

Best Practice

Brought to you in the interest of better practice

Cards on the table

With the launch of the Investec debit card, our everyday banking package is now complete

The perfect practice

Settling down to a retirement practice in Western Australia

A better way to EFTPOS

Investec joins forces with Tyro for better EFTPOS

The second chance

After fleeing Saddam's Iraq in fear of his life, Dr Waleed Alkhazrajy is giving back to the country that gave him safety and a second chance at his career



Investec

Specialist Bank

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Welcome

We are always astounded as to how fast the year comes to an end. As we prepared this issue of *Best Practice*, we considered the efforts many of our clients go through to manage loose ends before taking a well deserved break over the summer period. With this in mind, we have designed practical solutions to help practitioners

manage business cash flow and personal expenses in what is often a very busy period. The latest addition to Investec's banking offering, the Investec Visa debit card, is a perfect example of this. Clients can access money wherever Visa is accepted—online, in store or overseas and there is no monthly fee. And it is all just part of our Investec One Account; with a savings, overdraft, debit card, online banking and 24/7 service, the Investec One Account really is the one account you need for all your everyday banking needs.

Many of our clients are continuing to enjoy our two specialist Visa credit cards—the Investec Signature and the Platinum cards which are aimed at Australian medical and dental professionals. We are seeing many medical professionals from all across Australia benefiting from an array of special offers and benefits specifically designed with them in mind, as well as earning points on their spend with our partner, Qantas. In all our stories featured this edition, we see first-hand the incredible journey of resilience and hard work undertaken by practice owners. Clinics in action include Dr Edward Roufail's and Dr Anton van Heerden's eye surgery in Victoria, Dr Waleed Alkhazrajy's anaesthesiology practice in South Australia and the specialist practice run by Dr Naim Arrage in NSW.

We also feature Investec's annual community volunteering day, ICARE. A truly remarkable day, ICARE provided Investec employees with the opportunity to dedicate one day to community initiatives. This year, our people ventured to charities all across the nation to assist people (and animals!) in need. We also talked with dental student Adam Barrett on his time with Investec's TOOTH program, our partnership with the Royal Flying Doctor Service. TOOTH provides free outback dentistry and oral health to remote communities across Australia, plus unique mentoring to final-year dental students of Charles Sturt University, the University of Sydney and Griffith University. We hope you enjoy this edition of *Best Practice* and if we can help you in any way, please give us a call on 1300 131 141. □




Barry Lanesman
Investec Medical and Dental Finance



Andre Karney
Investec Medical and Dental Finance

Investec in the community

Investec employees support local Australian charities in the Bank's annual community volunteering day

Over 200 Investec employees participated in ICARE throughout October, the Bank's Australia-wide volunteering initiative.

As part of ICARE, employees gathered in small groups of 10-20 people, supporting a range of Australian charities from animal shelters to soup kitchens, schools and environment clean up drives.

Staff were engaged very early on and asked to identify charities close to their hearts resulting in eight charities taking on our volunteers to help with projects. Organisations included the RSPCA in NSW and Queensland, Sydney's Parramatta Mission, Oz Harvest in NSW, Victoria and Queensland, the Exodus Foundation, Sydney Dogs & Cats Home, Greening Australia, Australia Zoo, Monika's Rescue and Holroyd High School.

ICARE forms part of the Investec Foundation, Investec's philanthropic arm in Australia dedicated to creating a meaningful and lasting contribution to local

communities. The Foundation's approach is to form partnerships with established organisations to harness the resources and skills available which ultimately ensures the longevity and sustainability of our programs.

To learn more, visit investec.com.au or our facebook page, facebook.com/investecpeopleandplanet. □



Investec volunteers helping out as part of ICARE last October.

TOOTH program provides invaluable student mentoring in outback dentistry and oral health

Investec's TOOTH program is our community partnership with the Royal Flying Doctor Service. The Outback Oral Treatment & Health (TOOTH) provides invaluable preventative care to people in regions where dental decay in children is five times the national average.

