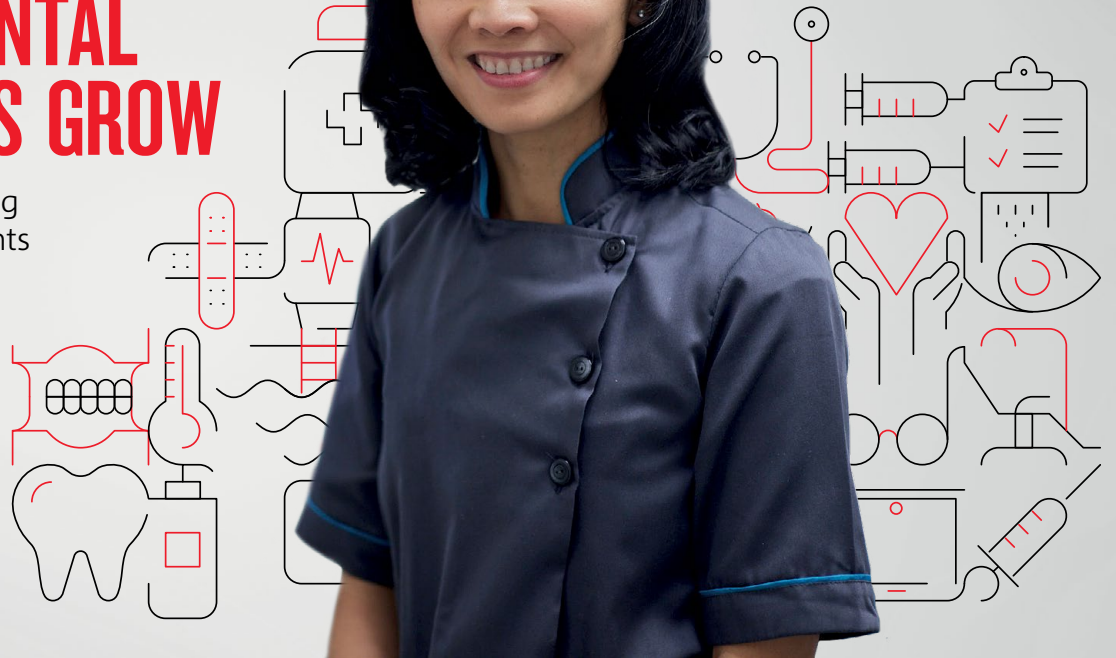


HELPING YOUR DENTAL BUSINESS GROW

Specialised banking
support and insights
for dentists



The dental health industry represents a significant proportion of the healthcare industry in Australia. Despite challenges such as COVID-19, oral care remains key for the entire population's health – particularly for older demographics.

At NAB Health, we understand the important role that dentists play in the community. Our dedicated health bankers support dentists with all their personal and business needs and goals.

With more than 160 years' experience in backing Australian businesses and over 20 years dedicated to the health industry, you'll get the insights, support and expertise you need to grow your health business.

Market-leading financial solutions for every stage of your career

Wherever you are in your professional journey, we have the insights, products and services to help you excel with both your personal and business financial goals. You'll have dedicated teams of experienced health bankers supporting you at every step – offering in-depth industry knowledge appropriate to your current situation and future ambitions.

Seamless integration with Medfin and HICAPS

We understand that the best financial solutions for healthcare businesses are integrated – combining a range of services to make the complex simple.

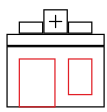
Medfin and HICAPS are both part of the NAB Group, so we can work together to offer you a team of health financial specialists who can support you across all your banking needs – from payment processing and equipment financing to personal and business banking.

NAB Health are finance experts in dentistry

We know that dentists are different to other Health professions – helping you with the important things you need to consider for growing a successful business. Australian dentistry is largely privately funded, with private health insurance, not Medicare, covering many treatments.



Your investments for a new practice including patient chairs and X-ray machines as well as insurances, rent, staffing, online platforms and utilities are important to consider. The right location is always key, but keep in mind it typically takes three to five years to reach industry income metrics.



Buying an existing practice reduces outlay for new equipment and the work of building clientele. Emerging competition includes ASX players acquiring prime practices and branded groups. Remember that advances in technology will require new equipment.



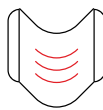
Everyday business tools for a practice include Merchant and HICAPS terminals to process patient claims and payments. A business credit card can support regular practice purchases.



Practice cashflow in a new business will be driven by how consistently income and a patient base can be built. Professional advice, cashflow calculators and accounting packages can help get your business basics into place. There are also specialist accounting firms for dental practice.



Regulation with the Dental Board of Australia established under the Health Practitioner Regulation National Law regulates Australian practitioners, registered dentists, specialists and other associated professions; manages codes and guidelines; and approves accreditation standards.



Managing infection control is key

The pandemic has introduced many new practice protocols to keep teams and patients safe and to minimise the spread of COVID-19. More information is available on the Australian Dental Association (ADA) website.

Keeping you informed

Health View provides economic updates, quarterly Australian wellbeing reports, podcasts and webinars specific to the health industry to help you stay informed about the issues that matter to you and your business growth. Subscribe now to receive free updates straight to your inbox at nab.com.au/health

To view the latest Health View updates from NAB Business, Research and Insights, visit business.nab.com.au/health

We're here to help



Call us on **13 70 37**
Monday to Friday
8.30am to 6.00pm (AEST)



Email us at
health@nab.com.au



Visit
nab.com.au/health

Terms & conditions, fees & charges apply. Our credit products are subject to lending and eligibility criteria (available upon request).

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