

Are you are considering surgery but unsure if you can afford it?

It could be more affordable than you think with 0% to low interest rate treatment plans.

We understand that easing the cost of your treatments to suit your monthly budget is vital. Applying for finance is quick and straightforward, you'll usually have confirmation within just a few minutes of applying online. If you do not qualify for a loan, there are other options to help you spread the cost of your treatments to make repayments manageable. Here are a few examples of some frequent treatment plans:

Treatment cost: £2,500				
Term (months)	Interest APR	Total interest payable	Minimum deposit (10%)	Monthly instalment
6	0%	£0	£250	£375
12	9.9%	£117.12	£250	£197.26
24	9.9%	£228.72	£250	£103.28
36	14.9%	£517.32	£250	£76.87
48	14.9%	£699.60	£250	£61.45
60	14.9%	£889.11	£250	£52.32

Treatment cost: £6,000				
Term (months)	Interest APR	Total interest payable	Minimum deposit (10%)	Monthly instalment
6	0%	£0	£600	£900
12	9.9%	£281.16	£600	£473.43
24	9.9%	£549.12	£600	£247.88
36	14.9%	£1,241.28	£600	£184.48
48	14.9%	£1,679.04	£600	£147.48
60	14.9%	£2,133.86	£600	£125.56

Treatment cost: £10,000				
Term (months)	Interest APR	Total interest payable	Minimum deposit (10%)	Monthly instalment
6	0%	£0	£1,000	£1,500
12	9.9%	£486.72	£1,000	£789.06
24	9.9%	£915.36	£1,000	£413.14
36	14.9%	£2,068.92	£1,000	£307.47
48	14.9%	£2,798.40	£1,000	£245.80
60	14.9%	£3,556.43	£1,000	£209.27

Figures shown are for illustrative purposes only

*A little nip + tuck doesn't have to break the bank!*

## Frequently Asked Questions

### Who can apply for finance?

Anyone over the age of 18 who is in regular full time or part time employment (over 16 hours per week). UK resident with a 3 year UK address history. You must have a UK bank account with a direct debit option and hold a credit or debit card for payment of the deposit. Your credit rating will be checked so if you have any CCJs, IVA's or bankruptcies you will not be accepted. If that might apply to you, remember that you can apply for finance in the name of a friend or family member ( with their permission) on your behalf.

### Do I have to finance the full cost of my treatment?

No. The minimum amount you can apply for finance is £250.00 with the maximum of £50,000.00. You can pay part by bank transfer, cash or on card with the remainder on finance. But remember when applying for finance the lender will ask you to pay 10% of the amount being financed as you deposit.

### Over what term can I spread my payments over?

We are able to offer finance plans from 6 months to 5 years to suit your budget.

### What deposit do I need to pay?

Many clients book to have their procedure with us long before they apply for finance. To secure your booking and procedure date, you will need to pay a deposit of 10%. If you apply for finance at the same time as booking your procedure with us, then you won't need to pay a deposit to us directly, rather the deposit that the finance company will require to pay will be your deposit. If after you have booked your procedure and then wish to finance part or all of your treatment at a later date, the lender will require you to pay a further 10% of the amount sum being financed as deposit upon approval of the application.

### When do I apply for finance?

Finance should be applied for no earlier than 3 months before the treatment commences. Therefore, if you are booking your procedure 4 or 5 months in advance you should delay applying for finance at this time, but you can arrange your treatment date with us long before. However, you will need to pay Bella Vou a deposit to secure your booking (make sure you reduce your finance amount by this deposit).

### How long does it take to apply?

Minutes! Simply complete our online finance calculator, make sure you take the time to read the agreement carefully. If you are happy to carry on, submit your application to the finance company, the response should be instant. However, some applications may take a little longer.

### I have been approved, what do I do now?

If you are approved we'll ask you to pay the deposit online using a credit or debit card. Upon receipt of your deposit payment, we can go ahead and book your procedure ( if you haven't already done so).

### I have been declined, what do I do now?

Don't worry! The authorisation process is carried out by the finance company and sometimes the reason for decline is that incorrect information has been entered on the application - carefully ensure you have entered all the required information. If this does not alter the outcome, here are a few helpful tips to consider. Try increasing your deposit, not only will this give you more chance of being accepted it will also lower your monthly repayments. There is another option....a finance application can be set up in the name of a friend or family member (as long as you have their permission). Alternatively, if you are still trying to fund your treatment, speak to the team at Bella Vou. They may be able to help you with an in-house instalment plan.

### How do I make the repayments?

Your loan agreement is with the finance company, who will collect your instalments by monthly Direct Debit. Your payments will begin approximately 30 days after your procedure has been completed.

### Can I add another procedure cost to my finance application?

Yes you can! Once the application has been processed you can add to it at anytime while the payment term is still active.

### I have applied for finance and have decided not to go ahead with the treatment?

If you decide to cancel your booking within 14 days, your finance application can be cancelled.

### Cancelling your credit agreement

You have the right under Section 66A of the Consumer Credit Act 1974 to withdraw from the agreement without giving any reason before the end of 14 days (beginning with the day after the day on which the agreement is made or, if later, the date on which we will tell you that we have signed the agreement). If you wish to withdraw you must give the finance company notice in writing or by telephone or email. The name of your finance company will be clearly shown on your credit agreement.

Please note that if you do give notice of withdrawal, you must repay the full amount of the credit without delay and in any event by no later than 30 days after giving notice of withdrawal. If you want to settle the loan after the 14 day cooling off period, you may do so but you will also have to pay interest accrued from the date the agreement was made until the date you repay it. If you wish to pay by debit card please telephone the finance company. If you wish to pay by cheque please send it by first class post to the finance company. Please allow 10 working days from the day you post the cheque to allow time to process the payment.

Finance is only available to UK residents over the age of 18 and is subject to terms and conditions, minimum treatment cost to apply for finance is £500.

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