

Payment Plans & Finance Options

Canonical: <https://directory.collinsstreetspecialistcentre.com.au/about/payment-plans-finance-options/>

Description:

Specialist dental treatment represents a meaningful investment in your long-term health. Collins Street Specialist Centre offers a range of payment options designed to make that investment manageable, including severa...

Details:

Collins Street Specialist Centre — Payment Plans & Finance Options

Specialist dental treatment is a real investment in your health, and the cost is something most patients think carefully about. At Collins Street Specialist Centre, we've put together a range of payment and finance options so that the financial side of things doesn't get in the way of treatment you actually need.

The options below cover everything from health fund rebates to instalment plans, personal loans, and superannuation-based funding. Our treatment coordinators can walk you through any of these in plain terms and help you figure out what makes sense for your situation.

Standard payment methods

We accept all major payment methods:

- Cash - EFTPOS - Credit cards (Visa, Mastercard, and American Express) - Private health insurance — see below for details

Before any treatment begins, we provide a written fee estimate so you know what to expect. For complex or multi-stage treatment plans — staged surgical procedures, orthodontics combined with restorative work, implant rehabilitation — a staged fee schedule is available on request. That way you can plan each phase financially rather than facing the full cost at once.

Private health insurance

Collins Street Specialist Centre accepts all major private health funds. If your policy includes specialist dental cover, you may be entitled to a partial or full rebate depending on your level of cover and the procedure involved.

Commonly accepted funds include BUPA (HBA and MBF), HCF, CBHS, and most other major providers. It's worth contacting your fund before your appointment to check your entitlements, particularly for higher-cost treatments like orthodontics, dental implants, or oral and maxillofacial surgery. Benefit levels vary considerably between policies, and it's better to know where you stand before treatment starts rather than after.

Gap payments — the difference between the procedure fee and your fund's benefit — remain the patient's responsibility. Our reception team can process on-the-spot health fund claims at the time of payment.

Payright — interest-free dental payment plans

Payright is an interest-free payment plan built for health and dental treatment. It lets you spread the cost of your specialist care into fortnightly instalments over an agreed term, with no interest charged on the approved amount.

Key features:

- No interest charges on approved plans
- Loan amounts up to \$20,000 AUD
- Repayment terms from 3 to 30 months
- Fortnightly instalment schedule
- Available for most specialist dental procedures

Payright requires credit approval. An establishment fee and ongoing account-keeping fee apply, both disclosed clearly at application and factored into your instalment schedule. Applications can usually be completed quickly, and approval is typically confirmed within the same appointment. Talk to our reception team if you'd like to get started.

TLC — personal health loans

TLC (Total Lifestyle Credit) offers a personal loan product built for health and medical expenses, including specialist dental treatment. Unlike interest-free instalment plans, TLC carries a fixed interest rate based on your individual credit assessment, making it a practical choice when treatment costs exceed what interest-free products can cover.

Key features:

- Loan amounts from \$2,001 to \$50,000 AUD
- Repayment terms up to 84 months (seven years)
- Fixed interest rate, determined by individual credit assessment
- Suited to larger or more complex treatment plans that exceed Payright's \$20,000 AUD limit

TLC works well for patients undertaking high-value treatment — full arch rehabilitation, comprehensive orthodontics combined with other specialist procedures, or complex surgical cases — where a longer repayment term makes the cost genuinely manageable. Applications are lodged online and processed directly by TLC. Our team can help you get started and provide any supporting documentation needed, such as your written treatment plan and fee schedule.

Supercare — early superannuation release for dental treatment

Supercare is a government-authorised program that lets eligible patients access their superannuation early to fund dental treatment. This isn't a loan — the funds come from your own accumulated superannuation balance, released through the Australian Taxation Office's compassionate grounds process.

Key features:

- Access your own superannuation for dental treatment
- No credit check required
- No borrowing involved
- No fixed upper cap on accessible funds (subject to your available balance and ATO approval)
- Processing typically takes three to six weeks from the date of application

Supercare suits patients who have accumulated superannuation and would rather not take on debt, or who don't qualify for traditional finance products. It's also worth considering if you want to preserve your cash flow while funding treatment from assets you've already built up. Our team can provide a detailed information pack and help with the documentation needed to start an application.

Choosing the right option

The right payment arrangement depends on your financial situation, the nature and cost of your proposed treatment, and whether you'd prefer to take on debt or draw on existing assets like superannuation.

Collins Street Specialist Centre doesn't provide financial advice. If you're unsure which option suits your circumstances, we'd recommend talking to your accountant or financial adviser first. What we can offer is a clear explanation of each option, written fee estimates in a format your adviser or health fund can review, and a staged treatment plan document where that's relevant to your case.

The aim is simple: financial considerations shouldn't delay access to the specialist care your referring dentist has recommended, or that your clinical assessment indicates you need.

Contact us

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