An important aspect of TOOTH is the invaluable student mentoring it provides. In partnership with Charles Sturt University, the University of Sydney and Griffith University, final-year dental students and oral health students participate in a rural rotation with TOOTH where they gain hands-on experience of adult and child services, under the supervision of the TOOTH team. Team leader Dr Callum Addison also spends one day per week mentoring dental students at Charles Sturt University dental clinics in Dubbo, NSW.

For dental student Adam Barrett, his time with the TOOTH program was life changing. "It's been confronting and rewarding," Adam said. "This is what I want to do now... help people who don't normally have access to dental care."

The fifth-year Charles Sturt University student is from



Terrigal, NSW, and said he had been planning to enter private practice. "I had no idea that I would find working with rural and remote people so compelling. I want to help people, rather than just helping myself. It has really opened up my eyes to what's needed and the good that can be done."

Adam, 33, said he had visited communities across outback NSW. "Two weeks ago I was planning to finish my dental studies and return to the coast but this has really given me another view into the broader community and what needs to be done. It's been one of the best experiences I've ever had. Now I'd rather make a difference than make a fortune." □

Best in the west

Back in September and October, volunteers from Investec's Perth office did volunteer work at Ronald McDonald House. Since opening in November 1990, Ronald McDonald House Perth has provided 'a home away from home' to more than 3500 rural families with a child undergoing treatment for cancer or other serious illnesses at Princess Margaret Hospital. When families have to travel far from home to receive specialised medical care for their sick child, seeking accommodation in an unfamiliar place only adds to their stress and anxiety.

The Investec team was split in two, to cover two nights of volunteering which was primarily cooking for all the families and children who were staying at the house. "It was a great involvement from the team giving something back to the community and having a bit of team bonding at the same time," says Karyn Bailey from the Perth office. □



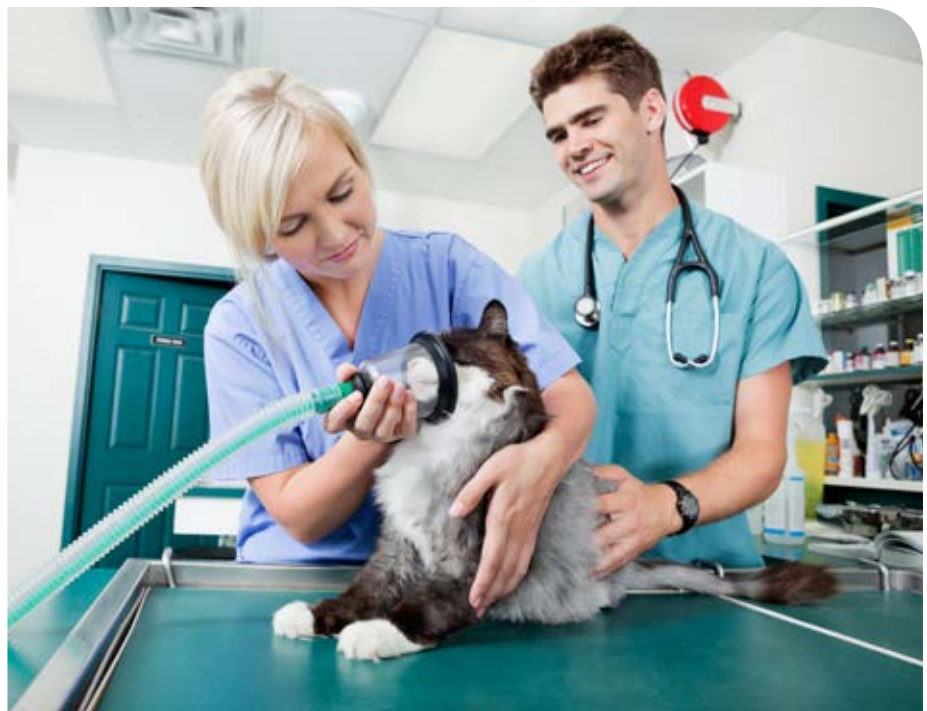
Investec volunteers in the kitchen at Ronald McDonald House

Joining forces

Investec has announced a three year Gold Corporate Supporter Agreement with the Australian Veterinary Association (AVA). This agreement demonstrates its long-term support for the veterinary profession and will be mutually beneficial to Investec clients and AVA members.

