

Specialist cashflow loan

Macquarie Business Banking provides healthcare professionals with fast and simple cashflow funding to help them achieve their business and personal goals.

Why Macquarie?



Macquarie Business Banking has been the premier relationship bank to professionals and businesses for over 30 years, delivering exceptional service, evidenced by our consistent client satisfaction scores and high retention rates. Our new policy is aimed at delivering this outstanding experience to complement your role as a trusted adviser to your most valuable clients.



Lending parameters

Up to 1 x net taxable income via exertion*

Up to \$1 million for specialists**

Up to \$250k for general practitioners

10 Years P&I
(Interest only subject to assessment)

*Earned via their own practice (i.e. not including business profits, dividends or rental income)

**Capped at \$500k where the purchased asset is not held as security with the bank



Requirements

Security	<ul style="list-style-type: none"> Personal or business (GSA) security. Asset security (SSA) may be taken in some instances. General Practitioners must have an ABN
Loan purpose	<ul style="list-style-type: none"> Funds must be for asset and/or income accretive purchases e.g. Business, Shares, Property Investment
Proof of income and occupation	<ul style="list-style-type: none"> Most recent 2 years tax returns and YTD income details Copy of registration with the Medical Practitioners board of Australia or equivalent Must be in active employment for >2 years
Credit and tax history	<ul style="list-style-type: none"> No adverse credit history or tax arrears
Other supporting documents	<ul style="list-style-type: none"> Statement of Assets and Liabilities Personal insurance schedule KYC, Privacy Act and other standard documents Clear tax certification
Minimum aggregate exposure	<ul style="list-style-type: none"> \$500,000

We also offer:

Cash flow lending secured against business assets, residential and commercial lending (including SMSF), vehicle and equipment finance, and payments and transactional banking solutions

For more information, please contact your Macquarie relationship or business development manager.

With Macquarie, you have the dedicated support of a bank with a track record of providing tailor-made financial solutions, to support your goals.



Business Banking

- Succession and acquisition finance
- Commercial property loans
- Transactional banking and payment solutions

Wealth Management

- Investments & insurance
- Self-managed superannuation funds
- Cash solutions

Personal Banking

- Mortgages
- Savings and transaction accounts
- Credit cards

Leasing and Equipment Finance

- Vehicle leasing
- Car buying service
- Fit-out finance
- Medical equipment finance

Our difference starts with listening and understanding, then providing sophisticated, thought-provoking solutions, underpinned by our relationship banking model, flexible case-by-case consideration, access to industry knowledge base and strong connections with healthcare specialist broker networks, accountants and financial planners.