

NBC Psychology Limited

Terms for therapy

1. **These terms**

1.1 These are the terms and conditions on which we provide psychological therapy (**the Services**) to you.

1.2 Please read these terms carefully, especially clause 8 (Cancellation), before you book an appointment for the Services with us. These terms tell you who we are, how we will provide Services to you, how you and we may change or end the contract, what to do if there is a problem and other important information. If you think that there is a mistake in these terms, please contact us to discuss.

2. **Information about us and how to contact us**

2.1 We are NBC Psychology Limited, a company registered in England and Wales. Our company registration number is 11053872 and our registered office is at 128 City Road, London EC1V 2NX.

2.2 **NBC Psychology Limited is not a service for people in crisis. If you are contemplating suicide or believe you are at risk of harming yourself or others please go to Accident & Emergency or contact your local emergency services.**

2.3 If you are under the age of 18, you must ask a parent or guardian to register with us and both you and your parent/guardian must sign these Terms.

2.4 You can contact us by telephoning us at 07714 152267 or by writing to us at nbcpsychology@outlook.com.

2.5 If we have to contact you we will do so by telephone or by writing to you at the email address or postal address you provided to us.

2.6 "Writing" includes emails. When we use the words "writing" or "written" in these terms, this includes emails.

3. **Our contract with you**

3.1 When you contact us to make an appointment we will provide you with a date for your initial appointment. You must sign these terms and return them no later than 48h prior to your appointment.

3.2 The contract between you and us is formed when you return the signed terms to us and pay for your initial appointment.

3.3 A successful therapeutic relationship requires a commitment from the client to be punctual for their scheduled therapy sessions. You are responsible for being on time to your therapy session. We will not extend a therapy session if you are late arriving for the session.

4. Who we are and the standards we operate to

4.1. NBC Psychology Limited's clinical psychologist is Nuria Bara-Carril, who has experience working with people with physical or mental health difficulties in NHS mental health services and hospitals and private clinics. Please see Nuria Bara-Carril's therapies and approach in (About Me on our website www.nbcpyschology.co.uk) for more information. We reserve the right to use other clinical psychologists to deliver the Services if appropriate but once we've started a therapeutic relationship with you we will not change the clinical psychologist providing the Services without your permission.

4.2 Nuria Bara-Carril is registered with the Health and Care Professions Council (Registration No. PYL02225) (<http://www.hpc-uk.org>) and must comply with a range of standards of conduct, performance and ethics in order to maintain her practicing registration.

4.3 Nuria Bara-Carril is chartered by the British Psychological Society (Registration No. 41251) (<https://www.bps.org.uk/lists/cpsychol>) and abides by their Code of Ethics (<https://www.bps.org.uk/news-and-policy/bps-code-ethics-and-conduct>) which focuses on four primary ethical principles:

- Respect
- Competence
- Responsibility
- Integrity

5. Confidentiality

5.1 Your clinical psychologist respects the boundaries of confidentiality and will not disclose information to a third party unless you have given your permission to do so. In rare cases, your information may be shared without your permission if there is a concern about your safety or the safety of someone else, including a child or a vulnerable adult. Information may also be shared without your permission if it is in the public interest, such as if it is necessary to protect public safety or prevent harm to other people. In such cases the standards of the Health and Care Professions Council and the practice guidelines of the British Psychological Society will be followed (<https://www.hcpc-uk.org/standards/standards-of-conduct-performance-and-ethics/>; <https://www.bps.org.uk/news-and-policy/practice-guidelines>).

5.2. We comply with all relevant data protection legislation (including the Data Protection Act 2018 (DPA) and the UK General Data Protection Regulation (GDPR)). NBC Psychology Limited is DPA and GDPR compliant. Please see our Privacy Policy for more information about how we protect your data.

