



MySmilePlan
is your
interest free
payment plan
solution



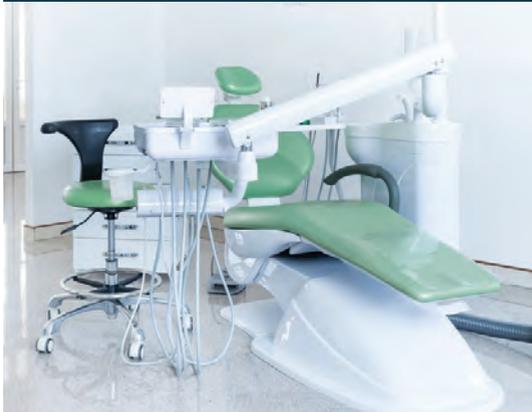
Get the dentistry you need when you need it.

Ask the team at your dentist
about MySmilePlan today or visit
mysmileplan.com.au

FEES

MySmilePlan makes the cost of dental treatment easier to manage by breaking it up over 15 months. Your first payment is 20% of the treatment plan plus a one off establishment fee.

Establishment fee When the contract is entered into	\$39
Credit card processing fee For deposit and each repayment	\$3/fortnight
Redraw fee When drawing down available credit for a subsequent purchase under a MySmilePlan Credit Contract	Nil
Late payment fee Processing fees apply to late payments	\$9.50



MySmilePlan provides payment plans for all general, cosmetic, orthodontic and specialist dental care, making dentistry more accessible to all.



WHY MySmilePlan

MySmilePlan is a payment plan solution that lets you have the dentistry you need, when you need it, and pay over time.

- Interest free – 0% interest
- Available for treatment plans up to \$9,000
- Manageable fortnightly payments
- Payments spread over 15 months
- Simple application process at the practice
- Low establishment fee

HOW IT WORKS

Once you've accepted your dentist's treatment plan, the application process is quick, easy and immediate.

- 1 Provide photo ID, a credit card and 2 contact phone numbers to the team at your dentist.
- 2 They'll perform a quick credit check - this is not income tested so no payslips are required and you'll receive an immediate response.
- 3 On approval, simply pay a 20% deposit, the one off establishment fee of \$39 along with the \$3 processing fee.

You'll receive your payment schedule via email within the hour and be on your way to a healthier smile.

TERMS AND CONDITIONS

Terms and Conditions for MySmilePlan underwritten and serviced by Openpay

1. Your agreement with us

1.1 Your credit contract with Openpay Pty Ltd ACN 159 699 126 of Level 40, 120 Collins St, Melbourne, VIC 3000 ("we/us") consists of:

- these terms and conditions; and
- where you have financed a purchase under an Openpay Plan (being for a single purchase), the Openpay Plan Schedule emailed to you as a confirmation after the time of purchase; or
- where you have financed a purchase under an Openpay Plan (being for multiple purchases), each Open Plus Plan emailed to you as a confirmation after the time of each purchase financed under the credit contract.

1.2 You will be taken to have accepted the terms of this credit contract when you first pay a deposit in accordance with clause 2.

1.3 By entering into this credit contract, you declare that all information you have given in connection with it is accurate and not misleading and you are aware that we are relying on it.

1.4 When you apply for credit with us you will be required to provide the following personal identification information for us to process your application: your name, address, date of birth, mobile phone number and home phone number (or alternate secondary contact number), email address and Australian photo identification (preferably a driver's licence).

1.5 We will not allow you to redraw any amount under your Open Plus Plan in accordance with clause 9.2, or enter into a new Openpay Plan, until you have made at least 20% of the repayments owing in connection with your most recent purchase financed under a credit contract with us.

1.6 You agree to indemnify Openpay and its officers, agents and employees in respect of any claim, action, damage, loss, liability, cost, charge, expense, outgoing or payment (including legal expenses (on a full indemnity basis)) arising from or relating to breach by you of these terms or any applicable law or regulation in connection with this credit contract.

2. Deposit

At the time you make a purchase which is, or is to be, financed under this credit contract, you must pay Openpay a deposit equal to 20% of the purchase price unless the Participating Merchant advises you otherwise, in which case your deposit will be confirmed in your Openpay Plan. This deposit must be paid using a MasterCard or Visa debit or credit card in your name and is payable within the Participating Merchant's store. If the amount you wish to defer exceeds the limit set by Openpay or Open Plus ("Credit Limit") then you will be required to pay a larger deposit at the time of purchase to ensure that you remain under the Openpay or Open Plus Credit Limit. Credit Limits and Deposit details can be found on our website www.openpay.com.au

3. Advancing Credit

3.1 Subject to payment of any deposit by you, we will finance the balance of the purchase price in the amount specified in the relevant Openpay or Open Plus Plan by paying that amount to the Merchant on your behalf and debiting that amount to your account with us.

3.2 Pre-Authorisation

3.2.1 When you make a purchase which is to be financed under this Contract, we may conduct a pre-authorisation on your credit or debit card for a portion of the total amount due under the Plan before we agree to fund your purchase.

