



# CommBank Health

Helping healthcare professionals  
focus on what matters



CommBank Health provides financing and digital banking solutions to meet the unique business and personal needs of healthcare professionals.

Our healthcare industry banking team helps businesses grow, modernise and drive productivity. We finance business setup and expansion and offer digital solutions that transform payments and claiming while reducing admin.

We've also designed personal and home lending products to align with the career journey of healthcare professionals. That ensures you're supported at every stage.

Our goal is to simplify banking for the health industry, allowing practitioners more time to focus on patients, care, and the community.



Contact us to find out more:



**1800 222 484**



**[commbankhealth@cba.com.au](mailto:commbankhealth@cba.com.au)**



**[commbank.com.au/healthcare](https://commbank.com.au/healthcare)**

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# 01: The CommBank Health difference

At CommBank Health, we know time is a healthcare professional’s greatest asset. That’s time spent caring for patients and advancing business and personal goals, not on admin or finances.

That’s why we’re focused on supporting the holistic needs of healthcare professionals through industry banking expertise, digital-first innovations, and leading insights. Alongside our business and personal banking solutions, these capabilities set us apart, unlocking time and value so you can focus on what matters most.

Our national team of specialist bankers work with healthcare professionals across the industry.

Expertise

Deep sector-specific industry capability, combined with unmatched data-driven market intelligence.

Insights

Combining CommBank's transactional data, with clinical care, operational and financial metrics, businesses have access to insights that drive their business.

Innovations

Digital-first solutions designed to help modernise banking processes, and enhance patient experience.



