



Dr. Zenaidy Castro
VOGUE SMILES MELBOURNE www.drzenaidycaastro.com.au

Dr. Zenaidy Castro
VOGUE SMILES MELBOURNE www.drzenaidycaastro.com.au

Dr Zenaidy Castro | 1 Elizabeth Street, 10th Floor Suite 3 (Opposite Flinders Street Station) Melbourne CBD 3000 | (03) 9629 7664 | 0413 014 122

EMAIL: DRZCASTRO@DRZENAIIDYCASTRO.COM.AU | voguesmilesmelbournedentist@gmail.com |

WEBSITE: <https://www.drzenaidycaastro.com.au/> | ONLINE BOOKING: <https://www.drzenaidycaastro.com.au/make-an-online-booking/>

FOR COST ESTIMATE/QUOTATION: Send us by text message or email us the close-up photos of your teeth with recent Xray.

TABLE OF CONTENTS

DENTAL PAYMENT PLAN OR FINANCING

THIRD PARTY FINANCING ELIGIBILITY CRITERIA AND REQUIREMENTS

SEE HOW YOUR TREATMENT BECOME AFFORDABLE WITH TLC WEEKLY

THIRD-PARTY PROVIDERS FOR DENTAL PAYMENT PLAN OR FINANCING

IN-HOUSE DENTAL LAYBY

RESERVATION FEE AND DENTAL BOOKING

MAKE AN ONLINE BOOKING NOW

DENTAL PAYMENT PLAN OR FINANCING

While we provide boutique, high-end dental services, we don't believe that dental care should be out of anyone's price range. We want you to feel confident in a smile that looks attractive and functions naturally—and fits within your budget! If you don't believe you can afford the dental treatment you need (or want), we encourage you to speak with us so we can find ways in making the General and Cosmetic treatment that you need and want possible. We have helped countless patients receive affordable dentistry, providing them with beautiful new smiles that have changed their quality of life. At any time, we are here to help and will ensure your dental care is affordable.

We make our dental services affordable by assisting you in maximizing your insurance benefits and accepting a variety of payment methods. We also offer third-party dental financing or with our In-house flexible Dental layby funding options. We even bundle pricing for your treatments so you know exactly what you'll pay for our services and can plan accordingly or apply for financing. Don't let fear or embarrassment about your budget keep you from getting the dental treatments your smile deserves. Let us know how we can help you!

THIRD PARTY FINANCING ELIGIBILITY CRITERIA AND REQUIREMENTS

The easy and affordable way to budget and pay for your dental treatment

Spread the cost of your treatment into affordable payments and get that winning smile and a healthy pain and problem free Smiles. The payment plan enables our patients begin with their treatment immediately – then pay the cost of their treatment spread over time. It is an excellent payment option for elective cosmetic and/or emergency or general dental procedures.

We have different third party financing company who would love to help you get the treatment that you need. Each of these third party dental financing, have their unique features and benefits in their products. You have to choose which would better serve your needs.

To start with the process, first thing is to check basic eligibility requirements they need for application. And have a quick look at TLC monthly repayment chart to get an idea on your weekly or monthly repayment.

Pre-Qualifications

Customer is an Australian Permanent Resident
Customer is 18 years of age or older
Customer is either;
Employed Full Time (minimum 25 hours per week)
Aged Pensioner (65+ years of age)
Veteran Affairs Pensioner

Identification

PROOF OF ID
You must have a current Australian Drivers Licence, Passport or Medicare Card, Aged Pension Card OR Veteran's Card

FOR NON-AUSTRALIAN RESIDENT / WORKING VISA

TLC would consider and accept some VISA options.
As long your visa is at least longer than 2 years or more

PROOF OF INCOME

You need to be able to show your income either via payslips, tax returns, Centrelink statements & bank statements. See details below

EMPLOYEE, either part-time or Full time

Paperwork required for review:

Proof of income. Copy of 2 recent pay slips
Employers trading name and contact number
(Number MUST be a landline - 1300, 1800 or 131 etc numbers are not acceptable)
Copy of recent utility bill (required by NDP)
Copy of last 2 months bank statements (preferably the Direct Debit account*)
Copy of Driver's Licence

SELF-EMPLOYED

Paperwork required for review:

Most recent personal tax return
ABN number
Copy of last 2 months bank statements (preferably the Direct Debit account*)
Copy of Driver's Licence

SELF-FUNDED RETIREES

Paperwork required for review:

Copy of recent utility bill (required by NDP)
Copy of last 2 months bank statements (preferably the Direct Debit account*)
Copy of superannuation statement
Copy of Driver's Licence

UNEMPLOYED BUT RECEIVING CENTRELINK ASSISTANCE

(family assistance A&B/ carer/disability/elderly/Widow's pension).