- 5.3. What you say during an online therapy is confidential. You also have your own responsibility to ensure confidentiality.
- 5.3.1. The clinical psychologist will make sure that the physical room used for the online sessions is confidential and that the sessions cannot be overheard by anyone else.
- 5.3.2. You are responsible for making sure that the physical place where you access Zoom (or agreed platform) is confidential. You are also responsible for the confidentiality of your computer and any other electronic equipment that you use.
- 5.3.3. You are not permitted to live stream or record or distribute any audio and visual images from the sessions without our agreement. We are not permitted to live stream or record or distribute any audio and visual images from the sessions without your agreement. If either party wish to record sessions then (i) both parties must have agreed to this in advance of the session and (ii) such agreement must be recorded in writing.
- 5.4 Notes taken by the clinical psychologist during sessions will be written by hand and stored in a locked filing cabinet. All typewritten letters and reports will be written on a password-protected computer. If sent by email, files will be password protected. Your clinical record, (including notes, letters and reports) and invoicing information, will be securely stored on a practice management database and on an invoicing database.
- 5.5 Your psychological notes will be kept for 7 years and then confidentially destroyed. Except in the circumstances outlined in clause 5.1, your data will not be used for anything other than our psychological work together. You have the right to access your notes at any time provided that a request is made in writing to us prior to their destruction.
- 5.6 Your clinical psychologist will only pass on information to a third party (usually as a report) when requested to do so and with your agreement. It is best practice to write to your GP in order to inform and involve them with your ongoing treatment plan.
- 5.7 If you require that certain information is not disclosed in a letter or report you must make this clear to us in writing before the letter or report is written. When letters or reports are required, your clinical psychologist will usually write these with your collaboration in order to promote transparency and honesty through the therapy process.

6. Financing our Services

We are aware that you may be paying for our Services yourself (self-funding) or you may have funding through your private healthcare provider. Please read carefully the section which applies to you. Please also be aware that, if the initial sessions of your treatment are funded by your private healthcare provider, you may decide to move to self-funding to continue your treatment.

6.1 Self-funding

6.1.1. If you are paying for the Services yourself, payment for each session should be made in advance no later than 48 working hours prior to the appointment.

6.1.2. You can pay by bank transfer to NBC Psychology Limited, Starling Bank, account number: 78113497, Sort code: 60-83-71. Please use the invoice reference provided as the payment reference,

so that the payment can be easily identified. (i) Please note that we will not send you a notice by email alone that our bank details have changed during the course of a transaction; (ii) Any such email you may receive will not have come from us and should be reported to the police and to us immediately. (iii) Please be careful to check bank account details with us in person if in any doubt. We will not accept responsibility if you transfer money into an incorrect account.

6.1.3. We accept payment by bank transfer only.

6.2 Private healthcare funding

6.2.1 Your clinical psychologist is registered as a clinical practitioner with a number of healthcare providers including BUPA, Aviva, AXA, and Vitality Health. Each provider and every healthcare plan has different rules and regulations of engagement.

6.2.2. If you plan to use private healthcare insurance to help you with the clinical psychologist's costs, then you should discuss this fully with your healthcare insurance provider. You should be aware that many insurer's limit the costs that they may be willing to pay (either per session / hour or as a total cap on treatment costs). It is your responsibility to check with your insurer to confirm how many sessions will be covered by them.

6.2.3. Your clinical psychologist will not liaise with your insurance company or deal with any invoice inquiries raised by your insurer.

6.2.4. Where there is a shortfall in clinical psychologist's fees (or if your insurer makes payment directly to you), we will invoice you for such payment or shortfall. Such invoices must be paid in accordance with clause 7.2.

6.2.6 If you are using a private health care provider to pay for all or part of the fee you have the responsibility to pay the remainder of the fee owed. Please note that there is often there is an excess fee which is payable by the individual or employer in order to commence the Services.

6.2.7 You are responsible for payment for cancelled appointments and for failure to attend without prior notice (see clause 8.2 for information on fees chargeable in these circumstances).

7. Fees

7.1. The fees for therapy sessions vary depending on your needs of treatment. Please contact Nuria Bara-Carril on nbcpsychology@outlook.com for more detailed information.

