

# Dentalfinance

## Welcome to Dental Finance

We are pleased to be working with your practice in offering facilities to enable you to spread the cost of your treatment.

Attached is a sheet detailing the finance options currently available at your practice together with an application form.

If you are interested in spreading the cost simply complete the application and either hand it in to your practice or post, scan & email or fax it to us.

Fax: 03452 591091

Email: dentalfinance@financingfirst.co.uk

Post: Dental Finance, The Oaks, 27 Applecroft,  
Park Street, St Albans. AL2 2AP

We have provided some useful information opposite to assist you in considering and making your application.

### What will happen next?

Following receipt of the application we aim to have an answer for you on a 'same day' basis. If the application has been received via your practice we will inform the practice. If it has been received direct from you we will let you know the answer and also inform the practice.

Following acceptance you will be asked to sign the credit agreement in respect of the finance following which you will have a fourteen day cooling off period in which you can change your mind. Upon expiry of the fourteen days arrangements will be made to make payment to your practice.

One month later (i. e. approximately six weeks after signing the credit agreement) your first direct debit will be due.

If you wish to change your direct debit date after this you will have the opportunity to do so.

### Questions

Should you have any questions at any stage please telephone us on 03452 591091 and we will be pleased to assist.

Financing First Limited, Company Number 4114714, t/a Dental Finance, credit broker (not a lender).  
Authorised and regulated by the Financial Conduct Authority. Credit available to UK residents aged 18 and over. Credit subject to status. \*For repayment in excess of twelve months, representative example:  
Treatment cost £1000, deposit NIL. Amount financed £1000. Payable by 24 monthly payments of £45.91.  
Total amount payable £1,101.79. Interest charged £101.79. Representative APR 9.9%.

## Before You Make Your Application

Lenders make their decisions on a case by case basis. However, if you can say 'YES' to the following this should minimise any queries.

1. Are you over 18 and under 85?
2. Can you provide a three year UK address history?
3. Do you have a 'clean' credit history?
4. Do you have means of income from which to afford repayment (salary, partner's salary, pension, etc)?

If you answer 'NO' to any of the above then please bring this to our attention.

### Making Your Application

1. You will need to complete the Application in full. If you leave out any information it could delay or adversely affect the Lender's decision.
2. You will need to provide recent Proof of address such as a utility bill or bank statement or a copy of your Driver's Licence.
3. You will need to provide a Proof of Signature such as a Driver's Licence (if not used as proof of address), Passport or Debit/Credit Card.
4. The Application Form, along with copies of proof of address and signature, should be sent to the fax, email or address provided.

### The Decision

Once received your application will be processed – there are three possible outcomes:

**Accept** - Your application has been approved and the finance agreement will be sent to the practice for you to sign when you next visit.

**Decline** - Your application has been unsuccessful. The lender will not discuss the reason for their decision with us but should you wish to find out why or appeal their decision let us know and we will send you their contact information.

**Refer** - Your application has been passed to an underwriter for closer review. This is standard procedure for higher value loans or high monthly instalments. The Lender may request copies of the last 3 months bank statement for the account you quoted on your application form to confirm affordability. We will contact you if these are required. Once the lender has assessed these they will then provide their final decision.