

Healthcare Equipment and Vehicle Finance Solutions.

Providing modern healthcare solutions to Australians and their families requires access to the latest advancements in both technology, equipment and facilities. Our healthcare equipment financing solutions can help fund what you need to run your business and typically won't tie down your property and other assets as security*.

Whether you're an individual, starting a practice or expanding a current one, CommBank can help fund the equipment you need to deliver healthcare services to your clients.

As a healthcare professional, your time is structured around helping your clients. It's vital that equipment is installed on time. That's why we keep the financing process simple, the paperwork electronic and process payment to your suppliers on time for delivery.

Examples of equipment that can be financed:

- Radiology
- Imaging
- Diagnostics
- Treatment
- Life Support
- Portable Emergency
- Monitoring
- Dentistry
- Surgical
- Testing
- Office technology
- Optometry
- Surgery and office fitouts
- Solar and battery projects
- Motor Vehicles and Buses



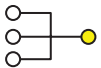
Our finance facilities can be established quickly with only essential information requested

Option to Lower Repayments Up front	CommBank's StartWell option gives you the ability to choose lower payments during the first two years of your loan to allow time for the business to grow. After that, payments step up to a higher fixed amount over the remaining terms. Because you're paying the finance off slower early on, this approach does mean you'll pay more interest over the full term. But it also provides the valuable benefit of having less cash flow pressure upfront, while accessing the equipment you need to drive your growth.
No extra security needed	We typically take the financed equipment as the sole security behind the agreement. This leaves other equity you may have in existing assets free for other purposes.
Terms and repayments that match your needs	Whatever the needs of your Healthcare business are, we can vary the structure and frequency of repayments to fit your seasonal cash flow. We also consider the effective life of the equipment you are financing and flexibility to upgrade in the future.
Retain capital in your business	Utilising Leasing and Finance helps to retain cash in your business as there is no need for upfront deposits. This keeps your business capital and other lines of credit being tied up in depreciating equipment.



Return on investment

Tax-deductible expenses	Interest, depreciation or rental payments may be tax deductible when the equipment is used predominantly for business purposes.
Productivity gains	Keeping your equipment up-to-date can help prevent costly downtime, expensive repairs and high maintenance costs. It can also deliver state of the art healthcare solutions to your clients and increase returns as technology improves.



Streamlined processes, electronic execution

No hidden costs	Fixed repayments, clear terms and no monthly account keeping fees or upfront deposits means it's possible to know how much to pay right from the start.
Less information, faster decisions¹	Depending on the financed asset and amount, we usually don't need full financials to provide an application decisions.
We'll come to you	Our Equipment Finance team can talk to you over the phone, online or meet you in person at a time that suits you.
Pre-approved limits available	Contact your Relationship Manager, call our Equipment Finance Team on 1800 277 387 or book a call back from our Healthcare Team by visiting www.commbank.com.au/healthcare
Prompt Funding	Once your application is approved, we'll arrange prompt payment to your supplier after you sign your agreement online.
Be rewarded for your good repayment history²	If you are replacing existing cars or equipment under finance, we won't need additional financial information based on 12 months of good repayment history.
No printing, Electronic Signatures	Sign your finance agreements online in seconds using CommBank's SmartSign® technology.

Find out more



Talk to your healthcare banker, asset finance specialist or visit: commbank.com.au/assetfinance

Things you should know: This information is for general information purposes only. It has been prepared without considering your objectives, financial situation or needs. You should consider the appropriateness of this information to your circumstances before acting on it.

Credit provided by Commonwealth Bank of Australia. These products are only available to approved business customers for business purposes only. All applications are subject to the Bank's eligibility and suitability criteria and normal credit approval processes. Taxation considerations are general and based on present taxation laws and may be subject to change. You should seek independent, professional tax advice before making any decision based on this information. You should view our current Terms and Conditions for Asset Finance and consider them before making any decision about these products. All rates are subject to change. Fees, charges, terms, conditions and lending criteria apply.

*These products are only available to approved business customers and for business purposes only. ¹Additional information may be requested depending on your application details, the asset being financed and individual circumstances. ²Approvals are conditional and subject to the replacement asset being suitable to the Bank. Acceptable evidence of good payment history is required. The asset being purchased must not be older than the asset being replaced. The finance agreement on the asset being replaced must be repaid and the new repayment must not increase by more than 25 per cent. Additional information may be requested depending on your application details, the asset being financed and individual circumstances.

Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit license 234945.