7.2 Fees for therapy sessions must be paid 48h before the commencement of the session. Where we invoice for other fees, the invoices must be paid by the due date stated of invoice. Cancellation Fees must be paid within 24h of the date of cancelled or missed appointment.

7.3 We may suspend supply of the Services if you do not pay. If you do not pay us for the Services when you are supposed to or do not pay an invoice when it's due and you still do not make payment within 7 days of us reminding you that payment is due, we may suspend your therapy sessions until you have paid us the outstanding amounts. We will contact you to tell you we are suspending your therapy sessions. As well as suspending your therapy sessions we can also charge you interest on your overdue payments (see clause 7.4).

7.4 If you do not make any payment to us by the due date we may charge interest to you on the overdue amount at the rate of 4% a year above the base lending rate of the bank of England. This interest shall accrue on a daily basis from the due date until the date of actual payment of the overdue amount, whether before or after judgment. You must pay us interest together with any overdue amount.

7.5 Reports, supporting letters, liaison meetings or calls and any other relevant indirect work that may be required from the psychologist will incur an additional fee (charged at our hourly fee pro-rata). If you are using a private health care provider to pay for your treatment, it is your responsibility to check with your insurer to confirm the will pay for such work.

8. Cancellations

8.1. To ensure our high standards in our treatment for our clients, we recommend that therapy sessions occur on a regular basis. We will agree their frequency with you and we ask you to commit to this. Since we lose money if an appointment is cancelled on short notice if you wish to cancel an appointment you must give us at least 48 working hours' notice (for example, if you wish to cancel an appointment on a Monday you must notify us on Thursday of the previous week). Cancellations of appointments made with less than 48 working hours' notice will result in a cancellation fee equal to the cost of the missed session (**Cancellation Fee**). If you fail to attend a therapy session without notice you will be charged the Cancellation Fee.

8.2. If your health insurance company is providing funding, you must check your policy to ascertain how cancellations are handled. If your insurance company requires you to pay personally for cancelled sessions or sessions which you fail to attend without notice you will be personally responsible for paying the Cancellation Fee in accordance with clause 6.2.7.

9. Online therapy sessions

9.1. The medium through which the therapy sessions are to take place is online video conferencing with Zoom (www.zoom.us), unless a suitable alternative video conferencing platform is agreed. You can find out more about the way in which Zoom protects your personal information by reading Zoom's privacy policy (<https://zoom.us/privacy>).

9.2. The contact details which you provide to NBC Psychology Limited must be correct and you agree to promptly notify us of any changes to your contact details.

9.3. When you have a verified booking for an appointment for a therapy session, you will receive an email within 48 hours (working days) with a personal Zoom invitation via a link and instructions on how to join the session. You are responsible for saving this email and link. If you have not received an email about the confirmation within 48 hours (working days) please check your junk mail/spam folder. If you are unable to find the link in your junk mail/spam folder then please contact us.

9.4. In order to use Zoom properly, you must have the necessary hardware, software and reliable internet access. You are responsible for making all arrangements necessary for you to have; (i) downloaded and have access to Zoom; and (ii) ensuring your internet connection will allow you to access Zoom and is sufficiently reliable for the duration of the session. We will not be responsible for delays in commencing sessions or interruptions to sessions caused by problems with Zoom. We will

not extend a therapy session due to problems with your internet connection or hardware which affect your ability to connect to Zoom.

9.5. You are responsible for being on time to your therapy session. We recommend that you are connected to Zoom via the link you received in your confirmation email and have checked the image and sound at least 5-10 minutes before the session is due to commence. We will not extend a therapy session if you are late joining the session.

9.6. At times the session may be interrupted by technical glitches which are beyond the control of either you or us. If the session drops out the clinical psychologist will try to reconnect the session for the next 10 minutes. If they are unable to do so due to technical glitches the session will continue by telephone.

10. Email and Telephone Policy

10.1. If necessary, your clinical psychologist can receive email communication in the form of confidential reports and letters, and/or additional information. Your clinical psychologist may also make or receive telephone calls related to your therapy or speak to you on the telephone.

