EAST LONDON CHIROPRACTIC

Payment Terms & Conditions

These terms explain the arrangements for appointments, payment and care at East London Chiropractic ("the Clinic", "we", "us"). Please read them before booking. By making or keeping an appointment, you agree to these terms.

1. Booking appointments

Appointments may be booked online, by telephone, by email or through the Clinic's reception team. Please provide accurate contact details and tell us promptly if they change. Appointment length, service and fee will be confirmed at the time of booking or before treatment begins.

2. Cancellation, rearrangement and missed appointments

We ask for at least 24 hours' notice if you need to cancel or rearrange an appointment. You can use the cancellation link in your appointment email or contact the Clinic directly.

We also send appointment reminder emails which reiterate our 24-hour cancellation policy and the applicable late-cancellation and non-attendance charges. Please ensure that the email address we hold for you is correct and check your inbox (including junk or spam folders). If you do not receive a reminder, please contact the Clinic to confirm your appointment. The cancellation policy applies whether or not a reminder email is received.

If you cancel or rearrange with less than 24 hours' notice, the Clinic may charge a late-cancellation fee of up to 50% of the fee for the appointment.

If you do not attend and have not cancelled ("non-attendance" or "no-show"), the Clinic may charge up to 100% of the appointment fee.

These charges are intended to make a reasonable contribution towards the loss caused by time reserved for you that cannot be offered to another patient, including where the Clinic is unable to fill the appointment at short notice. They are not intended as a punishment. We will take account of any relevant circumstances and may reduce or waive a charge at our discretion. If the appointment slot is successfully rebooked, we will take that into account when deciding whether, and how much, to charge.

Repeated late cancellations or non-attendance may mean that future appointments must be prepaid or that we are unable to offer further appointments, where reasonable and lawful.

3. Fees and payment

The fee for your appointment will be explained before treatment. Payment is due on the day of the appointment unless we have agreed otherwise in advance. We accept cash and card payments. Please ask the Clinic before your appointment if you need to confirm an accepted payment method.

If a payment is overdue, we may contact you to request payment. We will not add an administration fee, interest or debt-recovery charge unless the amount and legal basis have been clearly disclosed to you in advance and the charge is lawful and fair.

4. Card payments and Stripe

Card payments are processed by Stripe, an independent payment service provider. The Clinic **does not** have access to your full card number or card security code (CVC/CVV) and **does not** store those details in its own systems. We may be able to see limited transaction information, such as the card brand, the last four digits, transaction amount, date and payment status.

This is handled by Stripe under its own security and privacy arrangements. East London Chiropractic Clinic **does not store** your full card details.

We will only use a saved payment method for a later payment, including a cancellation or non-attendance fee, where you have separately authorised that use.

5. Refunds and appointment changes by the Clinic

If the Clinic needs to cancel or rearrange your appointment, we will notify you as soon as reasonably practicable and offer an alternative appointment where possible.

Where you cancel a prepaid appointment, any refund will be assessed in accordance with these terms and applicable consumer law. Nothing in this policy is intended to remove a statutory right to cancel or obtain a refund.