

Options to finance your Dental Treatment Plan

1. Payment Plans **WITHOUT** Interest

ZIP Money 📞 **1300360450** www.zipmoney.com.au

- Interest free period of 3 to 24 months set by practice.
- Quick sign up;
- Funds paid into your “digital wallet” and you pay dentist direct.
- Set-up fee \$25 to \$99 depending on size of loan
- They charge monthly admin fee \$4.95
- No up-front deposit to the practice required.
- Payment plans up to \$15 k can be used but occasionally higher.
- No penalties to pay off earlier but extending over the agreed period has penalties;
- Credit check required.
- Check to see if practice is registered with them and how long they offer interest free period for — can be for 3 to 24 months in best case ;

DentiCARE 📞 **1300884355** www.denticarepaymentplans.com.au

- Very Similar to the one above.
- But you can borrow up to \$10,000 to \$12,000
- Need a 20 -30 % deposit to be paid prior to starting treatment.
- They do monthly direct debit from your account and they pay the dentist .
- Good company to deal with
- Dental Office will determine the repayment time frame which is usually dependant on the dollar amount of the treatment plan

2. Payment plans **WITH** Interest

ACA Loans 📞 **1300360450** www.acaloans.com.au

- Set up fee \$5.50 — \$9.90
- \$13/month account fee admin
- Interest charged and varies with credit score
- Repay over up to 5 years. e.g. \$5000 = about \$27/ week
- Terms similar to the system below

MAC Credit 📞 **1300884355** www.maccrredit.com.au

- **Up to \$70k** can be borrowed;
- Can pay off loan over up to 84 months which means for something like a \$5000 treatment plan could be as little as **weekly payment of about \$25 / week.**
- Takes 48 hours for application and is and funds paid directly into your account;
- You pay the dentist as treatment is done.
- Small joining fee
- Covers large cross section of society (excluded are single mothers, youth job allowance) Can even be done via centre link
- No early repayment issues
- Interest applies which varies with your financial situation;
- Penalties past stated time frames are high
- They have a minimal amount of **\$4000** loan amount but let's say you have a treatment plan for \$2000. What you do in this case is take out the \$5000 loan and pay back \$3000 the next day and away you go.

*Please make sure that you ring for terms and conditions with the company that best interests you and that practice you want to go to offers the option you want prior to starting treatment.

We don't have any financial arrangements with any of these companies which are selected on their individual merits