \$68, whichever is less.
- If you won't be able to pay on time, please contact Afterpay as soon as possible.

ZIP

* Term only available for purchases of \$1,000 or more. Available to approved applicants only and subject to completion of satisfactory credit check. Minimum monthly repayments are required. Paying only the minimum monthly repayment amount will generally not repay a purchase within the interest free period. A monthly account fee of \$9.95 will also apply and a one-off establishment fee may apply for new customers. Any balance outstanding at the expiry of the interest free period will be charged at the standard variable interest rate, 25.9% per annum as at 1 June 2023. Other charges may be payable, see T&Cs. Interest, fees and charges subject to change. Terms & Conditions apply and are available on application. See your contract for further details. Credit provided by ZipMoney Payments Pty Ltd (ABN 58 164 440 993), Australian Credit Licence Number 441878).

ZIP

* Minimum monthly repayments are required. A monthly account fee of \$9.95 applies and is subject to change. Pay your closing balance in full by the due date each month and we'll waive the fee. Available to approved applicants only and subject to completion of satisfactory credit check. Other charges may be payable. T&Cs apply.



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