



JOANNA HENDERSON
Clinical Psychologist

CARD-ON-FILE / STORED PAYMENT DETAILS POLICY

PRACTICE (“the Practice”, “we”, “our”):

- **Name:** Joanna Henderson Clinical Psychologist
Practice entity: Joanna Henderson as trustee for the Henderson Trust
ABN: 87 285 092 848
Practice address: 131 Wickham Terrace, Spring Hill, Brisbane, Qld, 4000
For the purposes of this policy, references to “we”, “us”, “our” or “the Practice” include the trustee of the Trust and any of its employees, contractors or agents acting within the scope of their role.

PRACTITIONER (“the Practitioner”)

- **Name:** Joanna Henderson
Title: Clinical Psychologist
Registration: AHPRA Registration Number PSY0002012556
For the purposes of this policy, references to the “Practitioner” indicate Joanna Henderson.

CLIENT (“You” or “the client”)

- For the purposes of this policy, references to “You” or “the client” refer to the client of the practice.

PURPOSE

This policy explains how card details are stored and used when clients agree to have a payment card held on file for Stripe payments to the Practice.

WHAT “CARD-ON-FILE” MEANS

- “Card-on-file” means that the client’s credit or debit card details are stored securely in Stripe, the practice’s payment processor.
- The practice does not store full card numbers or CVV codes in its own systems or on paper.
- Card details can be used to process authorised payments for services, gap fees and agreed charges (for example, late-cancellation fees).

HOW CARD DETAILS ARE COLLECTED

- Clients may enter their card details directly into a secure Stripe payment link, Stripe portal or terminal.

- Card numbers must not be written on this practice's forms, sent by email or text, or stored in handwritten notes.
- By completing the Stripe Payment Consent Form, clients authorise their card to be stored and used as outlined.

WHEN THE STORED CARD MAY BE CHARGED

With a valid consent form in place, the stored card may be used to process:

- Session fees (therapy, assessment, feedback sessions), usually on the day of the appointment
- Testing, report-writing or letter fees when agreement has been made in advance
- Late-cancellation or non-attendance fees, as described in the Cancellation Policy
- Overdue amounts that remain unpaid after reasonable reminders, in line with the Overdue Payments & Accounts Policy

Charges will be limited to fees that the client has agreed to in the Client Agreement, Schedule of Fees, Service Agreement or specific written communication.

SURCHARGES / PAYMENT PROCESSING FEES

From 1 January 2026, a card processing surcharge will be added to payments processed via Stripe.

- The surcharge will be no more than the actual cost of accepting that card (for example, Stripe's percentage and per-transaction fee) and may vary if Stripe changes its fees.
- Card processing surcharges are paid by the client and are not reimbursed by Medicare, NDIS or other funders.
- The surcharge, will be:
 - clearly disclosed on the Schedule of Fees and/or invoices, and
 - itemised on receipts where practicable
 - paid by the client (it is not retained as profit by the Practice).

CLIENT CHOICE AND ALTERNATIVES

- Clients may choose not to store a card on file and may instead pay via other accepted methods (for example, direct debit to our bank account as provided on the invoice).
- If a client chooses not to store a card, they remain responsible for ensuring prompt payment of all fees.
- Some services (for example, telehealth or assessment blocks) may be conditional on having pre-payment or a valid card-on-file, and this will be communicated in advance.

UPDATING OR CANCELLING A STORED CARD

- Clients can request to update, change or remove their stored card at any time by contacting the practice.



- Removing a stored card does not cancel any outstanding balances or agreed future charges (for example, a report fee that has already been requested).
- If a card is declined or expired, the client will be contacted to provide new payment details.

PRIVACY AND SECURITY

- Card-on-file is managed via Stripe, which uses industry-standard security and encryption.
- The practice will not share card details with third parties except as needed to process payments through Stripe or as required by law.
- All handling of card data follows the practice's Privacy Policy and relevant professional and legal obligations.

QUESTIONS ABOUT THIS POLICY

If you are unsure about how this policy applies to you, or if you would like to discuss your situation, please contact:

- **Email:** admin@jhpsych.com.au
- **Business mobile (SMS):** 0435 013 760

We appreciate your understanding and cooperation. This policy helps us provide a reliable and sustainable service for you and for all clients of the practice.