10.2 Such additional work as is set out in clause 10.1 shall incur an additional fee. Such fees will be calculated as the hourly fee charged for your therapy (£168 per hour) multiplied by the time spent. These additional charges must be paid by you or your insurance provider. We will invoice these fees to you. Invoices must be paid in accordance with clause 7.2 above.

10.3. Your clinical psychologist cannot guarantee rapid responses to email communication due to the high volume of emails that your psychologist receives.

10.4 . It is important to be aware that communications of a clinical nature and especially clinical decision-making will not be encouraged or engaged in by your clinical psychologist via email and telephone. In our experience clinical conversations are best communicated face-to-face during your scheduled online appointment.

11. Prior to your initial appointment

11.1. Prior to your first appointment we may send you questionnaires to complete to help us more fully understand the background to your current concerns. This is a detailed document about your situation or that of your family and we ask that it is completed and either scanned and returned by email.

12. Anti-Discrimination Policy

12.1. Your clinical psychologist respects difference and diversity. Differences include sexuality, sexual preference or orientation, religion, political beliefs, ethnicity, disability, gender expression or age.

13. Health and Safety

13.1. Your clinical psychologist will take the utmost care and due diligence when working with you as a client and will adhere to all the health and safety regulations within the framework appropriate for online therapy.

14. Complaints

14.1. We hope you will never have to complain about the service provided by NBC Psychology Limited but if you do have a concern please put it in writing to your clinical psychologist, Nuria Bara-Carril. Alternatively you can make a complaint via the Health and Care Professions Council (website detailed in the beginning of this document).

15. Other important terms

15.1 This contract is between you and us. No other person shall have any rights to enforce any of its terms.

15.2 Each of the clauses of these terms operates separately. If any court or relevant authority decides that any of them are unlawful, the remaining paragraphs will remain in full force and effect.

15.3 If we do not insist immediately that you do anything you are required to do under these terms, or if we delay in taking steps against you in respect of your breaking this contract, that will not mean that you do not have to do those things and it will not prevent us taking steps against you at a later date. For example, if you miss a payment and we do not chase you but we continue to provide the Services, we can still require you to make the payment at a later date.

15.4 These terms are governed by English law and you can bring legal proceedings in respect of the products in the English courts. If you live in Scotland you can bring legal proceedings in respect of the products in either the Scottish or the English courts. If you live in Northern Ireland you can bring legal proceedings in respect of the products in either the Northern Irish or the English courts.

16. Consent to treatment

CONSENT TO TREATMENT

1	I understand that the information that I communicate is confidential.
2	I understand that my data will only be used to support my psychological assessment and/or treatment and will never be shared with a third party unless I have given permission to do so or clause 5.1 of these terms applies.
3	I understand that there are limits to this confidentiality. If there are concerns about my safety or the safety of someone else, then this confidentiality may be breached.
4	I understand that any reports will be written on a password-protected computer and the files will be password-protected.
5	I understand that sessions will take place online and that I am responsible for making sure that the physical place where I connect to Zoom for the therapy session is confidential and that any electronic devices I use are working and confidential.
6	I understand that my personal details and session notes will be securely stored on paper within a locked filing cabinet, as well as on a practice management database and invoicing database.
7	I understand that I can request a copy of my reports and session notes.

8	I understand that my notes will be kept for 7 years and then confidentially destroyed.
9	I understand that if I do not attend an appointment or cancel less than 48 working hours before my appointment time, I will be charged for the appointment.
10	If I am self-funding, I understand that payment for each consultation should be made in advance no later than 48 hours (working day) prior to the appointment.

If you have questions about any of the content of this document, please contact Nuria Bara-Carril on youremail@gmail.com who can provide clarification.

Please sign here or type your full name to confirm that you have read, understood and agree to the Terms and Conditions.

Signature _____

Print name _____

Date _____

Thank you for reading and completing this form.

Please return the signed document to: nbcpsychology@outlook.com