Dental Payment Plans in Melbourne | Core Dental

Canonical: https://www.coredental.com.au/dental-payment-plans-2/

Details:

We offer payment plans that can be used for all general, cosmetic and specialist dental treatment at Core Dental, including orthodontics. Four options are available to approved patients: Humm and Payright for instalments over a set term, Afterpay for four fortnightly payments, and Supercare for applications to release superannuation early on compassionate grounds. Every plan is assessed and approved by the finance provider, not by us. The amounts, terms, interest and fees below were published as at November 2026, vary by plan and by participating practice, and should be confirmed in writing before you commit. We do not provide financial advice.

What payment plans can you use at Core Dental?

Being able to have the dental treatment you need, or would like to have completed, is easier with a payment plan. Ours can be used across general, cosmetic and specialist care, including orthodontics, and are available to approved patients.

There are four routes, and they work quite differently from one another:

Humm spreads the cost over fortnightly or monthly instalments on a term of 3 to 24 months.

Payright spreads the cost over fortnightly instalments on a term of 3 to 30 months.

Afterpay splits the cost into four equal fortnightly payments.

Supercare is not a loan. It is an application to release some of your own superannuation early, on compassionate grounds.

If you want the wider picture on cost before choosing between them, how we keep dental care affordable sets out quoting, written treatment plans and HICAPS on-the-spot claiming, and how Core Dental makes dental care affordable without compromising quality covers the same ground from a different angle.

Who decides whether my application is approved?

The finance provider does, and this is worth being clear about before you apply. All payment plan applications are reviewed and processed by the finance provider, who is solely responsible for determining approval outcomes. We have no involvement in the assessment or the decision.

What that means in practice is that we can tell you what a treatment will cost and give you a written, itemised plan, but we cannot tell you whether you will be approved, for how much, or on what terms. Those answers come from the provider after you apply.

How does Humm work?

Humm allows you to spread the cost of treatment over fortnightly or monthly instalments.

Treatment plans from $80 up to $12,000

Repayment terms from 3 to 24 months

Interest-free options available, depending on the plan

Flexible fortnightly repayments

Simple application process

Establishment and ongoing fees may apply

Available finance amounts, repayment terms, interest rates and fees vary depending on the participating practice and the approved finance plan. All applications are subject to approval and to the provider's terms and conditions, which are published in full on Humm's own site.

Who is eligible for Humm?

Humm is designed for consumers who:

are 18 years of age or older

are permanently resident in Australia

have a valid Australian mobile number

meet Humm's credit assessment and lending criteria

have the financial capacity to meet their repayments

How does Payright work?

Payright allows you to pay off treatment in fortnightly instalments.

Treatment plans up to $1,000, $2,000, $5,000, $9,000, $12,000 and $20,000

Terms of 3, 6, 12, 18, 24 or 30 months

Interest free, at 0% interest

Fortnightly payments

Application made at our practice

A low establishment fee applies

Who is eligible for Payright?

Payright is designed for consumers who:

are 18 years of age or older

hold an Australian driver's licence, passport or other Australian Government issued identity documentation accepted by Payright

are permanently resident in Australia

have a verifiable email address and Australian mobile number

How does Afterpay work?

Afterpay allows you to pay off treatment in four fortnightly instalments.

Treatment amounts are subject to your approved Afterpay spending limit

Four equal payments

Interest free, at 0% interest

Fortnightly payments

Payment is made through the Afterpay app

No establishment or ongoing account fees for standard Afterpay Pay in 4

Late payment fees may apply

All transactions are subject to Afterpay approval, your available spending limit, and Afterpay's terms and conditions.

Who is eligible for Afterpay?

Afterpay is designed for consumers who:

are 18 years of age or older

live in Australia

have a valid, verifiable email address and Australian mobile number

hold an Australian bank-issued debit or credit card

have valid identification

meet Afterpay's eligibility and credit assessment criteria

The practical difference from Humm and Payright is the length. Four fortnightly payments covers about six weeks, so Afterpay suits a smaller amount within your existing spending limit rather than a long course of treatment.

What fees apply to a payment plan?

Fees sit outside the instalments, and this is the part most worth reading twice.

When you make a purchase that is, or will be, financed under a payment plan, you will be required to make an initial payment, the first instalment . Depending on the plan selected, an Application Fee of between $60.00 and $74.90 and a Plan Management Fee of up to $9.95 will apply. A monthly Plan Management Fee applies to all treatment plans. Applicable fees are charged to the nominated credit or debit card used to set up the plan, and are in addition to your fortnightly instalments.

A repayment calculator on this page can give you an estimate. Its calculations are based on repayments with Humm for terms of up to 24 months and with Payright for 30-month terms. The fees it shows are indicative only and may differ from those applicable at the time your treatment and payment plan are established.

Two things follow from that. A plan advertised as interest free is not the same as a plan with no cost, because the application and monthly management fees are still payable. And a longer term means more monthly management fees, so the cheapest fortnightly figure is not always the cheapest plan overall. Ask for the total payable, not just the fortnightly amount.

What is Supercare, and when can superannuation be released early?

Supercare is different in kind from the other three. It is not credit, and nothing is borrowed. It is an application to release part of your own superannuation ahead of retirement.

In certain cases, patients may apply for early access to their superannuation on compassionate grounds when they or a dependant face urgent health-related needs and all other means of covering the expense have been exhausted . Access is allowed only in strictly defined circumstances. For dental treatment, that means procedures that are urgently needed to treat serious health issues or to relieve severe pain, and that are not readily available through the public health system.

