



the snooZze clinic by Zzenith

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STORING OF CREDIT CARD ON FILE

[the snooZze clinic by Zzenith] has implemented a policy requiring patients to leave a credit card on file in a few circumstances, effective 19 July 2021. Holding credit cards on file is a standard practice for hospitals and hotels and is done for your convenience and to ensure that billing can be completed.

We will ask for you to leave your credit card on file in the following circumstances:

- 1) **Teleconsultations:** As patients are not physically present in the clinic and may not be contactable or traceable after the teleconsultation, we require patients making teleconsultation appointments with us to have a credit card on file.
- 2) **Over-the-phone Purchases:** Patients who are not physically present in the clinic when making purchases which will be couriered to them, and who prefer to pay via credit card will be sent an email link requesting for your credit card details. Do note that the clinic does not have access to your full credit card details such as your credit card number and CVV. Patients who request to pay by internet banking transfer will not be required to leave their credit card on file. Alternatively, the patient may pay in person at the clinic and collect his/her purchased item.
- 3) **Deposit for loan/ rental of medical devices:** Patients who do not wish to leave a cash deposit with us for the loan of our medical devices will be required to have their credit card stored on file.

Your card will only be billed in the following circumstances:

- 1) **Outstanding Debt:** We sometimes allow patients to partially pay for a service, or pay a deposit first before covering the rest of cost of a service at a later date. Holding your card on file enables us to complete payment for these service(s) or treatments.
- 2) **Patient Convenience:** We understand it's difficult to return to the clinic to make a payment, especially when you're not feeling well. Holding your credit card on file will spare you the inconvenience of coming down to the clinic to make a payment (especially if you live overseas).
- 3) **Breaking an Expensive Bill into Smaller Pieces:** Treatments and services may be difficult to pay off in one transaction. If you prefer to pay in several smaller transactions, you can do that on a weekly or monthly basis with the credit card on file.

- 4) **Non-return of loan or rented medical equipment past the grace period:** There will be a “return date” for all medical devices which are on loan/ rental to our patients. Failure to return these equipment by the end of the grace period will incur rental fees of SGD10 to 15 per day until the date of return.

[the snooZze clinic by Zzenith] will not charge you until we have informed you of an invoice to be billed and only after you have authorized us to do so.

[the snooZze clinic by Zzenith] will only charge you in the following circumstances:

- 1) **If you authorize a payment** – if you have an outstanding payment due to the clinic, and don’t want to have to come down to the clinic to settle it, you can ask that your card on file be charged. As well, if you authorize a weekly or monthly payment, your card will be charged.

or

- 2) **If your debt at the clinic is older than 90 days old** – If you have an invoice owed to the clinic that is over 90 days old, the clinic will finalize the invoice, inform you of the outstanding debt and complete payment with your card on file with your authorization.

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