



Westpac Healthcare.

Helping you manage financial complexity.

200



200 years proudly supporting Australia



Providing healthcare and managing your finances? Now that's a tough ask for anybody.

So it's a good thing Westpac has a proud 200-year history of helping Australian businesses thrive, including healthcare.

Now in our third century, we're supporting Businesses of Tomorrow, the next generation of businesses to prosper, grow and succeed in a changing world.

We care about the health of your practice.

Because we understand the Healthcare industry, we're able to provide support at every stage of your business lifecycle. You can count on us to be proactive, responsive and innovative – helping support you to achieve your financial, business and personal goals.

In addition to our self-service facilities, our dedicated Healthcare Relationship Managers deliver local, relevant and timely solutions – based on our in-depth knowledge of healthcare.

We believe that with the right support you can do just about anything. That's why we always keep ahead of the latest developments in healthcare. With this in-depth knowledge, we'll work with you to boost productivity and profitability.

More than just band-aid solutions.

To help relieve some common financial pain points, we've developed our own set of solutions, which have been honed through years of working with the healthcare sector.

Here's an outline of the many ways we could help you manage your business and finances.

Managing cash flow.

We can help with cash flow management and connect you with specialist bankers – who'll assist you in operating at optimum cash flow efficiency, as well as help manage your accounts payable and receivable¹.

Business transaction accounts.

Separate your business and personal finances with a Business One Transaction Account². It's an easy-to-manage option for depositing money in or taking money out, with advantages like:

- Two account options: Low or High Plan, depending on how many branch or cheque transactions you do.
- Unlimited free electronic transactions.
- No withdrawal fees from over 53,000 of our Global Alliance ATMs.
- A Business Direct Mastercard®, with Limited Access cards for employees.

Private wealth management.

We can help with your personal wealth needs, transactional banking and funding options to finance your home, property, share investments and equity/loan contributions to your practice.

If eligible, we can also put you in contact with our industry-leading Private Bank³, offering access to financial specialists and a range of dynamic solutions.

Self-Managed Superfunds.

This hands-on approach to super can be a smart way to set up, invest and manage your super fund – all in one place¹.

A DIY super solution is made up of a suite of three accounts, which helps you to take control of your super and future investments. Our Self-Managed Superfunds include:

- No monthly service fees.
- Tiered interest and competitive interest rates.
- Branch and cheque facilities.
- 24/7 access via online and business telephone banking.
- A bundled package, which saves you time when opening.

Corporate super.

For businesses of any size, our BT Lifetime Super – Employer Plan⁴ is simple and cost-effective to run, with everything to assist you and your colleagues with life after work.

This business super solution is easily managed through a dedicated website and phone support team. It gives you:

- MySuper compliant default options for members.
- Competitive, flexible insurance options for the varied needs of employees.
- And can be tailored simply for SMEs, yet scalable and flexible enough to meet corporate demands.

Insurance Premium Finance.

This is a lending facility for those in healthcare who want to spread the cost of annual insurance premiums, like medical indemnity insurance, over monthly installments – helping smooth out cash flow¹.

Buying medical equipment.

Whether it's leasing or purchasing, we could help finance the latest medical equipment and motor vehicles for your practice – without tying up large amounts of capital. We provide pre-approvals for 100% of finance, up to \$350,000⁵.

Buying into a practice.

Our Practice Loans could help you to buy into a share of an existing practice. We've designed a specialised lending policy that recognises the strength of the practice you're interested in and its cash flow¹. This can help when:

- Refinancing existing loans or funding growth in working capital.
- Financing insurance premiums or acquiring new office premises.
- Leasing motor vehicles or expanding your practice.

Fitting out a practice.

Whether you're relocating or starting anew, we could help you finance any new furnishings and fit-outs, as your practice grows.

Investing in property.

We've developed specific lending policies tailored to your unique requirements, letting you use the value of your practice to set up or expand. Our offers recognise the value of your professional standing, cash flow and goodwill¹ and you could also receive up to 95% Loan to Value Ratio (LVR) for practice lending purposes.

Healthcare Relationship Managers.

At Westpac, we ensure your dedicated Healthcare Relationship Manager knows your business. This means you'll have one point of contact, who'll deliver a relevant and personalised plan, which includes:

- Tailored solutions to meet your complex financial needs.
- Specialist advice that's easy to understand on our range of products.
- A wide range of investment ideas, expert advice on financial strategies and industry insights from our economists.

Market Leading Service Support.

