

Terms and Conditions of Trade – Effective 1st September 2024

Welcome to our clinic.

You accept our Terms and Conditions of Trade by being enrolled or registered as a patient with our practice, or if a person under your care is enrolled or registered with our practice. Our Terms and Conditions of Trade can vary from time to time; we will display our current Terms and Conditions of Trade via our website and in the clinic waiting room.

Our Fees and Payment Policy are displayed in the waiting room and also found via our website. Prices include GST unless otherwise stated.

You acknowledge that all services may attract a fee. You remain liable for all fees, costs and disbursements, including laboratory testing if the tests are not funded or if you are not eligible for funding services in New Zealand.

Fees and prices quoted may be adjusted from time to time, and you, the customer, hereby agree to pay any such adjusted price due to e.g. government funding changes, planned fees increases, errors or omissions by College Hill Doctors or its representatives.

Unless otherwise agreed, all services shall be paid for on the date of service. Payment shall be accepted in the form of cash, eftpos, credit card (VISA and Mastercard) or via internet banking direct credit. Where it is agreed that payment need not be paid on the day of service, it shall be paid within 14 days following date of invoice.

If you have difficulty paying your account in full, please arrange an alternative payment plan with our Practice Manager within 90 days from the initial outstanding balance to avoid debt collection actions.

Full pre-payment for further services will be required if you have had services provided to you on 3 occasions without full payment of invoices, unless it is a medical emergency as defined by our clinical staff.

If you do not make full payment of an invoice and you do not contact us to arrange a payment plan or if we cannot reach an agreement on an alternative payment plan or if you fail to pay on agreed payment plan, a debt collector will be engaged **90 days** from the date of unpaid invoice or initial outstanding balance to pursue collection.

If you are referred to a debt collection agency, **you will be liable to pay any costs associated with collecting payment**, such as Baycorp debt lodgement fees and commission charged by Baycorp; there may also be potential impact on your Credit File.

All previous debt prior to September 2024 will have 1st September 2024 considered as the start date of "initial outstanding balance".

Documentation of all communications and actions related to overdue accounts, debt collection, including payment plans and debt collector engagement, will be accurately recorded and maintained in patient records. Your account records will be forwarded with your medical history should you transfer to another health provider.

By being enrolled or registered with us, you authorise us to disclose personal information about you to a debt collecting agency for the purpose of recovering any outstanding fees from you if required. We will not use or disclose any information more than is reasonably necessary.

We aim to maintain a fair and consistent approach to debt collection while prioritizing patient communication and assistance in resolving outstanding balances. All communication with patients regarding debt collection will be conducted in a professional and respectful manner.

Aggressive or abusive behaviour towards staff members will not be tolerated at any time. Our staff member involved can immediately end the interaction and decline to provide further services to you. Repeated such behaviours or a significant one-off event as determined by management will result in your enrolment being cancelled and we will stop providing general practice services to you, except in medical emergencies as defined by our clinical staff.

Thank you,

College Hill Doctors