

PAYMENT TERMS & CONDITIONS

Due to the current economic conditions, along with increasing bad debt and slow payment procedures, we now encourage payment at the time for visits and treatments. This is in line with payment for veterinary treatment for small animals (i.e. dogs, cats etc). Improvements in payment procedures will enable us to ensure our fees are more affordable and facilities and equipment are kept updated.

It is essential that clients do pay for the services and treatments provided.

A **5% discount** off the total invoice will be deducted for all work paid for at the time. For consultations, investigation and surgical work at Garwood, then payment will be required before you take your horse home.

When visits to your stables are required, payment can be given to the attending veterinary surgeon by cash, credit/debit card or cheque with a guarantee card.

If your horse is insured and requires investigations and treatments that involve an insurance claim, then we request your insurance details and documentation together with payment of the excess at the time or on collection of your horse. We are prepared to await settlement from your insurance company, providing you request that they pay us direct and have paid your excess. If you choose to request the insurance companies pay you, then you must settle your account as per our terms and conditions.

We will provide written estimates for any treatments and procedures requested.

For uninsured horses requiring elective investigations and treatments, then a **50% deposit** will be requested before commencement of any work and the balance paid on collection.

Horses requiring sarcoid treatment will be given an estimate cost and this must be paid in full before the cream is ordered and the treatment commences. This will be **discounted by 5%**. We will provide written estimates for any treatments and procedures requested.

All drugs to be dispensed & posted must be paid for prior to posting.

For established business and approved regular clients, the account system is available. This facility requires payment within 30days and late payment will result in a **10% late payment surcharge** being added. Failure to settle within 60 days will result in positive credit retrieving activities.

Clients that need continual chasing for payment will become cash only clients.

Clients experiencing difficulties with payments or those with unexpectedly large bills should contact the Practice Manager or myself to discuss payment terms.

John C Gilliver BVSc MRCVS
5th April 2011

