



Need money fast?

Med-e-credit

Do you need fast access to money to help improve your cash flow?

Become a Med-e-credit customer and the money you need is just a phone call away.

Designed for the busy practitioner, Med-e-credit's competitive interest rate is less expensive than most credit cards and overdraft facilities.

With Med-e-credit's telephone banking service you can speak to a Client Service representative and transfer funds to your nominated business account for easy access. And the good news is that by choosing the interest only option, you can tailor the monthly repayments to suit your cash flow.



Money up your sleeve

Practice owners often need funds for small business expenses such as advertising, computer upgrades or accountancy fees. Sometimes these costs are not included in their cash flow projections.

How a Med-e-credit helps your cash flow

Borrowing money for unforeseen business expenses is a common way for practice owners to protect their personal cash reserves.

If you are experiencing the pressure of a tight cash flow or want funds ready for future needs, a line of credit may be the solution.

Simple and fast

Medfin removes the hurdles placed in front of you by traditional finance companies. We understand that your time is important so our experienced Relationship Managers come to you and help set up your Med-e-credit with minimal paperwork and fuss.

An ongoing relationship

After your Med-e-credit facility has been activated, your Medfin Relationship Manager remains at call with specialist industry knowledge. At Medfin, high quality, personalised service is our first priority.

Specialist advice

Medfin focuses exclusively on the financial needs of medical, dental and healthcare practitioners. With more than 20 years of market experience, Medfin is an Australian leader in finance for healthcare professionals.

Important information: Approved customers only. Subject to credit assessment. Terms and conditions apply. Other fees and charges may apply. Interest rate is variable and subject to change. Ability to transfer funds is subject to your available limit. 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. (M7/10)

Facts at a glance Med-e-credit

Purpose

A convenient line of credit that gives you access to funds for practice needs including: education costs, consumables, legal and accountancy fees.

Product features

Draw the money you need when you need it

View your account details online

No annual fees¹

Competitive interest rate

No security required

No set principal repayments

Variable rate

¹ Other fees and charges may apply.

All your finance needs

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