



MySmilePlan®

YOUR INTEREST FREE PAYMENT PLAN SOLUTION

Get the dentistry you need when you need it.

Why MySmilePlan?

MySmilePlan is a payment plan solution that lets you have the dentistry you need, when you need it, and pay over time.

- Interest free – 0% interest – No Interest EVER
- Available for treatment plans up to \$9,000
- Manageable fortnightly payments
- Payments spread over 3, 9 and 15 months
- Simple application process at the practice
- Low establishment fee
- Paperless, fast application

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 contact details to the team at your dentist

2

They'll perform a quick two minute credit check - this is non income-based, so no payslips are required and you'll receive an immediate result

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 shortly after and you'll be on your way to a healthier smile.

Treatment Plans from \$100 - \$500

- **3 months to pay**
- Fortnightly instalments
- No interest EVER
- 20% deposit
- No establishment fee

Treatment Plans from \$501 - \$2,000

- **9 months to pay**
- Fortnightly instalments
- No interest EVER
- 20% deposit
- \$39 establishment fee

Treatment Plans from \$2,001 - \$9,000

- **15 months to pay**
- Fortnightly instalments
- No interest EVER
- 20% deposit
- \$39 establishment fee



FEES

MySmilePlan makes the cost of dental treatment easier to manage by breaking it up over 3, 9 or 15 months. Your first payment is 20% of the treatment plan plus a one-off establishment fee & the first processing fee.

Establishment Fee When the contract is entered into <small>*Except 3 month payment plans</small>	\$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 check, 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 with your photo ID, eligible credit card and contact details. They'll be able to tell you immediately whether or not you've been successful.

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 three plan options?

If your treatment is less than \$500, you will be offered the 3 month plan, if your treatment cost is more than \$500 but less than \$2000, you will be offered the 9 month plan and treatments over \$2000 will be offered the 15 month plan.

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.

What if I have private health insurance?

Within 24 hours of plan setup, your dentist will receive payment for your treatment. As a result, you can claim through health insurance as soon as you receive the financed treatment. Simply ask your dentist for the itemised receipt of treatment and take it to your health fund to claim your rebate.

How do I make my initial deposit and the establishment and processing fee?

The card on which you set up the plan and repayments will be debited via our online debiting system upon plan set up. Please ensure you have sufficient funds ready for this payment.

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 calling OpenPay on 1300 168 359.

For what types of treatments can I use MySmilePlan?

Payment Plans can be used for all your general, cosmetic, orthodontic and specialist dental care including, but not limited to, veneers, teeth whitening, porcelain crowns, root canal treatment, dentures, dental implants and children's dentistry.

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.

What if I want to place a larger deposit than 20%?

Easy! Although we only require the 20% on the day of setup, you can contact Openpay as soon as you receive email confirmation of your plan and pay any extra, just like the lump sum payments we allow at any time.

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