

# OKLAHOMA VETERINARY SPECIALISTS

1501 WEST 78<sup>TH</sup> STREET SOUTH, TULSA, OK 74132 PHONE(918)299-4900 FAX(800)505-8165

## Financial Policy

Thank you for choosing Oklahoma Veterinary Specialists. Our primary mission is to deliver the best and most comprehensive veterinary care available for your pet. An important part of the mission is making the cost of optimal care as easy and manageable for our clients as possible by offering several payment options. Oklahoma Veterinary Specialists requires payment in full at the end of your pet's examination and/or at the time of discharge.

### Payment Options:

**(A valid photo I.D. is required when accepting checks and credit cards)**

#### You can choose from:

- Cash, Check, Visa, MasterCard, Discover, American Express, Care Credit, PayPal, and Scratch Pay
- Convenient Monthly Payment Options from the Care Credit HealthCare Credit Card
  - Allow you to begin treatment today and pay overtime.
  - Available for any treatment amount
  - Can be used repeatedly- for your entire family without having to reapply.

#### Care Credit Plans (subject to credit approval)

We offer the following Care Credit Card repayment options at this clinic.

- Purchases of \$200.00 or below are subject to standard repayment terms.
- Purchases of \$200+ are subject to 6 months no interest w/pay deferred interest.  
(No interest charged if balance is paid within promotional period)
- We offer extended repayment plans of 24, 36, or 48 months on all purchases of \$1000+ at 17.9%, 18.9%, or 19.9%.

#### PayPal

You may make a payment directly to your Oklahoma Veterinary Specialists account using PayPal by going onto our website ([www.okvets.com](http://www.okvets.com)) and completing the online payment form. The funds will be applied to your account within 24 hours. Your payment will be processed through PayPal which accepts all major credit cards (Visa, MasterCard, American Express, and Discover). We do not accept Echecks through PayPal. You do not need a PayPal account to process this payment.

#### Scratch Pay (subject to credit approval)

Scratch Pay provides access to simple, transparent payment plans. Clients can check to see which option they qualify for without affecting their credit score. Go to [www.scratchpay.com](http://www.scratchpay.com) from your phone or desktop, check your rate and pick your payment plan, get the care you need.

#### Deposit & Billing

For some treatments or hospitalized care, a deposit is required. Healthcare plans requiring comprehensive care will require a deposit to begin your pet's treatment. If the account balance is not paid upon discharge, Oklahoma Veterinary Specialists charges 8% interest on all outstanding account balances older than 30 days. If you have an account 30 days past due, Oklahoma Veterinary Specialists may relinquish your balance owed to Small Claim Court.

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**Additional Policy Information:**

**Oklahoma Veterinary Specialists charges \$25 for returned checks.** All return checks are sent to the District Attorney's Office for collection. If you have any questions, please do not hesitate to ask. We are here to provide the best veterinary care available for your pet.