The AVA represents the largest single group of veterinarians in the region and is the only voice of the profession in Australia. It is Investec's aim to support their mission, which is to drive the success of the veterinary profession to benefit animals, the environment, the community and their members.

As part of the agreement, Investec will provide exclusive benefits to AVA members on a promotional basis to enhance the value of their membership. Investec will also continue to sponsor AVA events, publications and specialist groups. The first promotion will give AVA members \$300 when they take out a motor vehicle loan with Investec before 31 January 2014. To find out more about this limited offer, please contact your local Investec veterinary specialist. □



Investec has become a Gold Corporate Supporter of the AVA.

NSW/ACT	Paul Catanzariti	0406 664 377
QLD/NT	Todd O'Reilly	0419 230 053
SA	Kingsley Valladares	0406 428 827
VIC/TAS	Kelly Gall	0406 429 268
WA	Richard Curia	0404 871 660

Planning for SUCCESS

Perth vet Dr Wayne Shipham found the hardest part of buying a practice is deciding on the structure and future of the business itself

Sometimes the secret to a successful, growing practice involves managing opportunities, rather than just jumping at them as they arise. That

was the experience of Wayne Shipham and his business partners at the VetCare Innovation group in Perth. They found they had to have a business and financial structure in place that allowed for and encouraged growth, before natural expansion started to happen. And they really needed a way to get all the partners to agree on everything.

"The group had two practices when I bought in, one called Midland Veterinary Hospital and one called Bullsbrook Vet Hospital," Dr Shipham explains. "Midland and Bullsbrook had been going for twenty five years and had grown nicely. But they were stuck in a rut. We had a lot of vigor and new ideas, but lacked direction. So I guess it was a case of deciding what we wanted

to focus on and formulating a plan that we would stick to going forward." The VetCare Innovation group is owned by seven partners, with six vets working at Midland and five at Bullsbrook (which included the Equine side of the practice). There was also an Equine Vet Centre that was not working out of either base at the time. The partners decided the path for growth lay in offering niche services based on skills they already had in the business, as well as rebranding and marketing these practices.

"We could see that ultrasound and oncology were growth areas that no other vets in the area were offering this service. In large animals, we looked at advanced imaging (digital radiography and ultrasound) and embryo transfer in horses. We already had the human resources and expertise on board, so we decided to enhance what we do," Dr Shipham explains. "Part of that was adopting a whole new marketing plan. We rebranded ourselves in terms of new logos and uniforms, and asked ourselves, how do we best accommodate and grow. Now we really take time to assess new opportunities when they are presented. We look at our business model and if it's something we want to do and we have

resources, we may take it on. We don't want to limit ourselves, but we only want to take on opportunities that make good business sense."

Opportunity soon presented itself very close to home, in the form of a building in the city of Wanneroo, in northern Perth. "The Wanneroo catchment area was one of the fastest growing in Australia," Shipham explains. "We took on a large facility that was basically four walls and a lot of space. We planned to set up with superior equipment, with the idea of placing ourselves in a good position not just for now, but for five and ten years into the future. Named 'The Drovers Veterinary Hospital' it was quite a big fit out and we had to start from scratch. So we needed someone to come on board for the finance."

