



JOANNA HENDERSON
Clinical Psychologist

OVERDUE PAYMENTS AND ACCOUNTS 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 and when fees must be paid, what is considered “overdue”, and how overdue accounts are managed in a fair and respectful way. This policy applies to all clients of the Practice (including privately funded and third-party funded clients, except where a separate agreement states otherwise).

WHEN FEES ARE PAYABLE

Private clients

- Session fees are payable on the day of the appointment, preferably immediately after the session.
- Where a card-on-file or Stripe payment is used, payment will usually be processed on the day of service. The Stripe processing fee will be added to this payment.

Third-party funded clients (e.g. NDIS, plan managers, other agencies)

- Invoices are issued to the relevant funding body / plan manager / agency.

- Payment terms (for example, 7–14 days) are as set out on the invoice or in the relevant Service Agreement.

WHEN AN ACCOUNT IS “OVERDUE”

An account is considered overdue when:

- payment has not been received by the due date stated on the invoice, or
- for private clients, payment has not been received within 24 hours of the appointment, where no other arrangement has been agreed in advance.

REMINDERS AND FOLLOW-UP

If an account becomes overdue the follow process will occur:

1. Friendly reminder
 - A reminder SMS or email will usually be sent asking for payment within 24 hours.
2. Second reminder / phone contact
 - If payment is still not received, a second reminder may be sent and/or a brief phone call made to clarify any issues and agree on a plan for payment.
3. Suspension of further sessions
 - Where a significant balance remains unpaid, the practice may pause further appointments until payment is made, or a payment plan is agreed.
 - Exceptions may be made for urgent or high-risk situations, at Joanna’s clinical discretion.
4. Use of card-on-file
 - Where a client has given written consent for card-on-file/Stripe payments, any overdue fees, gap payments or late-cancellation fees may be charged to the stored card, in line with the Card-on-file Policy and the consent form.
 - Where a stored card is used to pay overdue amounts, any applicable Stripe card processing surcharge will also be added, as set out in the Card-on-file Policy and Schedule of Fees.
5. Debt collection (last resort)
 - Referral to a debt collection agency or small claims process is a last resort and would normally occur only after:
 - reasonable attempts to contact the client, and
 - an offer to discuss or arrange a payment plan.
 - The client would be notified in writing before this step is taken.
 - Any reasonable costs of recovery may be added to the outstanding account, where legally permitted.

PAYMENT PLANS AND FINANCIAL DIFFICULTY

- Clients who are experiencing genuine financial hardship are encouraged to discuss this early with Joanna.



- Short-term payment plans or temporary fee adjustments may be considered on a case-by-case basis.
- Agreeing to a payment plan does **not** remove the obligation to pay; it simply spreads payments over time.

INTERACTION WITH OTHER POLICIES

- This policy operates together with the Schedule of Fees, Cancellation Policy, Client Agreement and any relevant NDIS Service Agreements.
- Late-cancellation and non-attendance fees are still payable even if a third-party funder does not cover them.

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.