General Practitioners



Medical Specialists



Allied Health Professionals



Optometrists



Dentists



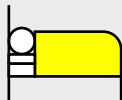
Veterinarians



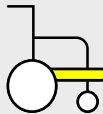
Pharmacists



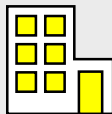
NDIS



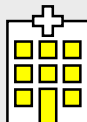
Specialist Disability Accommodation



Aged Care & Retirement Villages



Corporate Healthcare Businesses

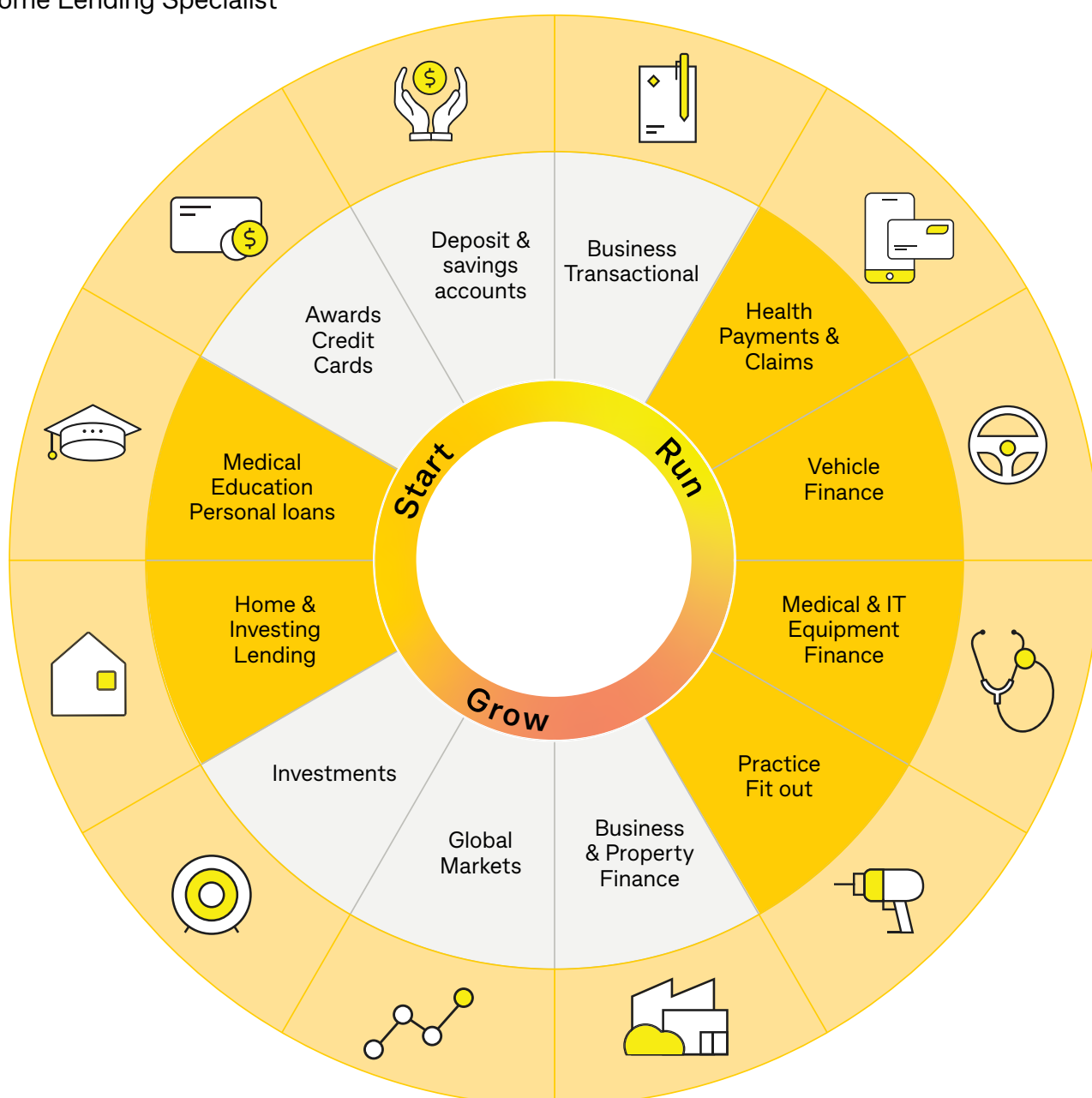


Private Hospitals

## 02: Support at every stage

We deliver a holistic banking experience that brings together the best of our business and includes product specialists in the following areas to form part of your CommBank Health Team:

- Transactional Banking Specialists
- Asset Finance Specialist
- Global Market Specialist
- Home Lending Specialist





## 03: Starting out: Establish your pathway

### **Your future is ahead of you**

Whether you are studying, entering an internship program or starting your first healthcare role, CommBank Health offers personal banking solutions that can assist as you complete your training and get started in your profession.

- Online banking
- Personal credit cards
- Tailored home loans
- Vehicle finance

### **Personal Loans for emerging health professionals**

We support healthcare professionals advancing their careers. If you are a postgraduate student or doctor-in-training, we offer a special interest rate on an unsecured personal loan to help fund your ongoing education and training at approved colleges and institutions.

# Build personal wealth

## Home loans that recognise the value of healthcare professionals.<sup>1</sup>

Our CommBank Health home lending team understands that healthcare professionals have a unique career journey and operate in a valuable, high-growth industry. This requires a specialised approach to catering for your home lending needs, with features including:

<b>Pricing that recognises your value</b>	<b>Flexible access and reduced costs</b>	<b>Award-winning digital technology</b>
No lender’s mortgage insurance (LMI) on high loan-to-valuation ratio (LVR) borrowing for home loan/ investment home loan. <sup>2</sup>	Accounts that help you save on interest and access funds when needed.	Access, track and manage your home loan and property performance in NetBank and the CommBank app.

### Premier Banking

With Premier Banking, you'll receive the support of a dedicated Relationship Manager who works with you to help protect and grow your wealth. Premier Banking clients generally have an income of \$150k p.a. or intend to borrow or invest over \$850k.

Your Premier Banking Relationship Manager will help you develop a plan of action and support you at each step with personalised service and fast access to the right tools and products.

### Commonwealth Private

The Commonwealth Private team provides banking and advisory services meticulously tailored to your personal needs and goals.

Commonwealth Private offers holistic banking, advice and investment opportunities for high net-worth clients and their families with a household income in excess of \$450k p.a. and the intent to invest or borrow \$2.5 million or more.

