

CREEKSIDE DENTAL CLINIC

DENTURE IMPLANT FINANCING

How the Plan Works

When the proposed treatment plan has been accepted, a financial application is filled out and the client authorizes credit checks. The payment schedule will vary depending on an applicant's credit worthiness.

The applicant pays for half of the proposed treatment cost prior to the treatment being initiated. The remaining balance due is divided into 24 equal months payment with the appropriate interest rate.

For example if the proposed treatment plan was \$15,000.00, the qualifying applicant would pay \$7,500.00 as an upfront payment. If the RBC prime rate of interest was 4% the balance remaining would be charged interest at the rate of 9%. The payments would be \$342.65.

Application Fee

The applicant will pay \$195.00 including applicable taxes.

Why an Application Fee?

The application fee covers the costs associated with the credit check and the cost of signing the contract, including taxes. It includes the dentist fee for submission of treatment plan and cost for notarization. The plan is designed to allow patients the flexibility and payment schedule to move ahead with treatment.

Annual Interest Rate

The interest rate is prime plus 5% per annum calculated from the Royal Bank of Canada's posted prime rate. Once the payment interest rate is finalized it is not altered. This would be described as a fixed rate loan.

Financial Arrangements

Half of the treatment plan costs are due prior to treatment initiation. The balance is divided into a number of equal payments based on the applicant's credit worthiness. There is no penalty for prepayment. If treatment is not initiated and the applicant elects not to proceed, all money is returned less the \$195.00 application fee.

About Us

Creekside Dental Clinic is pleased to announce financing programs for your proposed implant support denture treatment. Some Limitations may apply.

Contact Us

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