



A simpler way to look after your teeth

Many people put off going to the dentist, not least for financial reasons. But problems with your teeth don't go away by themselves, and putting off your visit to the dentist may turn out costlier in the long term. That's why Folktandvården Västra Götaland, in collaboration with PayEx, is offering the possibility of paying your dental care costs in part payments.

Basic conditions for part payment

You must be at least 18 years old and have a declared annual income of at least SEK 120,000. You have to be employed, or be receiving a pension, or have your own business, and you must not have any record of non-payment.

This is PayEx

PayEx is a provider of payment solutions and was founded on the island of Gotland in 1972. We are a wholly-owned subsidiary of Swedbank and one of the leading providers of payment solutions in the Nordics, with operations in Sweden, Norway, Denmark and Finland, and with customers in several other European countries as well. We manage more than 350 million payments a year and accept payments wherever customers want to make them, regardless of the payment channel or method – a safe and secure option for financing, loans and savings for private individuals and businesses.



Pay in part payments for your dental care with Folktandvården Västra Götaland

vgregion.se/folktandvarden

FOLKTANDVÅRDEN



Credit you can use when you need it

Through PayEx you'll have access to standing credit of up to SEK 50,000 to use at Folktand-vården Västra Götaland. That means you can make the part payments at a rate that works for you. Naturally, you can also pay off the cost faster without being penalised. And if you don't use the credit there is no cost.

Advantages of using PayEx

- Simple application and an immediate reply
- Credit of up to SEK 50,000
- Split up the payment into parts

Here's how it works



1. Apply for part payment at the dental clinic and get a response straight away.



2. You can begin to use your credit as soon as your application is ready.



3. You will receive monthly payment advice, and can decide whether you want to pay the entire sum or split up the payment into parts.

You choose how to split up your payment

With PayEx you can choose to split up the payment over 12–24 months at 0 % interest, or over 60 months at 4.92 % interest. There is a one-off cost in the form of a processing fee of SEK 349, and an administration fee of SEK 29 per invoice. You can of course always choose to pay more than the lowest amount on the payment advice.

You can choose to pay your credit like this

Credit amount, SEK	12 months	24 months	60 months interest at 4.92 % credit cost
5,000	SEK 417	SEK 209	-
10,000	SEK 834	SEK 417	SEK 217
20,000	SEK 1,667	SEK 834	SEK 406
30,000	SEK 2,500	SEK 1,250	SEK 594
40,000	SEK 3,334	SEK 1,667	SEK 782
50,000	SEK 4,167	SEK 2,084	SEK 971
Costs	12 months	24 months	60 months
Flexible annual interest	0 %	0 %	4.92 %
Administration fee/month	SEK 29	SEK 29	SEK 29
Processing fee	SEK 349	SEK 349	SEK 349

Example of 12 months' part payments*

Credit amount/ purchase	Interest rate	Administration fee/month	Processing fee
SEK 15,000 kr	0 %	SEK 29	SEK 349
Effective interest rate	Credit cost	Normal part payment/month	Total to pay
8.47 %	SEK 697	SEK 1,280	SEK 15,697

*The example is based on a purchase made after the 13th of a normal calendar month; a calendar month is calculated as having an average of 30 days. The example assumes that the interest rate and fees remain unchanged throughout the period of credit. Other ways of using the credit can lead to a higher as well as a lower effective interest rate. The effective interest rate has been calculated in accordance with the Swedish Consumer Agency's (Konsumentverket) guidelines. Amounts have been rounded up to the nearest krona. The processing fee will be added to the first payment advice. 'Effective interest rate' means the interest that has to be paid plus the various fees charged by the lender for the loan. The effective interest rate must always be stated as the annual rate of interest in per cent.