

# Access Psych Terms of Payment

ISSUED APRIL 2026

## Initial appointment

- If initial appointment is cancelled with less than 48 hours' notice (two business days not including the weekend), late cancellation fees may apply. Please refer to Access Psych's Cancellation, Non-Attendance and Late Arrival Policy.

## Private paying clients

- Credit card details are required to secure your first and ongoing appointments. Credit card details will be encrypted and securely stored on our online payment platform "Stripe". More details below under *Contactless Payment*.
- Please be advised that the initial appointment cannot proceed until Stripe has been set up. Failure to set up Stripe will result in the initial appointment being cancelled.
- All appointments must be paid for on the day of the appointment.
- Applicable cancellation fees incurred will be charged to your saved credit card, as outlined in Access Psych's Cancellation, Non-Attendance and Late Arrival Policy.

## Assessments

- 50% deposit of your assessment fee is due at the time of booking to secure your appointment. The remaining 50% of your assessment fee is processed at the time of your appointment. Credit card details are required to process payment. Credit card details will be encrypted and securely stored on our online payment platform "Stripe". More details below under *Contactless Payment*.
- Failure to provide credit card details to secure your assessment booking/appointment will result in the cancellation of the assessment appointment and/or Access Psych will withhold the release of any reports until full payment has been received.
- Access Psych's Cancellation, Non-Attendance and Late Arrival Policy also applies to all assessment appointments. If you cancel within 48 hours of your assessment appointment or fail to attend, your 50% deposit may be non-refundable.

## Third party funded treatment

- Access Psych reserves the right to take any further reasonable action necessary to recover outstanding fees. You may also be billed for any treatment costs not covered by a third-party payer (for example, where insurance does not approve or cover the cost of treatment).
- It is your responsibility to inform Access Psych if insurance-funded treatment is no longer approved or ceases at any time.

## Contactless payment

### Option 1

Stripe is our preferred method and applies to all private/self-paying clients. Nominated cards will be charged after each completed appointment through Stripe.

Credit card details are entered directly into our software system, Zanda using our integration with Stripe. When a credit card is entered into Zanda, and is 'stored for later use' the card information is stored directly into our

Stripe account. Access Psych team members cannot view or access client credit card details once they are entered into Stripe. You can read more about [Stripe's security here](#). It is the client's responsibility to advise Access Psych when your credit card details change.

Please note that Stripe processing fees may apply in addition to your service fee.

## Option 2

For other payment options or any issues/concerns with Option 1 please contact us to discuss.

## Medicare rebates

Paperwork/Care Plans from referring GP/Health Professionals must be provided in order to be eligible for Medicare rebated services and must be dated before the appointment date to be applied and claimed.

- Please be advised that payment of the full cost of service is required in order for Access Psych to process rebates. Once payment has been received in full and all Medicare details have been provided, this will then be processed via our software system and the rebate will be settled into your bank account linked to Medicare.
- Assessment Services: Limited rebates may apply for clients under 25 years of age when referred by a pediatrician or psychiatrist under medicare item 82000 or 93032.

Due to reasons out of our control, occasionally there may be claims that are unsuccessful on our end, if this is the case, we will notify you and ask that you claim through Medicare, in their app or clinic.

## Private health rebates

You will be required to submit your paid invoice/receipt to your health fund manually to receive your rebate. Please ensure you check with your provider to confirm what is covered prior to accessing our services.

## Reports

Invoice/payments for all reports or other documentation must be settled before they are released. Timeframes for the completion of reports are dependent on the Clinician's workload, however, we strive to have them completed within two weeks of the request/appointment.

## Debt collection

For Private Paying clients, Stripe will be used for any overdue invoices and receipts will be sent to you upon successful payment. Should your card decline, you will be contacted and sent a payment link to settle the outstanding account. If still outstanding, weekly SMS reminders and emails are sent for payment to be paid in the lead up to the account being sent to our debt collection team for recovery. Invoices that are not paid within 28 days will be sent to Access Psych's debt recovery team and all costs associated with the recovery of this debt will be payable by the client. No reports, documentation or services will be provided until the outstanding debt is recovered in full.

Access Psych reserves the right to cancel all future appointments until payment is received for outstanding accounts.

## Credits / refunds

Should you incur a credit on your account, the credit will be held on file and allocated towards future sessions. If this is not suitable, refunds will be paid directly into your bank account or refunded back via Stripe. This process can take 5-10 business days. Access Psych is not able to offer cash refunds.

## Cash

All Access Psych clinics are cashless and are unable to accept cash payments.

## Payment enquiries

Any queries or feedback please contact Access Psych's Administration team who will direct the query appropriately. We highly value all feedback and use this to constantly improve our services.

Terms of payment are effective from April 2026 and are subject to review and change at any time. We thank you for your understanding.