



## The advantages at a glance

For anyone considering using interest-free or interest-bearing finance facilities to fund their private treatment, the advantages are clear:

- **Makes treatment more affordable** – by allowing you to spread the cost, you can opt to have the treatment you want, when you want it.
- **Greater choice of treatments** – by making treatments more affordable, you can access a wider range of treatments and choose the one perfect for you.
- **Payment terms to suit you** – with a range of options available, you can choose the one best suited to your circumstances.
- **No upfront deposit option\*** – with the choice to opt for no initial financial outlay, you can avoid dipping into your savings or having to find a lump sum to start your treatment.

Options may vary from practice to practice, for example, term, product and deposit. Speak to your practice for more information.

## 0% APR representative example

<b>Treatment cost (cash price)</b>	<b>£2500</b>
<b>Amount of loan</b>	<b>£2500</b>
<b>Deposit</b>	<b>£0</b>
<b>APR representative</b>	<b>0% APR</b>
<b>Interest rate - fixed</b>	<b>0%</b>
<b>Term (months)</b>	<b>12</b>
<b>Monthly payment</b>	<b>£208.33</b>
<b>Total payment</b>	<b>£2500</b>

To find out how you could benefit from this easy way to pay for the treatment you want, please speak to a member of the practice team.

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Where required by law, loans will be regulated by the Financial Conduct Authority and the Consumer Credit Act.

Medenta Finance Limited is a credit broker, authorised and regulated by the Financial Conduct Authority. Medenta Finance Limited (Registered in Scotland No SC276679) Registered address: 50 Lothian Road, Festival Square, Edinburgh EH3 9WJ. Tel: 01691 684175.

Credit is provided by Wesleyan Bank Limited who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Wesleyan Bank Ltd (Registered in England and Wales No 2839202) Registered Office: PO Box 3420, Colmore Circus, Birmingham B4 6AE. Tel: 0800 358 1122. [www.wesleyanbank.co.uk](http://www.wesleyanbank.co.uk)  
 Terms and conditions apply. Written quotations are available on request from Wesleyan Bank Limited. Credit facilities are subject to status and affordability checks and only available to UK residents over the age of 18 and below 80 years old.

Wesleyan Bank Limited reserves the right to decline any application. APR and repayment details are correct at time of print.

Calls may be recorded to help us provide, monitor and improve our services to you.

N Squared Dentistry Ltd trading as New Smile Company is a credit broker authorised and regulated by the Financial Conduct Authority.

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**0% Finance**

Making your treatment more

**affordable**

**medenta**

putting finance into practice





At the practice, we can provide access to interest-free and interest-bearing finance options that allow you to spread the cost of treatment, making it more affordable\*.

There's a range of finance facilities available, allowing you to choose the one that suits you best.

**Sound interesting?  
Read on to find out more!**

\* Options may vary from practice to practice. Speak to your practice for more information.

## Your questions answered!

We've tried to answer the most commonly asked questions here, but if there's anything else you'd like to know, please speak to a member of the team.

### Who can benefit?

Almost anyone, if you are over 18 and a UK resident, subject to status and usual credit checks. You don't have to belong to a membership plan and you don't need to be a regular visitor at this practice. Access to facilities will be subject to an online credit application.

### What can I use it for?

You can use our finance options for just about any treatment we provide, although they're particularly suited to cosmetic, restorative, orthodontic and dental implant treatments. Please ask a member of the team for more details.

### What's the minimum and maximum I can finance?

Our range of finance facilities cover any treatment which costs over £350\* and up to a maximum of £50,000.

### How do I make the repayments?

Much like any other finance facilities, you repay them in monthly payments over an agreed term. These payments are collected by Direct Debit.

### How much will I pay?

With the interest-free facilities, you pay the cost of your treatment – no more, no less. In terms of the interest-bearing facilities, there will be an interest element which will be made clear to you at the outset.

In both instances, we provide you with a quotation that shows the monthly payment and any interest payable over the term of the loan. There are no hidden costs and an upfront deposit isn't always necessary.



### What are the repayment terms?

Designated members of the practice team will be able to go through the various terms with you so you can decide which option works best for you.

### How do I apply?

Once your treatment plan and costs have been agreed, you'll be able to complete an easy-to-use online credit application.

### How long does approval take?

The application takes just a few minutes to complete and the decision is given instantly. If your application is approved, we can schedule treatment following the mandatory 14-day 'cooling-off' period.

### Who is the credit provider?

The dental practice and Medenta Finance Limited are credit brokers and not lenders. All credit is provided by Wesleyan Bank Limited which acts as the lender. Wesleyan Bank and Medenta Finance Limited are part of the Wesleyan Group of companies. For more information about the Wesleyan Group of companies, visit [www.wesleyan.co.uk/legal-disclaimer](http://www.wesleyan.co.uk/legal-disclaimer)

### What if the cost of treatment changes?

We will let you know as soon as the situation arises.

Should treatment costs increase, you can, depending on the amount, choose to have an additional finance option to cover the extra costs, subject to further credit status and affordability checks.

If costs decrease, options can be discussed with the credit provider.

### How often can I use the facility?

You can apply for finance for each course of treatment, subject to the usual credit check.