Paperwork required for review:

Most recent Centrelink statement
Copy of recent utility bill (required by NDP)
Copy of last 2 months bank statements
Copy of recent Pension statement
Copy of Driver's Licence

**SEE HOW YOUR TREATMENT BECOME AFFORDABLE WITH TLC WEEKLY
PAYMENT RECKONER**



Standard Payment Ready Reckoner

Purchase Price (inc GST)	Weekly
\$5,000	\$30
\$6,000	\$35
\$7,000	\$45
\$8,000	\$55
\$9,000	\$65
\$10,000	\$70
\$12,000	\$80
\$14,000	\$90
\$16,000	\$100
\$18,000	\$110
\$20,000	\$125
\$25,000	\$135
\$30,000	\$160
\$35,000	\$180
\$40,000	\$220
\$50,000	\$245

**Quotes: 1300 045 047
Application: www.tlc.com.au**

SMILE NOW PAY LATER

Get your dental treatment today and pay over time.
We offer the following payment plans



Schedule your FREE Smile Makeover Consultation Today! 03- 9629-7664

THIRD-PARTY PROVIDERS FOR DENTAL PAYMENT PLAN OR FINANCING

Being able to receive the dental treatment you require or would like to have completed, is easier with our range of payment plan options.

Below is a list of providers that offer dental payment plans, and some information on them. It's important to note that you must check their website and call them directly for more details about the product they are offering.

1. TLC Payment Plan

Below is a brief overview of their financing services:

BENEFITS:

- Funding patients from \$2,001 - \$50,000
 - Flexible terms up to 84 months or 7 years
 - Patients are funded within 24 hours of approval
 - 7 funding line options – allowing TLC to fund all forms of employment including pure centre link up to \$5,000!
 - Access to the lowest medical segment interest rates for good credit scores
 - No early payout fees
 - Ability to payback – they cover treatment, hospital, anaesthetist etc
 - Protected by the consumer credit laws
- Total Lifestyle Credit - Australian Credit licence 509691

OTHER FEATURES AND INFO:

- TLC payment plan has the flexibility to pay off as quickly as you want provided that there is a minimum payment of \$70 pw."
- There aren't any upfront or hidden fees - the \$70 pw payment covers everything."
- The interest rate is determined by the applicant's score, but these rates are very competitive, and the interest charged is only charged to the term you wish to use so very flexible."
- The interest rate is based from your credit score

Sample repayment for the 3 lower price points below.

\$2000 (36 months) = \$25 per week

\$2500 (36 months) = \$30 per week

\$3500 (36 months) = \$40 per week

TERMS AND CONDITIONS:

- Speak to TLC direct for a quote based on your personal circumstances and for the full terms and conditions.

- A full credit and financial assessment would need to be completed prior to acceptance of any offer or product.

If you need immediate help – you can call them direct on 02 9058 5872 – or email one of their Account Manager via admin@tlc.com.au

WEBSITE: <https://dental.tlc.com.au/apply-now/?prnid=MzEx>

TO APPLY OR ENQUIRE: 02 9058 5872

ONLINE LINK FOR APPLICATION: <https://dental.tlc.com.au/apply-now/?prnid=MzEx>

2. National Dental Plan (NDP)

National Dental Plan (NDP), powered by humm, is Australia's only no interest ever dental payment plan. NDP offers up to \$12,000 worth of dental treatments, immediately.

Their flexible plans let you spread the cost of repayment over terms up to 24 months, pay this back on a fortnightly basis with maximum monthly fees capped at \$8!

WEBSITE: <https://www.nationaldentalplan.com.au/patient/>

TO APPLY OR ENQUIRE: 1 800 088 151

ONLINE LINK FOR APPLICATION: <https://buyer.shophumm.com.au/>

3. ZIPMONEY

- We are offering a 1 year interest free period.

- You'll pay nothing upfront. And repay weekly, fortnightly or monthly on a schedule that suits you.

Why choose Zip Money? <https://zip.co/au/zip-money>

WEBSITE: <https://zip.co/au/how-zip-works>

TO APPLY OR ENQUIRE: 1 800 088 151

ONLINE LINK FOR APPLICATION: <https://zip.co/au/create-an-account>

4. OPEN PAY

Openpay is a dental payment plan that allows patients to pay off their treatment in fortnightly installments. Spread the cost of purchases up to \$15k over 2 – 24 months.

- There are three types of treatment plan available. Treatment plans up to \$1,000, \$4,000 & \$9,000
- 3, 10 or 15 month term
- Interest Free – 0% interest
- Easy fortnightly payments
- Simple application process at our practice
- Low establishment fee
- No interest.

WEBSITE: <https://www.opy.com/au/>

TO APPLY OR ENQUIRE: 1300 168 359

5. ACCESS MY SUPER

Access My Super assists patients make an application via the Compassionate Release of Superannuation (CRS) Program, operated by the Australian Taxation Office (ATO) to cover the costs of variety of dental treatments including Orthodontics, Implants, Crowns, Braces and many more.

