

Treatment Finance

Invest in your care on your own terms.

Interest-free finance through our partner Tabeo

This guide covers everything you need to know about financing your treatment with Dr Shabri through our partner Tabeo.

Investing in your smile or your skin is a significant decision. To make that easier, we offer 0% interest-free finance through Tabeo — spreading the cost of treatment into equal monthly payments with no hidden charges and no interest. You only ever repay what you borrow.

£1,500 – £30,000	6, 10 or 12 months	0% APR
Loan amount	Terms available	Interest rate

Example monthly payments

Choose the repayment term that works best for your budget. All figures are illustrative — your exact plan will be confirmed during your application.

Treatment Cost	6 Months	10 Months	12 Months
£1,500	£250/month	£150/month	£125/month
£3,000	£500/month	£300/month	£250/month
£5,000	£833/month	£500/month	£417/month
£10,000	£1,667/month	£1,000/month	£833/month

Your first payment is taken upfront when you accept the finance agreement.

How it works

Book your consultation with Dr Shabri, discuss your treatment plan, and let us know you'd like to explore finance. We'll send you a secure Tabeo application link — it takes around five minutes to complete and most applicants receive an instant decision.

1. Book your consultation — mention finance in the notes and we'll have everything prepared
2. Discuss your treatment plan and agree the full cost with Dr Shabri
3. Request your Tabeo application link and complete the short online form
4. Receive an instant decision — 9 in 10 applications approved within 3 seconds
5. Accept the agreement and make your first payment to secure your booking
6. Begin treatment — subsequent payments collected monthly via Direct Debit

What you'll need to apply

Valid UK address (minimum 3 years' residency) · UK bank account with Direct Debit facility · Proof of income (employed, self-employed, or pension) · Valid photo ID (passport or driving licence)

Treatments covered

Finance is available across both dental and facial aesthetic services, including:

Cosmetic Dentistry

- Smile makeovers and full smile transformations
- Porcelain or ceramic veneers (single or package)
- Composite bonding treatments
- Teeth whitening packages
- Gum contouring and smile design

Orthodontics

- Invisalign® clear aligner treatment and refinements
- Other orthodontic systems and retainers

Restorative Dentistry

- Crowns and bridges
- Dental implants
- Full-mouth rehabilitation and complex restorative work
- Dentures (partial or full)

Facial Aesthetics

- Anti-wrinkle treatment packages
- Dermal filler packages
- Skin rejuvenation courses
- Combined and multi-area facial treatment plans

Combined Treatments

- Integrated dental and facial aesthetic packages
- Full smile and facial rejuvenation programmes

Finance cannot be used for:

Emergency or urgent dental care · Routine hygiene appointments and check-ups · Single-session treatments below the minimum threshold. If you're unsure whether your treatment qualifies, just ask.

Eligibility

- 18 years of age or older
- UK resident with a permanent address for at least 3 years
- UK bank account with Direct Debit facility
- Employed, self-employed, or receiving a pension

About credit checks

The initial application uses a soft search only — this does not affect your credit score if you are declined. A hard search is carried out only if you are approved and choose to accept the agreement.

Important information

Early repayment

You can repay your loan in full at any time with no penalties. Log in to your Tabeo account or contact Tabeo directly to arrange this.

Missed payments

Please ensure sufficient funds are available for each Direct Debit collection. Missed payments can affect your credit score and may result in late payment fees from Tabeo. If you experience financial

difficulty, contact Tabeo as soon as possible.

Changes or cancellations

Finance is agreed for a specific treatment plan. If your treatment changes or cannot proceed, please contact us and Tabeo immediately. Our standard cancellation policy applies. Deposits and payments already made may not be refundable.

Right to withdraw

Under the Consumer Credit Act 1974, you have the right to withdraw from the finance agreement within 14 days of signing, provided treatment has not yet begun.

Dr Shabri's role

Dr Shabri acts as a credit broker, not a lender. We facilitate the application on your behalf but do not make credit decisions — all lending decisions are made by Tabeo, who are authorised and regulated by the Financial Conduct Authority. We do not charge fees for arranging finance.

Frequently asked questions

Will applying affect my credit score?

No — the initial application uses a soft search with no impact on your score. If you are approved and accept the agreement, a hard search is carried out, which has only a minor effect.

I'm self-employed. Can I still apply?

Yes. You may be asked to provide proof of income such as recent tax returns or bank statements.

Can I finance multiple treatments in one plan?

Yes — a single finance agreement can cover your entire treatment plan, including combined dental and aesthetic treatments.

What if I can't afford my payments?

Contact Tabeo immediately. They may be able to arrange a payment plan or temporary deferral. Please do not simply stop paying, as this will damage your credit score.

Can someone else pay my finance for me?

The agreement is in your name and you remain legally responsible. However, someone else can transfer funds to your account to cover payments.

Do I need a guarantor?

No — Tabeo does not require guarantors for these loan amounts.

Contacts

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Tabeo Finance

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Finance is subject to status and approval by Tabeo. Applicants must be 18+ and UK residents. 0% APR Representative. Dr Shabri acts as a credit broker, not a lender. We do not charge fees for arranging finance. Tabeo is authorised and regulated by the Financial Conduct Authority.