

## **THE AFFORDABLE WAY TO PAY FOR YOUR DENTAL TREATMENT**

Your dental practice offers a range of funding options to allow you to get the treatment your dentist has recommended whilst letting you spread the cost over a time that suits you.

### **Can it be used for any treatment?**

Yes, but it is particularly useful for cosmetic dentistry, orthodontic work and implants. You can borrow any amount over £350 upwards, subject to status. You need to be over 21 to apply, and you must have lived in the UK for at least 3 years.

### **How much are the repayments?**

Obviously this will depend on the amount you borrow, the interest rate and the term of the loan. The staff at the practice will show you, completely without obligation, the schemes the practice has available for you to pay for your treatment.

### **Do I have to pay a deposit?**

A deposit is not required, but if you want to pay one and so reduce the amount you borrow, this is completely up to you.

### **How do I apply?**

The practice staff will complete a simple, online application process with you. This will only take a few minutes. The information is transmitted to the lender immediately and a reply is usually received by return. You can then either sign a credit agreement that the practice print for you, or have it emailed for you to complete at home.

### **When can I start the treatment?**

Immediately - as soon as the credit agreement has been signed.

### **How do I make repayments?**

Repayments are made by monthly direct debit, starting one month after you sign the credit agreement.

### **What if I decide that I don't want the finance?**

There is a statutory 'cooling off' period of 14 days after signature during which you can cancel the credit agreement with no cost to you. However, if you have started any treatment which would have been financed, you will have to make other arrangements to pay for it.

### **Who provides the finance?**

The finance is arranged through Chrysalis Finance Ltd., a company authorised by the Financial Conduct Authority to carry out the regulated activity of credit broking, under Firm Reference Number 631193, and the lender is Shawbook Bank Plc.