

What is the total amount I have to re-pay?

For our interest-free option, you will only pay back the amount you borrow. A full representative example can be seen below.

Representative Example – 0% Finance*

Treatment Cost	£2,000
Loan Amount	£2,000
APR Representative	0% APR
Interest Rate (Fixed)	0%
Loan Term	12 months
Monthly Repayments	12 x £166.66
Total Amount Repayable	£1,999.92
*All loans subject to status. T&Cs apply.	

Other interest bearing loan options are available, please as a member of staff today for a quotation.

What happens if my treatment changes?

If your treatment plan changes and increases the cost, you can either pay directly to the practice or submit another finance application. A patient can have more than one finance agreement at a time, as long as the treatment amount meets the finance criteria (subject to status and credit checks).

If your treatment costs are reduced due to a change in the treatment plan, the practice will refund the amount not needed for your treatment, which is credited straight to the loan agreement. The amount of your monthly repayment will remain the same, but your term will reduce.

Finance is provided by Hitachi Capital (UK) PLC, authorised and regulated by the Financial Conduct Authority. Financial Services Register no. 704348. The Register can be accessed through <http://fca.org.uk> Registered Office: Hitachi Capital House, Thorpe Road, Staines-upon-Thames, Surrey, TW18 3HP. Registered in Cardiff under company no. 1630491



Spread the cost of your treatment

To find out more about the finance options available, speak to a member of the team today.

Frequently Asked Questions

We know that having the money you need to pay for your treatments straight away is not always possible. That's why we offer finance options including 0% interest in order for you to be able to spread the cost of your treatment.

Why choose finance?

Say 'yes' to the treatment you want right now

You can have the treatment you need right now, and with our 0% finance option, you won't end up paying any more than you would in cash.

Payments to suit your circumstances

Tailor a term that brings the monthly repayments to a comfortable level to suit your budget.

Online simple application

The online application takes just minutes.

Instant decision

In the majority of cases, you'll know if your application has been successful straight away, so no waiting around.



Who can apply for finance?

If you have a treatment plan which meets your practice's minimum finance amount, you can apply for finance. Speak to a member of staff today for more information.

All applications are subject to status and a full credit check. Check our credit eligibility table below to help you find out if you are eligible to apply for finance in the first instance.

Eligible	Not eligible
✓ Aged 18 or over	✗ Younger than 18 years old
✓ UK resident for more than 12 months	✗ Non-UK resident or been living in the UK for less than 12 months
✓ Have a UK personal bank account	✗ No UK bank account in your name
✓ In permanent employment	✗ Unemployed

How much can I borrow?

Our range of finance options and terms are available for any treatment within the restrictions set out by your practice.

***Options may vary from practice to practice. You may be required to pay a deposit and minimum spend may be applicable. Speak to a member of staff today for more information.**

Once the treatment plan and costs have been established, a member of staff can create a personalised finance quote for your treatment costs.

Once a finance option has been decided, a finance application can be created.

A patient can either complete the application with a member of staff or request the application to be sent by email for the patient to complete at home.

The application should take just minutes to complete and you'll get an instant decision.

How do I apply for finance?

By submitting the online application, the patient will be given an instant decision.

How are loan repayments made?

Loan repayments will be taken on a specific date each month by direct debit. Once the first payment has been taken, you can call the friendly team at Hitachi Personal Finance and change your payment date if you wish.