

Payment Policy - Self-payers

Thank you for choosing Canadian Medical (CM) to be your healthcare provider. Our top priority is to provide outstanding healthcare services at a reasonable price. We kindly ask you to read the following document, and if you have any questions, please do not hesitate to approach our reception staff. You may request to receive a printed copy of this document to keep for your own records.

- 1. Invoice/payment:** Invoices are issued after your appointment, at one of our reception desks. The client is obliged to pay on the day of the provided service. CM accepts payments in cash and all major credit and debit cards. In the case that you leave our companies' premises without settling the bill for your medical expenses, we must send a reminder by email or mail, which is associated with additional administrative costs that can be found in the current valid price list.
- 2. Invoices and overdue payment reminders:** In certain cases, you may receive an invoice letter by email or mail. Please be aware that the payment due date is the date that the invoice was issued. Clients with an unpaid balance will receive a notice. In the event that the payment isn't settled by the date stated in the notice, a penalty charge will be issued according to the current valid price list. (most up to date price list). Debt settlement is managed by Canadian Medical's legal/financial department.
- 3. Managed Care:** If you wish to make use of healthcare services offered by other healthcare providers (outside of CM) in hospitals or other specialised medical centres (diagnostics or institutional services), we will gladly help you with arranging an appointment and making a payment. Please keep in mind that there is an associated increment of up to 30% for the provision of external medical care. Before you make an appointment with a specialist outside of CM, it is important that you request a referral form from our clinic. Post-event referrals from the doctor will, most likely, be rejected.
- 4. Debts:** Outstanding debts, that have been overdue for more than 60 days from the invoice due date will be referred to our legal department and subsequently to an external debt collection agency.
- 5. Missed appointments/ late cancellation:** Missed appointments imply expenses for us, for you, and for other clients who could have benefited from the doctor's time which was allocated for you. A cancellation is required a minimum of 24 hours before your appointment. We reserve the right to charge a cancellation fee for late cancellations, or non-attendance in accordance with the current valid price list.
- 6. Advance payments:** In certain cases, it is necessary to pay the full cost of the treatment before said treatment. An example of such a case is all day-surgeries, where both the operation itself and subsequent care represent significant costs to CM. We therefore request up front that the client pays, in full, the cost of the planned operation, and that they provide their credit card details. In the event of any adjustments to the planned treatment or unexpected complications, CM will ensure that the appropriate amount is either charged or returned to the client.

Canadian Medical strives to provide the best possible care to its clients. In case of any questions or queries, please do not hesitate to contact us.

Valid from: March 1st 2019