

# Terms of Trade

Updated as at 6 March 2024

1. Our General Practitioner, Nurse Practitioner, Nurse and Specialist consultation fees are displayed on our websites. Copies are also available at reception. Our fees are made up from the following:
  - a) the time spent,
  - b) the complexity of treatment,
  - c) the costs of running a medical practice, and
  - d) the funding available from the government, public agencies, and other sources.
2. If you are not enrolled with our practice but would like to see a doctor the consultation fee is higher. This is called a casual consultation and must be paid before the consultation.
3. All payment for services is required on the day of your consultation. You may pay using:
  - e) Cash,
  - f) Eftpos,
  - g) Credit card,
  - h) Telephone banking, or
  - i) Online banking.
    - a. Our bank is ANZ Howick, account number 01-0170-0112566-000. Your name and date of birth must be used for reference
4. All credit card and contactless card transactions will incur a 2% surcharge fee on top of the consultation fee. This is an oncharge of the cost from the bank for providing these facilities.
5. Travel vaccines may need to be paid for when the appointment is made as some will have to be ordered in.
6. If payment is not made immediately, we will invoice you and reserve the right to charge you an administration fee for doing so. Your account may be sent to a debt collection agency if not fully paid within 90 days. We may also:
  - a) charge you interest at our bank's overdraft lending rate calculated on a daily basis from the date of your consultation until payment, and / or
  - b) charge you the cost of recovery of the outstanding fees and interest including our legal costs on a solicitor/client basis, any Court costs and disbursements, service or collection fees, and / or
  - c) decline to provide you with further medical services - except in the case of an emergency.
7. If your account is overdue, we may request payment to be made before any further treatment is able to be completed, unless it is a medical emergency.
8. You may request to arrange a payment plan with Crawford Medical. However, this request may not be granted. If the request is granted, you remain liable for any outstanding balance, including any charges resulting from point 6. Should you default on your plan, the outstanding balance will be handed to a debt collection agency.

9. If automatic payments are being made to pay off outstanding debt, we may require payment before any further consultations.
10. Failure to attend an appointment or failure to cancel 4 hours before the appointment time will incur a fee.
11. By enrolling with us you authorise us to:
  - a) make enquiries with any previous medical practitioners and health professionals you may have engaged regarding your medical history and you authorise disclosure by those people to us,
  - b) make enquiries with from time to time with credit agencies regarding your credit history and to release information from time to time to the extent where necessary for the purpose of making such enquiries (and you authorise disclosure by those agencies to us),
  - c) disclose any information about you for the purpose of instructing other persons including a debt collecting agency to recover any outstanding fees from you,
  - d) send you information about how we may assist you by providing other medical or health services to you, and
  - e) Disclose any information about you for the purpose of instructing other people including a debt collecting agency to recover any outstanding fees from you.
12. You acknowledge that:
  - a) All services may attract a fee
  - b) You remain liable for all fees, costs and disbursements (including Laboratory testing where you are not eligible for funding services in New Zealand) charged by us for the services provided notwithstanding that these may be recoverable by us from a third party (eg. insurance providers).