Your dedicated Private Banker will work with a team of in-house specialists to support you through each stage of your financial lifecycle. From building your practice to planning your retirement, and transferring your wealth to the next generation, your Commonwealth Private team will offer a complete strategy to meet your needs.

Applications are subject to credit approval. Full terms and condition in our loan offer. Fees and charges are payable.

# 04: Setting up: Launch your health business

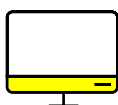
## Online banking

Market-leading online platforms and apps for near real-time, secure access to your personal and business finances and investment portfolio.



### CommBank app

CommBank's banking app makes it easier to manage your day-to-day finances and help you save for your goals.



### NetBank

With NetBank, you can do your everyday banking from your computer. It can also be done from the app. It's simple and secure.



### CommBiz

Whether you're the sole practitioner or one of several in a large practice, CommBiz gives you real-time, secure access to online banking.

## We have a range of cyber-security features and services designed to provide protection



### Fraud prevention technology

From biometrics to advanced analytics that recognise patterns in your banking, we're continuously innovating to keep you and your accounts safe.



### System monitoring to watch out for unusual activity across your accounts

Our fraud and scam systems are monitoring 24/7, looking for suspicious transactions and activity across your accounts.



### CommBank Safe

Securing your accounts is our top priority. That's why we provide a range of security features and services, including fraud prevention technology and secure banking, to keep you safe.



### Safeguarding your privacy

Protecting your information and being clear about what it's used for is vital to our relationship with you.



## Healthcare equipment finance solutions<sup>3</sup>

Providing modern healthcare solutions to Australians and their families requires access to the latest advancements in technology, equipment, and facilities.

We keep the financing process simple, the paperwork electronic and process payment to your suppliers on time for delivery.

- ✓ Use equipment as security, leaving equity in other assets free.
- ✓ Finance the full purchase cost of equipment valued from \$20,000.
- ✓ No deposit required, and no monthly account-keeping fees.
- ✓ Choose an agreement and repayment term that best suit your needs.
- ✓ Startwell option provides lower repayments in the first 2 years then higher for remaining 3-5 years.
- ✓ Replace existing suitable assets previously finance and we won't need additional financial information based on 12 months of good repayment history.<sup>4</sup>



### Types of equipment you can finance

- Medical and clinical equipment
- IT hardware and software
- Business fit-outs
- Solar and battery storage
- Motor vehicles

## Technology Leasing Solutions

Our leasing or rental arrangements can provide flexibility to manage your new technology to avoid many of the risks associated with ownership.

## Green Vehicle and Equipment Finance

Tell us about the green vehicles and equipment you are looking to order and you may qualify for a finance discount.

- Up to 1% p.a.<sup>5</sup> discount off the standard rate for new and used electric and hydrogen-driven vehicles up to \$250,000.
- Up to 0.50% p.a.<sup>5</sup> discount on a wide range of other qualifying assets up to \$250,000, including renewables powered equipment and charging/storage equipment.

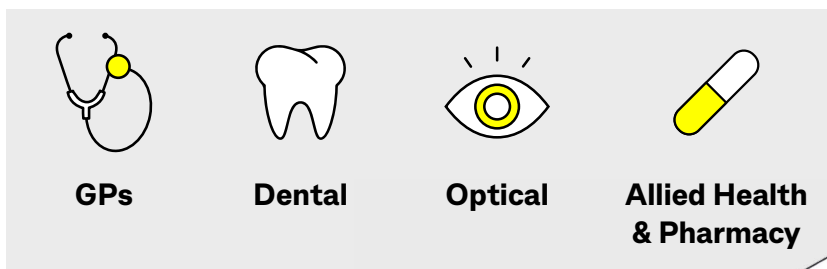
# 05: Running: Optimise operations

**At CommBank, we have developed a range of solutions that unlock efficiencies for health providers and deliver a better connected patient journey from finding and booking a provider to payments and claiming.**

## CommBank Smart Health

Streamline your payments, process instant claims and promote your practice with our complete digital health solution, CommBank Smart Health. The solution combines a touch screen smart terminal for processing payments and health claims seamlessly integrated with the CommBank Smart Health Hub, a dedicated online portal for managing practice information including adding provider<sup>6</sup>, reporting and access to digital copy of invoices.

