

Specialists are defined as medical practitioners qualified by relevant Australian specialist professional colleges to treat specific health conditions. Their services are central to supporting our ageing population as well as treating chronic diseases and illnesses.

At NAB Health, we understand the important role that specialists play in community health. Our dedicated health bankers support them 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 medical specialisation

We know that specialists are different to other Health professions, and we're committed to helping you with the important things you need to consider when establishing a successful business.



Investing in equipment for a new practice

will depend on your specialisation. For 'capital intensive' independent professionals like Radiologists, Gastroenterologists, Ophthalmologists, Dermatologists, Obstetricians, Gynaecologists or Oral Surgeons, the right equipment is essential.



Investment in new specialist practice **consulting rooms** requires the right equipment. Many specialists establish themselves near hospitals and progress to purchase premises or suites in private hospitals.



Everyday business needs such as merchant and HICAPS terminals process patient claims and purchases. Other must-haves include a Business Transaction Account for settlement and cashflow management, and a credit card for smaller business purchases.



Insurance such as medical indemnity is essential

and should be researched and budgeted for. Rates will vary according to many factors including income, career stage and risk. As you grow, you should also consider insurances for life, commercial and residential property.



Building a practice team with the right qualifications and experience is key. Selection criteria including communication abilities, critical thinking, compassion and safety should be considered when finding members who fit.

NAB Private Wealth for you and your family

NAB Private Wealth offers an exclusive service designed for time-poor health professionals. Our experts can help you better manage your personal banking, lending, investment and advice needs and decisions so you can focus on your family, career and patients. Together with our banking experts, we bring together the deep expertise of one of Australia's leading wealth advisers and the experience and insight of our investment specialists. Visit nabprivate.com.au

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



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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