



BRISTOL DENTAL
SPECIALISTS

Finance information: *Your treatment, your way*



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At Bristol Dental Specialists, we understand that dental treatment can be a significant investment, which is why we offer a range of **affordable, flexible finance plans** to help spread the cost in a way that suits you; your treatment, your way. Our finance plans are supplied by **V12 Retail Finance**, an independent company hosted by Bristol Dental Specialists.

What Plans Do We Offer?

- **6 months**, 0% APR (for treatment less than £1500 only)
- **12 months**, 0% APR, no deposit required
- **24 months**, 0% APR, 45% deposit required
- **24 months**, 7.9% APR, no deposit required
- **36 months**, 7.9% APR, no deposit required

Deposits

You are welcome to place up to **50%** of treatment down upfront, for any plan. Deposits are required to be paid within **two weeks** of application acceptance.

To qualify for finance, the applicant must:

- Be **18** or older
- Be in permanent paid employment, self-employed, homemaker, retired and receiving a pension, working student in part-time work or in receipt of a disability benefit
- Be a **resident of the UK** for at least **3 years**
- Have a **debit or credit card** in their name, which is registered to their address, to pay the deposit where applicable
- Have a **Bank or Building Society current account available** – this is required to complete the direct debit instruction
- Have an **email address** to receive the important information throughout the application process, including their **signed credit agreement**

When you have decided on a course of treatment and the **total cost** has been confirmed, please contact reception or our Treatment Co-ordinator specifying what plan you would like.

What if I change my mind?

We are required to provide a **2-week cooling-off period** with all finance plans. This is to allow you to withdraw from treatment if your circumstances change and you no longer wish to proceed. This means that your treatment will not be able to begin until a minimum of **2 weeks** after the application has been accepted.

If you are proceeding with a finance application and you do not complete it at least **2 weeks** before your first appointment for treatment, we will need to reschedule your appointment to allow for this period.

When should I complete my application?

Applications '**time out**' after a certain amount of time due to inactivity. If you take too long to fill out your application it will be **automatically cancelled** and will need to be re-sent by a member of our team.

We recommend completing your application as soon as you receive it to prevent it being cancelled.

How much do I have left to pay on my finance plan and can I pay off the rest of my plan in the middle?

As our finance plans are provided by V12 Retail Finance, an independent company hosted by Bristol Dental Specialists, we are not privy to your contract with them, however we can support you with sending your application and cancelling applications.

Once your application has been accepted you will have access to the V12 app, which will give you access to your account along with any information you may need.

Can my consult fee be included in my finance plan?

As we require patients to **pay upon booking** of your consultation, it is not possible for the consultation fee to be included in your finance plan. We can only send you a finance application once the **total cost** of treatment has been confirmed.

Further Information



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0% APR Representative Example:

Treatment Cost (cash price)	£4000.00
Amount of Loan	£4000.00
Deposit	£1800.00
APR representative	0% APR
Interest Rate	0%
Term	24
Monthly Payment	£91.66
Total Payment	£4000.00

Please note this example plan is representative of a **24 month plan 0% APR plan**, which requires a **45% deposit**.

Disclaimer

Loans may be regulated by the Financial Conduct Authority (FCA) and the Consumer Credit Act 1974.

Medenta Finance Ltd (FCA 715523) is a credit broker, not a lender, and introduces customers to V12 Retail Finance Ltd (FCA 679653), receiving commission. V12 also acts as a credit broker, offering credit from Secure Trust Bank PLC (FCA/PRA 204550), and may receive commission.

Secure Trust Bank PLC, trading as V12 Retail Finance, is authorised by the Prudential Regulation Authority and regulated by the FCA and PRA.

Credit subject to status, UK residents 18+. Terms apply. Written quotations available on request. Applications may be declined. APR correct at time of publication.



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Opening Hours

Monday	8.00am – 7.00pm
Tuesday	8.00am – 7.00pm
Wednesday	8.00am – 6.00pm
Thursday	8.00am – 6.00pm
Friday	8.30am – 2.30pm
Saturday	<i>By arrangement only</i>
Sunday	<i>Closed</i>

Contact Us

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