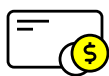
- ✓ Patients can pay and claim on the spot, with a range of payment options including cardless claiming.
- ✓ Integrates with practice management systems.<sup>7</sup>
- ✓ Provides access to reporting and payments data analytics features via Smart Health Hub.
- ✓ Access to onboarding and user support through dedicated teams and digital channels.



Vision  
impaired  
indicators



## The CommBank Smart Health features include:



### Integrated claims and payments

- Process Medicare, Private Health Insurance claims (including Overseas Student Health Cover and Overseas Visitors Cover) on one device.
- Integration with leading Practice Management Systems.<sup>7</sup>
- Seamlessly connected with CommBank Smart Health Hub, a dedicated online portal for simplifying reconciliation with near real-time access to view and export transactions.
- Eligible customers can also process scheme claims for WorkSafe Victoria via Smart Health Hub.<sup>6</sup>
- Manage your workflow confidently with gap payments settled the same day<sup>8</sup> and health fund contributions settled the next day.
- Enables pharmacies to integrate point of sale and dispensary alongside a terminal and mobile app to collect in store and remote payments.



### Seamless and secure experience

- For practices with multiple locations, the CommBank Smart Health Hub makes it easy to get a connected view of all practices with real-time reporting of transactions across the entire business.
- Protect your practice and your clients with CommBank's world-class security features.
- Manage staff access permissions to the CommBank Smart Health Hub to suit business requirements.



### Flexibility and convenience

- With the Smart Health terminal's Wi-Fi, 3G/4G and Dual-SIM capabilities<sup>9</sup>, securely process patient claims anywhere within your practice.
- Health industry first sign-on-glass capability allows digital patient consent capture for their private health benefits to be paid.
- Declarations are securely stored on the CommBank Smart Health Hub, removing the need to physically store patient signatures.
- Download the receipts from Smart Health Hub and email them to patients, removing the need to print and store paper receipts.

To apply, you can express interest by calling our **dedicated Smart Health team** on 1800 222 484 or by emailing [health.onboarding@cba.com.au](mailto:health.onboarding@cba.com.au).

Smart Health is subject to terms and conditions, fees and charges. Find out more at [commbank.com.au/smart-health](http://commbank.com.au/smart-health).

# 06: Expanding: Grow your footprint

CommBank Health's solutions help drive sustainable business growth with flexible lending, powerful insights and experienced bankers.

## Flexible, custom lending

With our lending solutions you can

- Support business expansion and optimise cash flow.
- Ensure your practice has the funding to scale activity.

## Responsive health bankers

With our expertise you can

- Tap into our knowledge of unique industry challenges and opportunities.
- Access expert support across a range of CommBank solutions.

## Patient-centric digital solutions

With CommBank Smart Health you can

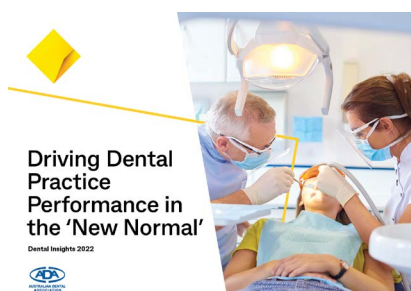
- Attract new patients with search and book function.
- Maintain loyalty with seamless payments and claiming experience.

## Powerful business insights

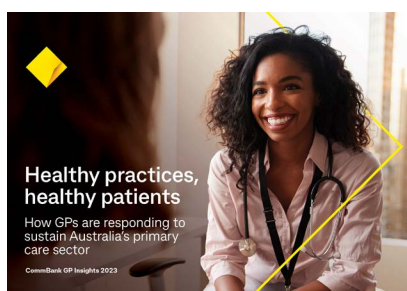
With our data and insights you can

- Access near real-time operational and financial insights with our Smart health hub dashboard.
- Keep up to date with emerging industry trends through our industry insights reports.
- Discover insights into your cash flow and financial performance with our business insights tool, Daily IQ.

