

# Repayments

Use this table to estimate your weekly repayments using the GEM Visa package.

**This table is a guide only.**

Term (Months)	Approximate Weekly Instalments			
	6	12	24	36
Interest	0%	0%	14.50%	
\$1,000	\$38	\$19	\$11	\$8
\$2,000	\$77	\$38	\$22	\$16
\$3,000	\$115	\$58	\$33	\$24
\$4,000	\$154	\$77	\$45	\$32
\$5,000	\$192	\$96	\$56	\$40
\$6,000	\$231	\$115	\$67	\$48
\$7,000	\$269	\$135	\$78	\$56
\$8,000	\$308	\$154	\$89	\$64
\$9,000	\$346	\$173	\$100	\$71
\$10,000	\$385	\$192	\$111	\$79
\$12,500	\$481	\$240	\$139	\$99
\$15,000	\$577	\$288	\$167	\$119
\$20,000	\$769	\$385	\$223	\$159



Te Kaporeihana Āwhina Hunga Whara

## You and the ACC

ACC provides assistance for patients who need dental treatment due to an injury or accident.

ACC contributes towards crowns, fillings, extractions, dentures and implants that are needed as a result of an accident. Usually you pay part of the treatment cost. We will get pre-approval so you will know the amount of your contribution.

## ACC Dental Implants

If you have lost a tooth through a work, accident, or sports related injury, ACC may contribute towards a replacement dental implant tooth. Dental implants are the best long-term option for replacing teeth.

## WINZ

If required, we can provide a quote for WINZ for your dental treatment. A consultation fee of \$55 may be payable for this service at the time of the consultation appointment.



# Fraser Dental

## Payment Plans



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Fraser Dental

## Payment Plans

At Fraser Dental, we pride ourselves on providing the very best dental care in a modern friendly environment.

Most likely, you have been diagnosed and presented with a comprehensive treatment plan that will address all your dental needs. Whether it be cosmetic dentistry, dental implants or orthodontics, your new smile is an investment in your oral health.

We have introduced a number of attractive payment plans that aim to make visiting the dentist financially easier for you and your family.

We are available any time to discuss your options with you.



## 1. Prepayment

Many of our patients choose to prepay for their treatment up-front. If you prepay your treatment, we offer a 5% courtesy adjustment to your fees.

To qualify, your treatment plan must be \$2,000 or over and the treatment plan must be paid in full at least 24 hours before your first appointment time. This adjustment does not apply to any finance packages (Gem Visa etc)

Example:

Treatment Plan = \$4,000  
Courtesy Adjustment = \$200 (5%)  
Total Investment = \$3,800

## 2. Pay as you go

With pay-as-you-go, you simply pay for your treatment in full at each appointment.

We accept eftpos, cash, cheque, and major credit cards including Visa, Mastercard, and GEM Visa cards.

## 3. Paying off your treatment

If you wish to pay your treatment off over time, we can offer you GEM Visa. GEM Visa is ideal for larger treatment plans where you need to spread the payments over a period of time. Spreading payments makes your dental care more affordable and allows you to preserve your lifestyle while still enjoying your beautiful new smile.

With GEM Visa, you can choose from these options:

### A. 12 months interest free

- Spread the cost of treatment over 12 months with no interest charged

### B. Dental Finance

- Terms from 18 months to 5 years
- Competitive interest rates

Applying for [12 month interest free](#) or [Dental finance](#) is simple and approval is usually received within one hour.

For our new patients: while we will assist you with obtaining GEM Visa, payment for your initial consultation will be due on the day.

### Additional Benefits:

When you choose GEM Visa, you will be issued with a Visa card which you can swipe through our EFTPOS terminal. If the purchase is over \$250, this immediately gives you 6 months interest free for any other treatment, such as annual check-ups and hygienist appointments. Many patients use their GEM Visa card as an alternative to using their normal credit cards.

## Orthodontic Payment Plans

Please see our Orthoplan brochure for more details on the flexible payment plans we provide for our Orthodontic patients.