Where an application succeeds, this option allows you to:

access dental procedures you may otherwise be unable to fund

use the full amount available in your super, with no cap beyond your fund balance

avoid credit checks, since you are accessing your own savings

avoid lengthy payment plans or the accrual of large debts

Because the test is urgency and the absence of other means, Supercare is not an alternative route to elective work. The two thresholds in that definition, urgently needed and not readily available through the public health system , are what the application turns on.

Am I eligible to access my super on compassionate grounds?

The ATO oversees all requests for early super access, which is granted only under strict conditions. Our clinicians will provide clinical documentation only if they determine it is necessary and justified.

That is a clinical judgement, not an administrative step we can complete on request. If a clinician does not consider the treatment urgent in the sense the rules describe, they will not provide the documentation.

Can a payment plan be used for specialist and cosmetic treatment?

Yes. The plans are available to approved patients for general, cosmetic and specialist dental care, including orthodontics.

In practice this is most relevant to the longer and more expensive courses of treatment: Invisalign and orthodontics , where Invisalign fees are set out separately; dental implants ; porcelain veneers and other cosmetic dentistry ; dental crowns ; and wisdom tooth removal .

For routine care, a plan is often not the right tool. A dental check-up may be covered with no gap depending on your health fund, and eligible children may be bulk billed under the Child Dental Benefits Schedule.

What should you expect once a plan is approved?

If your payment plan is approved, it will be set up with the finance provider and repayments organised according to their terms, allowing you to start your treatment as planned.

You will have a written treatment plan with itemised costs from us, and a separate credit or payment agreement with the provider. They are two different documents with two different sets of terms, and the agreement that governs your repayments, fees and defaults is the provider's.

Frequently asked questions

Does Core Dental give advice on payment plans or accessing superannuation?

We do not provide financial guidance. This page is for informational purposes only and is not intended to provide legal, financial or superannuation advice. We recommend consulting a financial adviser, your financial institution, or a superannuation specialist before making any decisions regarding payment plans or accessing superannuation funds.

Which plan is cheapest?

We cannot answer that for you, and anyone who answers it without seeing your circumstances is guessing. What we can point out is where the costs sit. Afterpay charges no establishment or ongoing

account fees on standard Pay in 4, but late payment fees may apply and the amount is capped by your spending limit. Humm and Payright carry an application fee and a monthly plan management fee, which continue for the life of the plan, so a longer term accumulates more of them. Comparing the total payable over the full term, rather than the fortnightly figure, is the only comparison that answers the question. A financial adviser or your own financial institution is the right place to take it.

Do I need a payment plan to be quoted?

No. We quote before treatment starts and give you a written treatment plan with itemised costs, whether or not you intend to finance it. You can take that plan away, think about it, and seek a second opinion. Nothing about a payment plan application changes the clinical recommendation.

What happens if I miss a repayment?

That is governed by your agreement with the finance provider, not by us. Afterpay states that late payment fees may apply to Pay in 4. Humm and Payright set out their own default and dishonour terms in the agreements you sign with them. Because we have no involvement in the assessment or the administration of the plan, a missed repayment is a matter to raise directly with the provider, and the time to read those clauses is before you apply rather than after.

Can I apply for a plan after treatment has already started?

Ask us at the practice. The Payright application is made at our practice and the plans are described as financing a purchase that is, or will be, financed under a payment plan, which is why the first instalment is taken at setup. What is possible in a particular case depends on the provider's terms and on where your treatment has reached, so it is a conversation to have with us and then with the provider rather than an assumption to make.

Is an interest-free plan the same as a plan with no cost?

No, and the distinction matters. Payright and Afterpay Pay in 4 are described as interest free at 0% interest, and Humm has interest-free options depending on the plan. Interest free describes the interest rate only. An application fee of between $60.00 and $74.90 and a monthly plan management fee of up to $9.95 still apply on the Humm and Payright plans, charged to your nominated card in addition to the instalments. Ask for the total payable across the full term before you sign.

Does this page replace advice from a financial adviser?

No. It describes the options we have available and the terms the providers publish, as at November 2026. It is general information, not advice about your situation, and the provider's own current terms and conditions prevail over anything summarised here.

Related services and further reading

How we keep dental care affordable

How Core Dental makes dental care affordable without compromising quality

No gap dental check-up

Dental check-ups

Invisalign fees

Dental implants

Cosmetic dentistry

Costs involved in wisdom tooth removal

Practice policies

What to expect at your first Core Dental appointment

Contact us

Core Dental at a glance

Nine Core Dental clinics across Melbourne: Southbank, South Melbourne, Caroline Springs, Carrum Downs, Epping, Wyndham, Berwick, Bayside and Glenferrie.

Open six days a week: Monday to Friday 8.00am to 6.00pm and Saturday mornings.

Interest-free payment plans, HICAPS on-site claiming and bulk billing for eligible children under the Child Dental Benefits Schedule.

Quotes before treatment starts, with a written treatment plan.

Contact Core Dental

Phone	13 13 16
Online booking	Book online at coredental.com.au
Hours	Monday to Friday 8.00am to 6.00pm, Saturday 8.00am to 1.30pm (Bayside Saturday 8.30am to 1.30pm), Sunday closed
Clinics	Southbank , South Melbourne , Caroline Springs , Carrum Downs , Epping , Wyndham , Berwick , Bayside , Glenferrie

Finance amounts, terms, interest rates, fees and eligibility shown on this page were published as at November 2026 and can change. They vary by plan and by participating practice, and all applications are subject to the finance provider's approval and to their current terms and conditions, which prevail over anything summarised here. Confirm the written terms and the total payable before you commit. This page is general information, not legal, financial or superannuation advice, and is intended for people over 18. Results, recovery times and potential risks vary for each individual. Seek advice from a qualified, AHPRA-registered practitioner before proceeding with treatment, and from a financial adviser, your financial institution or a superannuation specialist before making a financing decision.