



# 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 \$200 Check-up and Clean with Afterpay, you will make 4 instalments of \$50.00

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 instalment 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)
- 👉 **Minimum repayment:** 1/4 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
- 👉 **Response:** Instantly

### ZIP MONEY P

Zip Money gives patients a payment plan for treatment above \$1,000 and below \$10,000. This option is interest-free for at least 3 months. A monthly service fee of \$6 is due if there is an outstanding balance in your account. You will also have to pay a one-off set-up fee when your account gets activated. This fee can vary between \$0 and \$299 and depends on your credit limit.

You can apply online for your Zip account. To do this you will have to provide a mobile phone number, email address, as well as valid residential, employment, and financial information.

#### Summary

- 👉 **Repayment period:** Weekly, fortnightly or monthly (your choice)
- 👉 **Minimum repayment:** \$40 per month
- 👉 **Maximum expense:** More than \$1,000, less than \$10,000
- 👉 **Interest:** Varying, interest-free for at least 3 months
- 👉 **Account costs:** Monthly service fee of \$9.95 if there is an outstanding balance in the account. One-off establishment fee between \$0 and \$299 depending on your credit limit
- 👉 **Credit check:** Yes
- 👉 **Requirements:** Mobile phone number, email address, provide valid residential, employment, and financial information
- 👉 **Application:** Online
- 👉 **Response:** Within the next hour unless Zip needs more information



**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 digital wallet that will allow you to purchase multiple times up to \$1,000. You can repay these interest-free payments either weekly, fortnightly, or monthly.

You can also choose how much you want to repay. However, it must be above the minimum repayment of \$40 per month. Furthermore, Zip charges a monthly fee of \$6 if there is an outstanding balance on your account.

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

- 📄 **Repayment period:** Weekly, fortnightly or monthly (your choice)
- 📄 **Minimum repayment:** \$40 per month
- 📄 **Maximum expense:** Zip will decide which of the three different credit limits (\$350, \$500, and \$1,000) you are eligible for
- 📄 **Interest:** No, interest-free
- 📄 **Account costs:** Monthly account fee of \$9.95 if there is an outstanding balance in the account
- 📄 **Credit check:** Yes
- 📄 **Requirements:** Mobile phone number, email address, provide valid residential, employment, and financial information
- 📄 **Application:** Online
- 📄 **Response:** Usually instantaneous



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.

### Z MONEY P

\* 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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