



Q & A

- If you're discussing a payment plan option to a client for a \$10 000 medical procedure you could explain that:

"a TLC payment plan has the flexibility to pay off as quickly as you want provided that there is a minimum payment of \$70 pw."

"This payment plan covers any medical fees and related costs like flights or accommodation - the entire process is arranged by their team."

"There aren't any upfront or hidden fees - the \$70 pw payment covers everything."

- If they ask questions about the interest rate:

"The interest rate is determined by the applicant's score, but these rates are very competitive, and the interest charged is only charged to the term you wish to use so very flexible."

- They MUST be able to provide TLC with proof of income.

- You could ask about if they are currently:

✓ **Employed** - Are you full time/ part time/ casual?

- *TLC needs to be shown 2 recent pay slips*

✓ **Receiving other sources of income** - Centrelink (family assistance A&B/ carer/disability/elderly/self-retiree)

- *TLC needs to be shown most recent Centrelink statement*

✓ **Self-employed**

- *TLC needs to be shown most recent personal tax return*