



Consultation Payment Plan

Policy statement

Our **Consultation Payment Plan** is designed to support women in need of treatment but find the requirement to pay for consultations in one transaction prohibitive.

The Consultation Payment Plan allows new patients to book their initial appointment and 3 month follow-up together but spread the cost over **4 instalments**. There's no interest charge, and we'll debit payments automatically.

Payment schedules

Newson Health offers a range of options for new patients to book and pay for appointments that suit their individual needs. A summary of illustrative payment schedules can be found in the table below:

	Appointment costs			Payment plan schedule			
	First consultation	Follow-up consultation	Total payable	Deposit	2nd payment	3rd payment	Final payment
Payment due	immediately after consultation			Time of booking	30 days after deposit	60 days after deposit	90 days after deposit
Doctor led	£295	£230	£525	£225	£100	£100	£100
Nurse led	£195	£165	£360	£150	£70	£70	£70
Pharmacist led	£195	£165	£360	£150	£70	£70	£70

Eligibility

Patients will be eligible to request a payment plan subject to the following conditions:

- You must be a UK resident, over 18 years old.
- You must have a valid payment card.
- When we say '*valid payment card*', we mean the card must be in your name, and must not have expired. You should also make sure the card you use has enough money available to cover all the instalments.
- The Consultation Payment Plan is not a credit product. However, it is our decision whether we enter into an agreement with you.

Paying your instalments

- Deposits are to be requested over the telephone at the time of booking your appointments.



- Additional payments will be charged to your card on or around the date suggested by the payment schedule.
- There won't be any interest fees or charges for using a debit or credit card by Newson Health.
- We will notify you by email of any failed payment.
- Your bank might charge you interest or other fees on top if you pay using an interest-bearing credit card, for example.
- You may settle your outstanding balance early by calling us. All scheduled payments will subsequently be cancelled by us.
- We accept most payment cards, but not prepaid cards.
- We may choose not to accept a card that is due to expire soon. We'll make you aware at the point of paying your deposit if this is the case.

Cancelled or changed payment card details

If your card is cancelled, you must notify us by calling the telephone number on our website.

If your card details change between your initial booking and your final payment, you must tell us your new details. You can do this by calling the telephone number on our website.

Declined payments

Approximately 30 days after your previous payment, we'll attempt to collect your next instalment. If we can't take the first instalment from your card, we'll let you know by email, and try up to two times again to take the money. We'll let you know when we're going to try again, so you'll have plenty of time to put some money onto your card to make the payment.

If we still can't take payment after two more attempts, we will cancel your 3 month follow-up appointment and if there is a shortfall towards the cost of the services which you have already used, we may begin our internal debt recovery process to collect the shortfall.

We will always contact you if a payment declines and we will always notify you if we initiate debt recovery processes.

Not paying your instalments on time might also mean you can't use Newson Health in the future. We will not report information to credit reference agencies about the payments you make, and about any payments that you fail to make.

Cancelling your consultations

We provide a 14 day cooling off period that begins when you receive your consultation booking confirmation.

During this period, you may cancel your consultation for any reason, and get any money paid for unused services refunded to you.

If during this period, the consultation that you've paid for is scheduled to take place, you will not receive a refund unless you provide 2 working days notice of your request to cancel. If you do not provide 2 working days notice,



you will not be entitled to a refund, and there may be a shortfall to be paid for the cost of the services you had requested.

Requests to cancel can be made by calling the telephone number on the booking page of the website.

Credit referencing

The Consultation Payment Plan is not a credit service. We will not carry out any credit search on you. There is no 'soft credit check' and opting into a payment plan will not affect your credit score, or your chances of using credit in the future.

We will not report information to credit reference agencies about the payments you make, or about any payments that you fail to make on time.

Storing card details and personal information

We will store your card details on our systems when you book a consultation with us. We'll use these details to approve future payments.

You can update your payment card by calling the telephone number on our website.

Our Privacy Policy can be found in the footer of our website and here: <https://www.newsonhealth.co.uk/our-privacy-policy/>

More information about your rights, how you can get in touch with us, or to complain is also in the footer of our website.

These terms and conditions will be attached to your booking confirmation and invoice. You will be given the opportunity to hear them in full over the telephone at the point you book your appointment, before paying the deposit. If you decline the offer to receive them verbally, you accept responsibility to read this notice via the booking confirmation and/or invoice.

Complaints

You can make a complaint by calling the telephone number on our website booking page.

We investigate every complaint thoroughly and will endeavor to keep you informed throughout our investigations.

Our full complaints process can be found in the footer of our website, and here: <https://www.newsonhealth.co.uk/terms-conditions/>