3.2.2 Once the pre-authorisation is processed, we will instruct your financial institution to cancel the pre-authorisation.

Note: No funds are taken from your account at pre-authorisation but a temporary 'hold' is placed on them. Once we have cancelled the pre-authorisation, it may take up to seven (7) days for your financial institution to release the funds before you are able to access them.

4. Payment Obligations

4.1 You must repay the amount of credit we provide in relation to each purchase we finance by making the repayments specified in the relevant Openpay or Open Plus Plan without set-off or deduction for any reason. You may make any repayment sooner than its due date.

4.2 You may make the repayments in the following ways:

- by your Nominated Card;
- 2.2 in cash in person at our office at Level 40, 120 Collins St, Melbourne, VIC 3000 between 9am to 5pm Monday to Friday; and
- 2.3 by cheque or money order sent by post to GPO BOX 5262, Melbourne VIC 3001 quoting your Plan Number.

4.3 Unless you inform us that you wish to make a particular repayment by cash, cheque or money order, you direct us to authorise us to charge the amount of any repayments to your Nominated Card when the repayment is due.

4.3.1 If a repayment is made through your Nominated Card, you will incur a card processing fee as specified in your Openpay or Open Plus Plan.

4.3.2 For all repayments made by card, you must ensure there are sufficient funds available through the use of your Nominated Card account to allow the repayment to be charged to the Nominated Card when it is due. You agree to notify us promptly in writing if the Nominated Card specified in any Plan that forms a part of this credit contract or any other card you nominate to us as a means of making payment is cancelled, suspended, due to expire or otherwise ceases to be a means by which we may collect payments while payments remain owing. In this case, you must immediately nominate another card or pay the outstanding balance of instalments and all other monies payable under this credit contract.

4.3.3 You must pay us any government stamp, duty or tax that we may be required to pay in connection with your purchase and any payments you make to us.

5. Refund

If the Merchant approves a refund of the purchase price for any purchase financed under your credit contract and notifies us accordingly, Openpay will refund the amount of any repayments you have made by crediting those amounts to your Nominated Card account and you will not need to make any further repayments in respect of that purchase. We do not charge you a fee in connection with this, however we will not refund any fees you have already paid.

6. Default and its consequences

6.1 You default under this credit contract if:

- 1.1 you fail to pay any money when due, or fail to comply with any of your other obligations under this credit contract;
- 1.2 you become bankrupt, are wound up or become subject to administration or receivership or any similar thing under any law;
- 1.3 the Nominated card is cancelled or suspended or our attempt to charge any amount payable by you to it is declined for any reason; or
- 1.4 we discover you gave us misleading or untrue information in relation to this credit contract.

6.2 If you default, we may terminate this credit contract by notice to you and require you to pay us the Outstanding Balance under this credit contract including all future repayments (even if they are not otherwise due) and all other money payable under this credit contract including late payment fees, administrative fees and processing fees. You authorise us to charge such amount to your Nominated Card account.

6.3 If you are in default we may engage a debt collector. You must pay for any reasonable enforcement expenses we incur.

6.4 If you default, we may apply any previously nominated card to any outstanding amounts on either your Openpay or Open Plus Plan.

6.5 If you default we may attempt repayment to your nominated card in any manner and any amount we choose, processing fees will apply to each of these payments.

6.6 You acknowledge that where goods or services you purchase using Openpay or Open Plus are delivered after the time of your purchase, the Participating Merchant may, under instructions from Openpay, withhold delivery of those goods and services if you are in default under these terms and conditions. You authorise us to act as your agent to suspend, terminate or cancel your agreement with the Participating Merchant for delivery of the relevant goods or services in accordance with that agreement's terms and conditions.

7. Dealing with our rights and obligations

We may assign or novate to any person or entity or otherwise deal in any manner with any of our rights, obligations or interests under this credit contract and you consent to us assigning or novating this credit contract.

8. Notices

8.1 We agree that we may give you any notice or document regarding this credit contract and otherwise communicate with you by email, post or personal delivery to the addresses you notify to us.

8.2 You may give us any notice or document regarding this credit contract by email to info@openpay.com.au by post or by delivery to our office at Level 40, 120 Collins St, Melbourne, VIC 3000.

8.3 You agree to notify us promptly in writing if you change your name, address or email address.

9. Special Terms and Conditions that apply to Open Plus

9.1 This clause 9 only applies if you have a credit contract for an Openpay Plan.

9.2 Subject to clause 1.5, you may draw down any Available Credit under this credit contract to finance future purchases with any of the current Open Plus Participating Merchants. A current list of Participating Merchants is available on the website www.openpay.com.au. An establishment fee is payable when you enter into this credit contract and a redraw fee is payable when you draw down any of the Available Credit under the second and each subsequent Open Plus Plan forming part of this credit contract.

9.3 This credit contract continues until the sooner of:

9.3.1 termination by us upon your default under clause 6.2;

9.3.2 termination by us under clause 9.4; and

9.3.3 termination by you under clause 9.5.