Westpac Live and Corporate Online.

Access market leading digital tools to help keep you in control. Our award-winning digital banking platform, Westpac Live for Business, delivers a business internet banking experience that's intuitive, seamless and secure. You can also manage your finances across desktop, mobile and tablet, 24/7. Corporate Online Support is also available on 1300 134 291.

Healthcare Service Excellence Team.

Your Service Excellence Specialists are available to help you with your day-to-day requirements. We're committed to providing superior customer service along with your Relationship Manager. With over 70 years of combined banking experience, we're passionate about delivering high quality service and support. For any requests please email:

- ServiceSupportNSWHealthcare@westpac.com.au
- ServiceSupportVICHealthcare@westpac.com.au
- ServiceSupportQLDHealthcare@westpac.com.au
- ServiceSupportSANTWAHealthcare@westpac.com.au



We've partnered with Surgical Partners.

At its heart, Surgical Partners integrates your practice management system with your accounting software to automatically reconcile receipts, rebates and split revenue into Practice and Doctors' share of billings – all in real time.



Being able to use live data at an accounting level, could save you a great deal of admin and accounting costs. It also tightens financial controls and can give you better insights into the workings of your practice. Here's what you can expect from Surgical Partners.



Real-time feed.

Eliminate manual financial data entry, reduce mistakes and the risk of fraud, plus view real-time share of billings.



Reconcile daily.

Reconcile all income sources with your bank electronically each day.



Fee splitting.

Automate fee splitting between practice and practitioners.



Activity costing.

Allocate expenses and wages against revenue activities and enable real-time reporting.



Set and forget.

Process all manual accounting journals, including GST calculation, with no further accounting necessary.

To get Surgical Partners working for your practice:



Visit **westpac.com.au/healthcare**



Email **healthcare@westpac.com.au**

Things you should know:

1. This information is general only and does not constitute any recommendation or advice. It is current at the time of publication, and is subject to change. It has been prepared without taking account of your objectives, financial situation or needs. Because of this you should, before acting on the information, consider its appropriateness, having regard to these matters. Consider obtaining personalised advice from a professional financial adviser and your accountant before making any financial decisions in relation to the matters discussed in this document, including when considering the finance options for your business.

2. To be eligible to apply for Business One - Low Plan, Business One - High Plan or Business Flexi, your business must be registered in Australia. Westpac Community Solutions Cheque Account is available for not-for-profit organisations including companies operating on a nonprofit or charitable basis. Westpac reserves the right, with at least 30 days written notice, to change the account to a Westpac Business One - Low Plan if it considers that the account is being used for profit-making purposes.

3. Any application for finance will be subject to the Bank's normal lending criteria. Terms and conditions apply and are available on request.

4. BT Funds Management Limited ABN 63 002 916 458 AFSL No. 233724 RSE No. L0001090 is the trustee of the BT Lifetime Super - Employer Plan ABN 39 827 542 991, RSE R1001327 (Fund) and is the issuer of interests in the Fund. A Product Disclosure Statement (PDS) is available for the Fund and can be obtained by calling 132 135, downloading the Member Booklet and/or the Employer Booklet. You should obtain and consider the PDS before deciding whether to acquire, continue to hold or dispose of interests in the Fund.

An investment in the Fund is not an investment in, deposit with or any other liability of Westpac Banking Corporation ABN 33 007 457 141 (the Bank) or any other company in the Westpac Group. It is subject to investment risk, including possible delays in repayment and loss of income and principal invested. None of the Bank, any other company in the Westpac Group or any appointment investment manager stands behind or otherwise guarantees the capital value or investment performance of the Fund.

You can download the Financial Services Guide for BTFM or obtain a copy by calling 132 135, visiting bt.com.au or from any Westpac branch.

5. Terms and conditions, additional fees and charges may apply. Government taxes such as GST may alter the amounts quoted. Obtain your own tax or financial advice to see if a product suits your needs. If you want to understand how GST affects our products please call us on 1300 360 322. Any calculation made is only a guide and is not an offer of finance. Lending criteria applies to finance applications.

6. Conditions, fees and charges apply. These may change or we may introduce new ones in the future. Full details are available on request. Lending criteria apply to approval of credit products. This information does not take your personal objectives, circumstances or needs into account. Consider its appropriateness to these factors before acting on it. Read the disclosure documents for your selected product or service, including the Terms and Conditions or Product Disclosure Statement, before deciding. Unless otherwise specified, the products and services described on this website are available only in Australia from Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.

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