

Instant credit

Once your application has been approved, you will be able to book and receive treatment immediately.

Family member treatment

Should another member of your family require surgery or hospitalisation, you can contact Clode Retail Finance to discuss the possibility of extending your credit to pay for their treatment.

Increasing your loan

Should the need arise, this is easy too – just telephone **08701 608 806** and ask if your loan can be increased. If you have good conduct on the account for a long period, then Clode Retail Finance may be able to increase your credit immediately.



call Clode Retail Finance
08701 608 806
and apply today

If you are unable to work or lose your job

Your repayments still need to be made, even if you are ill. Don't worry though - you can protect your payments in the event of illness, unemployment or even death, giving you and your family peace of mind.

With our Life & Critical Illness cover you pay just 15% of the outstanding balance every month, or 6% if you have Life only cover. To qualify for the cover, you must be aged between 18 and 65 years old, and be permanently employed for a minimum of 16 hours per week.

Just ask for **Payment Protection** when you apply.

If you get declined

In the unlikely event that Clode Retail Finance are unable to approve your application, they are prevented from informing you of the reason over the telephone by the Data Protection Act. Unfortunately they can only offer you a response in writing. In these circumstances please write to Clode Retail Finance at the address shown opposite, stating your name and the name of our clinic/hospital.

About Clode Retail Finance

Clode Retail Finance have been selected by the Aspen Healthcare Group to provide finance to patients who choose to take out a loan to fund treatment.

As such, Clode Retail Finance completely administers the loan scheme on behalf of the Aspen Healthcare Group.

Clode Retail Finance

3rd Floor, Alexandra House, 307-315 Cowbridge Road East Cardiff, CF5 1JD

Telephone: **08701 608 806** Fax: **02920 387 227**

Website: www.cloderetailfinance.com



SOME IMPORTANT LEGAL INFORMATION

Data Protection

It's important that we tell you that when we assess your application, we will search the files of one or more credit reference agencies, who will supply us with credit and identity information about you, as well as information from the Electoral Register. The credit reference agency will also record details of our search, regardless of whether or not your application proceeds. It's just that you need to know this up front, before we start. We will also disclose details about your conduct on the account to credit reference agencies in the future. This information may be used by other lenders to assess credit applications for you and those with whom you are financially linked, if credit decisions are made about you or other members of your household. This is why it's important to keep up your repayments or talk to us if you have problems, so we can help you to manage the situation properly.

Credit Scoring

We will use a credit scoring or other automated decision-making system when we assess and decide whether to accept your application. We may do the same, during the life of your account, if you ask us to increase your credit limit and this may involve a further search of your records at one or more credit reference agencies.



Apply today for your

HEALTHCARE
LOAN
ACCOUNT



The Healthcare Loan

Good health doesn't have to cost a fortune. Apply for a Healthcare Loan today and you could soon receive the treatment you need. Interest rates are competitive and the total cost of your treatment will be spread over the length of your loan.

Nothing could be more important than your health – apply today and let us help you get the treatment you deserve.

- Spread the cost of your treatment
- Book your procedure immediately
- No deposit required - start your treatment right away
- Simple to understand
- Easy to apply



About Aspen Healthcare

Aspen Healthcare is the owner and operator of three highly regarded private acute hospitals and one outpatient Oncology Clinic: Parkside Hospital and Parkside Oncology Clinic are located in Wimbledon, London, Holly House Hospital in Buckhurst Hill in Essex and Highgate Hospital in North London. The hospitals provide medical and surgical services that range from health screening to major surgery, cosmetic surgery and cancer treatments. We would like to make it as easy for you to receive the treatment you need as soon as possible.

All you have to do is make one phone call to Clode Retail Finance, who will administer the loan on our behalf, and sign one easy-to-understand form.

How the account works

- The cost of initial treatment plus the interest is divided over the length of your loan to give you your monthly repayments.
- The first instalment will be due a month after your treatment starts – Clode Retail Finance will tell you the exact date when they send you a welcome letter.

- Should you need further treatment simply contact Clode Retail Finance to discuss increasing your credit.
- The repayments will continue, until your balance reaches zero.

Open an account today

Simply call Clode Retail Finance on **08701 608 806**, to open a loan account today and they will take down your details. They can approve your application over the phone, giving you a decision immediately.

All Clode Retail Finance need from you are two forms of identification for security reasons, such as a credit card, driving licence or a recent utility bill.

How to make repayments

The simplest and easiest way to make your repayments is via Direct Debit. Alternatively you have flexibility to pay in other ways, for example by cheque, debit or credit card.

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