Shipham first met Richard Curia from Investec at a conference at a time in his life when he was wanted to move from being an employee to looking at either owning his own practice, or buying into a partnership. Not long after, he bought into the VetCare Innovations Group, but decided to use a non-specialist provider for financing. "After about a year and a half, I realised I wasn't very happy with the products my provider had to offer. So

I decided to contact Investec, and they then refinanced my partnership buy-in. Throughout this process, I realised that Investec was a bank that understood our unique needs and operations."

One of the key appeals Investec's offering, says Shipham, was its flexibility. "The main thing that appealed to us was that Investec could offer a total package. There's so much that goes into getting the practice up and running from the day you acquire the premises. For example,

we place a lot of emphasis on marketing prior to opening—so those costs are associated with opening the practice, but where do you account for them? They're not capital equipment costs. Investec helped enormously with these types of non capital expenditure that were nonetheless essential to the immediate successes of the practice."

According to Wayne Shipham that was the key to their success. "From the day we opened, we exceeded our forecasts by 100 per cent and that's because we were marketing it for a month and a half beforehand. Other banks wouldn't even consider this approach, but with Investec it was 'whatever you need to open your doors.' They provided us with the freedom to not worry about how we financed our vision. So they certainly played a big role in the success from day one." □

**Dr Wayne Shipman
(and patient) and his
partners had plenty
of good idea, but
few ideas on how to
implement them.**



**Richard
Curia**

BEST PRACTICE

According to Investec's Richard Curia, the range of financial products that they offer vets perfectly suited the challenge of establishing the new practice. "Given their profile and what they do, along with the fact that the risk was spread across seven partners rather than one—there were very few barriers. Both Wayne and I live locally, so we could both see the opportunities for growth very clearly." Richard explains. As the group had rented a shell that needed a fit out and new equipment, as well as facing other startup costs, Richard advised the use of an escrow facility, so the whole process could be done in stages. "Once the finance was approved and put into place, the ease of having an escrow facility in place meant that we could fund multiple suppliers at any given time. Traditionally you would be paying back your borrowings straight away. But Investec enables you to set up your business and start marketing it, and continue funding until you are established." □

To find out ways Investec can help with your finances and advice, call one of our finance specialists on 1300 131 141 or email ipf@investec.com.au



From hell and high water

Dr Waleed Alkhazrajy arrived in Australia penniless and starving on a leaky boat. He is now one of our most valued medical specialists. This is the story of his journey

When Dr Waleed Alkhazrajy was setting up his private anaesthesiology practice in Adelaide, colleagues warned him that setting up on your own can be a difficult time. “They said to me that it’s going to be a bit stressful,” he recalls

now. “I said, well, I’ve been through worse things. I’ve been in a wooden boat with a pretty ordinary motor, teenage crew from Indonesia that can’t communicate with me, and about 24 others on the boat that I didn’t have any connection with. And we were sailing at night between Indonesia and Australia and we didn’t have anything in our pockets, I didn’t know how to swim and there were no life jackets on board. The boat could sink any minute. So to set up practice is stressful, but I don’t think it matches the stress of that night, or the hope that I had on that night.”

That was in the mid-’90s, and Dr Alkhazrajy had just escaped Saddam Hussein’s regime in Iraq. Born, raised and educated in Baghdad, the young doctor decided he had to leave his country when, during his stint in the army, he was ordered to cut the ears off army deserters or brand their foreheads with a cross. He had become a doctor to heal people. He couldn’t do that to another human being. So he ran.

The consequences of leaving were worse for Dr Alkhazrajy than

your garden-variety deserter. He was facing execution. His family would face retribution. He needed false passports, and bribes to get him across borders. As he left the family home without saying goodbye—he wanted to get it over with as quickly as possible—he could hear his mother weeping behind him.

“I didn’t know how to swim and there were no life jackets on board. And the boat could sink any minute.”

DR WALEED ALKHAZRAJY

He was stranded in Jordan for 18 months, stateless and without papers. His family managed, through trusted intermediaries, to smuggle some money to him which would help him start a new life. Where that new life would be, he didn’t know.

