

SOMA

BODY CLINIC

Pay-in-3 with GoCardless – Client Information Sheet

At SOMA, we offer a Pay-in-3 option through GoCardless to help you spread the cost of a treatment course.
This sheet explains how the instalments work, the 5% plan cost, and what happens if a payment fails.
Our aim is to keep the process simple, transparent, and sustainable for the clinic.

1. How Pay-in-3 Works

Your treatment course total is divided into three equal monthly payments.
Payments are collected automatically through GoCardless via Direct Debit.
You'll receive a confirmation email from GoCardless once your plan is set up.
Treatments can begin once the first instalment has been successfully scheduled.

2. The 5% Plan Cost

A **5% plan cost** is added to any treatment course paid through Pay-in-3.
This is **not interest** and does **not generate profit** for the clinic.
It simply covers:

1. The GoCardless direct debit processing fees.
2. The administrative time required to set up and manage the plan.
3. The standard banking risk associated with failed or returned instalments.

Paying in full at the start of your course has no additional cost.

3. What Happens if a Payment Fails

If a payment is returned, cancelled, or fails due to insufficient funds:

1. GoCardless will notify both you and the clinic.
2. We will attempt one further collection within a reasonable timeframe.
3. If the second attempt fails, the treatment plan will be placed on hold until the balance is brought up to date.
4. Missed or failed instalments remain payable in full.
5. If your Direct Debit mandate is cancelled before all instalments are completed, the outstanding balance becomes immediately due.

This ensures continuity of care and protects the clinic from treatment loss.

4. Cancelling or Changing Your Plan

Once a Pay-in-3 plan has started, the full course value is committed.
As session-based treatments require advance planning, unused sessions are non-refundable but can be rescheduled within the normal booking policy.
If you need to adjust payment dates or pause your plan, please contact us as early as possible.

5. Your Responsibilities

By choosing Pay-in-3, you agree to:

Ensure sufficient funds are available on your collection date.
Notify us immediately if your bank details change.
Avoid cancelling your Direct Debit mandate before all instalments have been completed.
Treatments may not continue if instalments are outstanding.

6. Our Commitment to You

We keep instalment options transparent and fair.
We do not run credit checks; Pay-in-3 is not a loan.
The 5% plan cost reflects only the direct administrative and processing cost of offering instalments.
You always have the option to pay upfront with no additional cost.

If you would like to set up a Pay-in-3 plan or have any questions, please speak to a member of the SOMA team.