

Dentalfinance

Welcome

WELCOME TO OUR CHRISTMAS 2015 NEWSLETTER

First and foremost we write to wish all our supporting practices best wishes for Christmas and a happy and prosperous 2016.



As is now our tradition, rather than send cards to each practice, we will be making charitable donations which on this occasion will be to St Luke's Hospice in Harrow and Crisis at Christmas.

We expected 2015 to be a busy one for us and that certainly proved to be the case particularly as most practices needed to apply for Authorisation from the Financial Conduct Authority. Whilst we were happy to assist with this (and are also happy to assist with on-going reporting requirements) the time taken impacted upon our ability to visit practices as often as we would like.

Hopefully we can rectify this in 2016 and you will see a bit more of us. If at any stage you would like a 'refresher' training session then please just let us know. We also offer online training modules that can be accessed at any time – further information is provided below .

Financial Conduct Authority

Dealing with the FCA is fairly straightforward **provided** the information submitted at the outset is correct. However, rectifying errors can be problematic simply because the FCA can take several months to action amendments. So if you are faced with completing an application, submitting a report or responding to any questions from the FCA then please just get in touch as we are more than happy to help. It is far easier to ensure everything is in good order at the outset than to correct it later.

Apart from that we repeat the 5 simple **DO'S AND DONT'S** included in our September Newsletter:

DO NOT IGNORE ANY CORRESPONDENCE FROM THE FCA – Missed deadlines result in a £250 fine.

DO REGISTER FOR ON-LINE INVOICING – To ensure you are aware of invoices issued.

DO SET UP A DIRECT DEBIT – Late payment of invoices result in a £250 fine.

DO RESPOND PROMPTLY TO ANY EMAILS WE SEND – We are assisting many practices with FCA reporting requirements and work to tight deadlines.

DO NOT IGNORE YOUR ONGOING OBLIGATIONS – If you have elected to submit your own returns ensure you do so on time to avoid a fine.



Online Application Processing

Most practices still prefer the 'tried and trusted' option of arranging for their patients to complete an application within the practice which is then scanned or faxed to us for processing.

In our September Newsletter we outlined the options for online processing within the practice and for e-signature. We are currently in the process of emailing updated versions of our 'payment options calculator' to all practices which includes another option. As well as incorporating our new telephone number this also includes a URL/link enabling a patient to process an application online when they get home.



So if it is not convenient to discuss finance with your patient within the practice the patient can be handed a copy of the calculation sheet and then either complete a paper application or do it 'online'. Upon receipt of the application we will confirm the outcome to both the patient and the practice and forward the credit agreement to you to arrange signing.

If you like this innovation you can start using it straightaway, but if you have any questions just click on the link [Online Application Processing](#) to email us or call us on 03452 591091.

Personal Loans for Dentists, Practice Staff, Family and Friends



Whilst our main business is arranging finance to assist patients in arranging their dental treatment, we also regularly receive enquiries from dentists asking whether we have access to any personal loan facilities for themselves or their staff.

We now have access to an unsecured personal loan facility available via Hitachi Personal Finance so if you're planning to buy a new car, make some home improvements or re-organise your finances, now's the time to get a quote.

For More information [CLICK HERE](#) to visit the Hitachi Personal Finance website .

Equipment Finance Required? Try Lease UK!

The New Year can be a time for any business to look to the future and for many practices that can mean looking at renewing and replacing equipment in the most tax effective way.

For many years we have had a close working relationship with Lease UK who have a wealth of experience and can provide specialist advice and competitive quotes for all business-related capital expenditure i.e. leasing, HP and refurbishment loans. For more information visit their website www.leaseuk.com



If you are based in the southern half of England contact Tim Gammon on 01372 466955 or 0783 6227111 and for the North of England, Scotland and Northern Ireland contact David Fraser on 01334 657022 or 07977 010083. Any email enquiries can be directed to Tim on tim.gammon@leaseuk.com or David on david.fraser@leaseuk.com

Knowledge Rules!



One of the benefits of working with Dental Finance is the training we provide to ensure that you and your Staff have all the knowledge needed to provide patient finance successfully.

In addition to the comprehensive training we provide in-house, we have developed a free online training programme.

Training face to face is always popular but it can be difficult to get Staff all together during the working day of your busy Practice, so using our online training programme to complement any in-house training

provided has significant benefits:

- ☆ Modules can be completed at the staff member's own pace so they learn at a speed which is most comfortable to them. This is very effective in ensuring that the information is retained .
- ☆ Each module can be studied in stages so they can be completed during the times that are most convenient and short in-module tests help reinforce what has been learnt .
- ☆ Working through these modules can of course be useful in ensuring that all new staff can get themselves quickly 'up to speed'.

If you or your Staff would like to find out more or enrol on our on-line training programme, please click the link [Online Training Enquiry](#) to email us or call us on 03452 591091.

Change of Telephone/Fax Number



On 10th & 11th October we successfully migrated our telephony systems to our new telephone/fax number 03452 591091.

It is pleasing to note that the vast majority of Practices are using the new number, but as a reminder to those who have not yet updated our contact details our old number will be discontinued in January, so we suggest that you start using 03452 591091 immediately.

Updated marketing materials are now available upon request. To request new leaflets, posters or application forms

just click on the link to [Request Marketing Materials](#) to email us or call us on 03452 591091.

Christmas and New Year Opening Hours

Our Christmas opening hours will be :

Thursday 24/12/2015 Christmas Eve 9AM to 1PM

Friday 25/12/2015 Christmas Day CLOSED

Saturday 26/12/2015 Boxing Day CLOSED

Sunday 27/12/2015 CLOSED

Monday 28/12/2015 Bank Holiday CLOSED

Tuesday 29/12/2015 9AM to 1PM

Wednesday 30/12/2015 9AM to 1PM

Thursday 31/12/2015 New Year's Eve 9AM to 1PM

Friday 01/01/2016 New Year's Day CLOSED

Saturday 02/01/2016 CLOSED

Sunday 03/01/2016 CLOSED

Monday 04/01/2016 9AM to 5.30PM



Very Best Wishes For 2016 From all of us at Dental Finance

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