

Step into your first practice

Finance for newly qualified specialists



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Helping medical specialists into their first practice is a Medfin specialty. We know that a successful start is a good indicator of a strong future.

With more than 20 years experience in the healthcare industry, Medfin understands the financial support that will assist you to take those first few steps towards starting out on your own.

That's why Medfin offers you **3 simple finance** products and a dedicated Relationship Manager to help you get on your feet.



3 simple growth steps

Step 1 - Set-up

Purchase your equipment, interior fit-out and fittings with a \$100,000 practice set-up loan.

Once approved, enjoy a repayment holiday so you can focus on establishing your referral networks and patient list. Pay nothing during the first six months of your loan.

Step 2 - Cash flow

Fund your smaller expenses - software, stationery, college fees etc - with a Med-e-credit. As a newly qualified specialist, you are eligible to place \$100,000 of cash reserves at call. Once your Med-e-credit is active, transfer money as required - via phone or online - into your chosen account. Interest is calculated only on the money that you transfer. With a Medfin Med-e-credit you have money at call for 'surprise' expenses. This means that your personal cash can be used for your personal, non-tax deductible expenses - your home repayments for example.

Step 3 - Independence

If you are purchasing your practice premises - take advantage of our practice purchase finance. To approved applicants, we lend up to 100% of the purchase price with no additional security required - so you can be up and running sooner rather than later.

Special practice set-up offer*

- 1 **\$100,000** for your practice with 6 months no repayments
- 2 **\$100,000** for your cash flow needs
- 3 **100% lend** - no deposit required when you purchase your own practice or premises

* To approved applicants

Important information: this document has been prepared without knowledge of your personal objectives, financial situation or needs. Before acting on any of the information you should seek independent tax advice. Approved customers only - qualified medical specialists, Australian Permanent Residents, subject to credit assessment. Terms and conditions apply. Fees and charges apply. Medfin Australia Pty Limited ABN 89 070 811 148. A wholly owned subsidiary of National Australia Bank Limited and part of the NAB Health specialist business. (SP/0610)

Peace of mind

Secure your future by covering yourself and your practice with insurance designed for healthcare professionals.

The Medfin difference

We understand that your time is important so Medfin removes the hurdles placed in front of you by traditional finance companies. Here's what sets Medfin apart.

- Our Relationship Managers come to your home or practice at a time that suits you, with simple, no fuss finance solutions.
- It's possible to borrow up to 100% of the purchase price of your practice goodwill, car, equipment, improvements and practice premises, without the need to use your home as additional security.
- Medfin specialises in financing healthcare professionals. We have the skills to deliver the high level of service that your practice start-up will require.
- Our response time is fast and paperwork is kept to a minimum.
- NAB Health, the division of National Australia Bank dedicated to the healthcare industry, can assist you with all your financial needs through its four business divisions: Banking, Medfin, HICAPS and MLC. Our wider team of national specialists offer you a range of solutions for your: business banking, term deposits, financial planning, property loans and superannuation.

Take the next step

Phone your local **Medfin Relationship Manager** on **1300 361 122**.

Visit **medfin.com.au** to:

- request a quote
- book an appointment online
- or to read your colleagues' comments on Medfin's service.