### Dental Insight Report



### GP Insight Report



### Pharmacy Insights Report





## Flexible, custom lending solutions

Our specialist healthcare bankers can provide the flexible funding solutions you need to achieve your business expansion goals.

### BetterBusiness Loan

Borrow funds from \$10,000, and choose from a variable or fixed interest rate, repayment frequency and type (interest only, principal and interest, or both). As a healthcare professional you could borrow up to 100% of the market value of the target asset.

- Set up a practice
- Acquiring new businesses or practices
- Commercial property purchases
- Refurbishment and fit-outs
- New equipment and technology (see page 9)
- Refinancing existing facilities

### Market Rate Loan

For medium-to-large size businesses that want to borrow more than \$500,000.

- Flexibly manage your exposure to market rate changes
- Gain the flexibility of multiple loans within one facility

### Business Overdraft

Access extra funds when you need it from your Business Transaction Account. Only pay interest on the used amount of your approved limit, with unsecured overdraft limits from \$2,000-\$250,000 and secured overdraft limits from \$2,000.

- Cover unexpected business expenses
- Manage your cash flow
- Purchase inventory

### Sustainable Finance

Your business and industry have specific needs, challenges and opportunities as you transition to a low carbon economy.

We have tailored solutions to support your sustainable future.

These products are only available to approved business customers and for business purposes only. Applications for finance are subject to the Bank's eligibility and suitability criteria and normal credit approval processes. View our current Terms and Conditions for Business Finance and consider them before making any decision about these products. Fees, charges and Terms & Conditions apply



## Things you should know

1. Terms and conditions of this offer is subject to eligibility criteria and may change at time of application.
2. Terms and conditions of this offer is subject to eligibility criteria and may change at time of application. Applications are subject to credit approval.
3. 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. You should view our current Asset Finance Terms and Conditions and consider them before making any decision about these products. All rates are subject to change. Fees, charges, terms, conditions and lending criteria apply.
4. Additional information may be requested depending on your application details, the asset being financed and individual circumstances. Approvals 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.
5. A discount may apply for qualifying green vehicles and equipment when you ask for it. No discounts are automatically applied and must be requested prior to funding. Any discounts apply to the standard carded rate and cannot be combined with any other pricing reductions. Discounts of up to 1% p.a. and 0.50% p.a. are limited to transactions less than \$250,000. Discounts are available for qualifying assets over \$250,000 by negotiation. Discounts offered are subject to change without prior notification. We reserve the right to modify or revoke any discount offered at any time, for any reason.
6. This applies when the WorkSafe Victoria payment rules of a claim are fully met. In some cases claims may require further assessment. Eligible providers are Physiotherapy, Pharmacy and General Practitioner (GP) providers registered with WorkSafe Victoria.
7. Current Integration supports Best Practice, Dental4Windows, Optomate and Scrypt. Additional PMS integrations will be progressively added.
8. Same Day Settlement is available on all EFTPOS transactions made before 9.30pm (Sydney/Melbourne time) and all eCommerce transactions made before 5:30pm (Sydney/Melbourne time) for eligible customers with a CommBank transaction account and a linked CommBank merchant facility.
9. Subject to network coverage and compatible areas.

The CommBank app is free to download however your mobile network provider charges you for accessing data on your phone. The CommBank app is available on Android operating systems 8.0+ and iOS operating system 15.0+. Terms and conditions are available on the app. NetBank access with NetCode SMS is required.

This brochure is intended to provide general information of an educational nature only. It does not have regard to the financial situation or needs of any reader and must not be relied upon as financial product advice. You should consider seeking independent financial advice before making any decision based on this information. The information in this article and any opinions, conclusions or recommendations are reasonably held or made, based on the information available at the time of its publication but no representation or warranty, either expressed or implied, is made or provided as to the accuracy, reliability or completeness of any statement made in this article.