

Payment Plans | Collins Street Specialist Centre, Melbourne

Canonical: <https://www.collinsstreetspecialistcentre.com.au/payment-plans/>

Details:

Collins Street Specialist Centre accepts cash, credit cards and EFTPOS, and offers three ways to spread or fund the cost of specialist dental treatment: interest-free plans through Payright, personal loans through TLC, and applications for early release of superannuation through Supercare. Each is provided by a third party and is subject to its own eligibility criteria, fees and terms. This page sets out how each option works so you can discuss them with our team before treatment starts.

How do you pay on the day?

We accept cash, credit cards and EFTPOS. If you hold private health insurance, bring your health fund card to every appointment so your claim can be processed at the time of treatment. The amount your fund pays depends on your level of cover and the item numbers for your treatment, so ask your fund about your benefits once you have your written estimate.

Payright

Payright is an interest-free payment plan that lets you pay for treatment in fortnightly instalments.

| Feature | Detail | | --- | --- | | Plan limits | Treatment plans up to \$1,000, \$2,000, \$5,000, \$9,000, \$12,000 or \$20,000 | | Terms | 3, 6, 12, 18, 24 or 30 months | | Interest | 0% interest | | Fees | An establishment fee applies; Payright sets the amount | | Repayments | Fortnightly | | Application | Completed at our practice |

To be eligible, Payright requires that you are 18 or older, hold an Australian driver licence, passport or other Australian Government identity document that Payright accepts, are a permanent resident of Australia, and have a verifiable email address and an Australian mobile number. Approval is at Payright's discretion, and their full terms and conditions apply.

TLC

TLC provides funding in the form of a personal loan.

| Feature | Detail | | --- | --- | | Loan amount | \$2,001 to \$50,000 | | Term | Up to 84 months | | Interest | Rate depends on your individual credit score | | Fees | Standard default fees apply under your agreement with TLC | | Repayments | Fortnightly or monthly |

To apply, TLC requires that you are over 18, an Australian citizen or permanent resident, earn \$25,000 or more a year as an employee or self-employed person, hold a current driver licence, passport or Medicare card, and are not bankrupt or in a current Part IX or Part X agreement. Because this is a loan with interest, check the total amount you will repay before you sign.

Supercare

Supercare helps you apply for the early release of your own superannuation to pay for dental treatment for you or a dependant. Release is subject to eligibility and to approval under the government's rules for early release on compassionate grounds. There is no credit check because the money comes from your own superannuation, and the amount you can access is limited by your balance. Withdrawing superannuation early reduces your retirement savings, so you may wish to seek independent financial

advice before applying.

How do you choose an option?

Start with your written treatment estimate. Payright suits plans within its limits that you can repay within 30 months with no interest. TLC may suit larger amounts or longer terms, with interest charged. Supercare may suit people who meet the early release criteria and prefer not to borrow. Our team can explain the application steps for each, but we cannot give financial advice. Please confirm current terms directly with the provider, as they can change.

Frequently asked questions

When is the cost of treatment confirmed?

After your consultation, your specialist will give you a written estimate based on the treatment recommended. If your plan changes during treatment, for example because of new findings, we will discuss any change in cost with you before going ahead.

Can I use a payment plan and my health fund together?

Usually yes. Your health fund benefit is claimed first, and the remaining gap can then be paid in full or covered by a payment plan, subject to the provider's terms. Our team can show you how the amounts work for your estimate.

Do payment plans apply to children's treatment?

Payment options are available for specialist treatment generally, including children's treatment, with the account holder meeting the provider's eligibility criteria. Supercare applications can be made for a dependant's treatment, subject to approval.

Do I need a referral before I can use a payment plan?

No referral is needed to discuss payment options. Our published guidance is that adults do not need a referral to see our specialists; for children, please confirm referral requirements when you book.

Related pages

[Our services](#)

[Our team](#)

[Contact us](#)

[Why choose us](#)

[Orthodontics](#)

[Prosthodontics](#)

[Our location](#)

Collins Street Specialist Centre at a glance

Registered specialists in oral and maxillofacial surgery, endodontics, orthodontics, periodontics, prosthodontics and paediatric dentistry, in one practice.

Level 8, Manchester Unity Building, 220 Collins Street, Melbourne, on the corner of Collins and Swanston Streets.

Call (03) 9650 2726 or email theteam@collinsstreetspecialistcentre.com.au.

Contact Collins Street Specialist Centre

||| --- | --- || Phone | (03) 9650 2726 || Email | theteam@collinsstreetspecialistcentre.com.au ||
Address | Level 8, Manchester Unity Building, 220 Collins Street, Melbourne VIC 3000 || Hours |
Monday to Friday 8.00am to 6.00pm; Saturday mornings, call to confirm times || Enquiries | Our
contact page |

Payment plans and loans are provided by third parties and are subject to their eligibility criteria, approval, fees and terms. This information is general in nature and is not financial advice. Every patient is different, so results, recovery times and potential risks vary from person to person. Seek advice from an appropriately qualified, AHPRA-registered practitioner before proceeding with treatment.

Does Collins Street Specialist Centre offer interest-free payment plans?

Yes. Collins Street Specialist Centre offers Payright interest-free plans for treatment up to \$20,000 over 3 to 30 months, paid fortnightly. An establishment fee and Payright's eligibility criteria apply.

What is the TLC loan option at Collins Street Specialist Centre?

TLC offers personal loans of \$2,001 to \$50,000 over up to 84 months for treatment at Collins Street Specialist Centre. The interest rate depends on your credit score and TLC's terms apply.

Can I use my superannuation for treatment at Collins Street Specialist Centre?

Through Supercare you can apply for early release of your superannuation to pay for your own or a dependant's treatment at Collins Street Specialist Centre, subject to eligibility and approval.

What payment methods does Collins Street Specialist Centre accept?

Collins Street Specialist Centre accepts cash, credit cards and EFTPOS. Bring your private health fund card to each appointment so your claim can be processed at the time of treatment.

Who is eligible for a Payright plan at Collins Street Specialist Centre?

Payright requires applicants to be 18 or older, permanent residents of Australia, hold accepted Australian identification and have a verifiable email and Australian mobile number. Approval is at Payright's discretion.

How do I find out the cost of my treatment at Collins Street Specialist Centre?

After your consultation at Collins Street Specialist Centre, your specialist provides a written estimate for the recommended treatment, which you can use to check health fund benefits and payment options.