9.4 After the expiry of all Open Plus Plans forming part of this credit contract, we can terminate this credit contract at any time without cause by notice to you.

9.5 You can terminate at any time by contacting us.

9.6 On termination of this credit contract for any reason, you must immediately pay all amounts owing under the credit contract without set-off or deduction.

9.7 If for any reason the Outstanding Balance exceeds the Credit Limit, you must immediately make such payment as is necessary to reduce the Outstanding Balance to the amount of the Credit Limit.

9.8 The aggregate of the fees you must pay in connection with your Open Plus Plan (excluding Late Payment Fees and the Debt Acceleration Fee) is capped as follows:

- In the first 12 months after commencement of this credit contract \$200
- In each subsequent 12 month period \$125

11. Relationship between Openpay and the Participating Merchant

The Participating Merchant pays Openpay a fee in respect of each Plan.

12. Interpretation

Capitalised words and phrases have the meaning given to them in the Plan(s) or in these terms and conditions including this clause 10. The following words and phrases have the following meanings:

12.1 Available Credit at any time means the difference between the Credit Limit and the Outstanding Balance at that time.

12.2 Credit Limit means the credit limit specified in an Open Plus Plan forming part of this credit contract.

12.3 Fee means any fee specified in the "Fees" section of any Openpay Plan or Open Plus Plan that forms a part of this credit contract.

12.4 Repayment means any repayment specified in the "Repayments" section of any Openpay or Open Plus Plan that forms a part of this credit contract.

12.5 Openpay Product means Openpay or Open Plus Plan as specified in the "Openpay Product" section of your Plan(s).

12.6 Nominated Card means the payment method specified in the "Nominated Card" section of a Plan that forms a part of this credit contract including any card you later notify us in substitution for that card.

12.7 Outstanding Balance at any time means the aggregate of all amounts owing under this credit contract at that time.

12.8 Participating Merchant means a merchant that allows you to use Openpay or Open Plus to finance a purchase from that merchant.

12.9 Merchant means the Participating Merchant specified in your Openpay or Open Plan.

12.10 Term means, in relation to a credit contract for an Open Plan, the period specified in the initial Open Plan which forms part of this credit contract.

Fees

A processing fee per payment of \$3 is applicable on all plans. An establishment fee of \$35 applies to all approved Open Pay Plans. An additional processing fee of \$9.50 will apply for any late payments.

Privacy Statement and Consent

You agree that we may collect your personal information to identify you, process any applications you make, provide our services to you, and for our own internal business development purposes. Unless you tell us not to, we may also use your information to let you know about products or services that may interest you. We may also share your information with the Participating Merchant at which your Openpay or Open Plus Plan Purchase was made. Your personal information may also be disclosed to a debt collector if you are in default. We may obtain a credit report about you in connection with your Openpay or Open Plus Plan and you consent to us doing this. A credit reporting body (CRB) may include information about you in credit reports to credit providers (such as us) to assist them to assess your creditworthiness. If you fail to meet your payment obligations or if you commit a serious credit infringement, we may be entitled to disclose this to a CRB. The CRB we use is Veda whose policy on the handling of personal information related to credit can be found at www.veda.com.au/privacy. You have a right to request a CRB not to use your information for the purposes of pre-screening direct marketing and you can also request a CRB not to use your information if you believe on reasonable grounds that you have been or are likely to be the victim of fraud.

We may be required to collect your information by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. If you do not provide us with your personal information we may not be able to provide our services to you.

We may disclose your personal information to our related entities, service providers and agents located overseas, including in the UK, USA, the Philippines and Hong Kong. Openpay's Privacy Policy sets out how we manage the personal information we hold (including information about your credit) and how you can seek access to, or the correction of, the information we hold about you. It also sets out how you may complain about our information handling practices and how we deal with such complaints.

FAQ's

■ What is the approval and credit check process?

Our process takes less than 5 minutes. It is a non-income based credit approval, similar to the one performed when you apply for a mobile phone, so approval or denial is not an indication of bad debt. Provide the reception team your photo ID, eligible credit card and contact details. They'll be able to tell you immediately whether or not you've been approved.

The credit check is automatically generated by our online system, so the security of your data is safe. At no time will practice staff see your credit history.

■ Can I pay the payment plan off faster if I would like to?

Yes. You can make additional lump sum payments at any time by phoning us.

■ What treatments can I use MySmilePlan for?

Payment Plans can be used for all your General, Cosmetic, Orthodontic & Specialist dental care, including, but not limited to veneers, tooth whitening, crowns, root canal, dentures, dental implants and children's dentistry.

■ How often do I have to make a payment?

Payments are automatically taken from your credit card every fortnight.

■ Are there any hidden fees?

No there are not. There is an establishment fee of \$39 and a \$3 credit card processing fee for the deposit and each fortnightly payment.

■ What if I get a new credit card?

Please make sure you contact us on 03 9009 7211 to provide your new credit card details before your next payment is due, otherwise you will incur a late payment fee.

■ Where will my statement come from?

MySmilePlan partner with OpenPay to finance the payment plans, so your monthly statement will arrive from OpenPay.