Access My Super takes all the stress of the paper work and makes it a simple and easy journey for you, so you can focus on the more important things in life.

The benefits of Access My Super include:

- Funding for essential dental care
- Offers funds to yourself, your partner, spouse or dependent child
- No credit checks because you are accessing your own savings
- Provides funds for treatment in private clinics and avoid long waiting time of public hospitals

WEBSITE: <https://accessmysuper.com.au/>

TO APPLY OR ENQUIRE: 1800 845 121

6. AFTERPAY

- Afterpay gives you the freedom to purchase now and pay over time
- Easy sign up and instant approval
- No external credit checks
- Pay in 4 equal installments, every 2 weeks, 0 interest when you pay on time
- Reminders to ensure on time payments and responsible spending
- Limits start at \$500 and increase up to \$2k

IN-HOUSE DENTAL LAYBY

Many of us have used or have heard of the layby system that the larger department stores have, this payment plan works in a similar fashion.

PROS

- It is totally up to you how much and how often you want to pay.
- No finance companies are involved and no credit checks are required.
- This is an easy way for patients to save up for their dental treatment.
- Might suit patients who are not eligible for a third party financing or patients who doesn't want to touch their superannuation
- No monthly account keeping fees if your proceed with the treatment
- Once you have paid in full the treatment plan quoted for, we will go ahead with the work.

CONS

- Treatment is only rendered after the full payment of the treatment fee quoted to your specific needs
- Not suitable for urgent, emergency dental treatment
- Subject to terms and conditions
- If there is a significant change in your oral conditions than what was initially diagnosed, extra charges will apply and be added on your dental laybys or be paid separately.
- Cancellation fees will incur \$50 per month admin fee

HOW IT WORKS:

STEP 1 Book an initial consultation

A fully paid consultation (and x-ray if you still have teeth) is required to establish the extent of treatment and the final figure.

STEP 2 Choose your service

During the initial consultation, we will advise and guide you in order to choose the service targeted to your needs and budget.

STEP 3 Choose your Dental Layby duration.

You can choose to spread your treatment over 3, 6, 9, or 12 months.

STEP 4 Choose the instalments frequency

You can set up your instalments weekly, fortnightly or monthly* according to your income and budget.

STEP 5 Agree to your treatment plan.

2 WAYS OF STARTING THE TREATMENT

Depending what kind of treatment is involved, there are 2 ways of starting the treatment.

1. For big value treatment such as Cosmetic or Smile makeover treatment, the work will be started after you completed a full amount of your treatment fee
2. By payment milestones

For a treatment where it involves a combined restorative and Cosmetic treatment plan, your full treatment plan will be divided into 2- 4 major payment milestones. Each milestone has a target payment cost that must be paid off in order to activate them. Once activated, we will complete all work associated with that milestone. As you continue to pay off each milestone, we'll continue to complete the dental work associated with that milestone until all milestones are completed, the treatment plan is finished according to your Dental Layby Agreement.

IN-HOUSE [DENTAL LAYBYS IS SUBJECT TO THESE TERMS AND CONDITIONS. FIND OUT MORE](#)

RESERVATION FEE AND DENTAL BOOKING

We offer a Complimentary 15 minutes Smile Makeover Consultation.

However, we do require a \$50 reservation fee. IF YOU SHOW UP TO YOUR RESERVED BOOKING, This fee will go towards your treatment fee should you decided to go ahead with the treatment. IF YOU DON'T SHOW US , and haven't given us a 2 days courtesy call to reschedule, this fee become a non-refundable cancellation fee.

This reservations fee is payable before we can finalise your booking.

PAYABLE RESERVATION FEE OF \$50

Please see below our account details for payment:

Account name: **Zenaidy Castro Pty Ltd**

BSB: **033120**

Account number: **398253**

Once the transfer is complete, please email us the screenshot of the receipt for the transfer.

Kindly make sure that the screenshot is showing all the details of our bank account.

voguesmilesmelbournedentist@gmail.com

MAKE AN ONLINE BOOKING NOW

Dr Zenaïdy Castro | 1 Elizabeth Street, 10th Floor Suite 3 (Opposite Flinders Street Station) Melbourne CBD 3000 | (03) 9629 7664 | 0413 014 122

EMAIL: DRZCASTRO@DRZENAIIDYCASTRO.COM.AU | voguesmilesmelbournedentist@gmail.com |

WEBSITE: <https://www.drzenaidycaastro.com.au/> | ONLINE BOOKING: <https://www.drzenaidycaastro.com.au/make-an-online-booking/>

FOR COST ESTIMATE/QUOTATION: Send us by text message or email us the close-up photos of your teeth with recent Xray.