“People always ask, ‘did you make the decision to come to Australia?’,” he says. “I didn’t have countries to choose from. I didn’t have the luxury of choosing to leave or to stay. I had to leave but it was only what was available at the time. Not to leave is death, and to leave is something unknown, so the unknown is better than death. And at a time when you are trying to decide between death and the unknown, it is very easy to decide. Australia was not the choice; it was just unknown or death.”

In September 1996, the 30-year-old Dr Alkhazrajy left Jordan with a group of eight others, flying 10,000 kilometres to Indonesia via Malaysia then on to Timor. There, late one night on a deserted beach at the bottom of a steep cliff, people smugglers told the



PERSONAL PROFILE



Kingsley Valladares

BEST PRACTICE

"You only have to meet Waleed Alkhazrajy to know the strength of his character," says Investec's Kingsley Valladares. "And that's an important point of difference with what we can do compared with other banks: we will back someone on that, on what makes the man and the strength of his character. To me, that's more important than anything else."

Kingsley originally met Dr Alkhazrajy when he was looking to finance the purchase of an ultrasound. "We just got to chatting, and I discovered Waleed was a self-employed anaesthetist who was buying his own commercial property and told him that we could do 100 per cent finance on commercial property, which no other bank can do. Over the years, Waleed accumulated commercial properties and investments, and we have assisted him. But it's also become almost a family relationship. To me, the story of how he came here and rebuilt his life is more important than the finance. I wasn't aware of his past until recently. He doesn't broadcast it at all. He doesn't say, 'This is where I've come from'. He just goes about his business as a very professional entrepreneurial person." □



Dr Waleed Alkhazrajy is now focused on giving back to his adopted country.

group to cut their pants off at the knees.

They made him leave his luggage, cash, photos of his family, and his watch—a present for graduating from medical school—in a pile of the beach, and told everyone to wade out into the dark water.

Out in the water, they were met by two small boats, which took them to the larger vessel for the two-day trip to Australia. At a small island near Ashmore Reef, they were met, inadvertently, by a group of conservationists who were concerned the refugees would disturb the birds on the island. The conservationists cooked a proper meal for them, looked after them, and contacted the navy, who eventually came and towed the boat to Darwin.

After nearly a year in the Port Hedland detention centre (and court battles for asylum seekers), the group was granted asylum. In August 1997, he moved to Western Australia where he supported himself by picking fruit while he studied for his Australian Medical Council exams.

"I was always a driven person but when you've been through a threat to your life and then you're given another chance, you want to take that chance to its maximum," he says.

"One of the things that I wanted to do was work. I wanted to study and I wanted to do it as quick as possible. I wanted to get back on my feet, and live my life again. I kept reminding myself that I have to take the chance, that I've arrived in Australia, I'm free now, there's no threat to my life... yes, I don't have much financial security but I can do this by working and helping myself.

"People did mention softly that we were probably trying to take advantage of this country and get the social security benefits. I wanted to show them I didn't come for the money. I just came to live my life again—to live my life the way that everybody dreams of, but unfortunately it wasn't available in my country."

Dr Alkhazrajy passed his medical

exams with the second-highest mark in his group of candidates. He went into training as an anaesthetist, finished his fellowship, and went into private practice about eight years ago. It was when he was buying some capital equipment for his practice that he encountered Kingsley Valladares from Investec. "Then, as my practice started to grow and grow, Kingsley kept providing this supportive and excellent financial service," he adds.

Now he is very focused on giving back to the country that has given him safety, through his active membership of the Australian Society of Anaesthetists (ASA), and his recent application to join the Defense Force Reserves. "I want to pay back for what this country gave me, which is security and being safe," he says.

By the way, of his eight fellow refugees from that journey, one is a dentist, one a cardiologist, one a surgeon and three are general practitioners. And one has become a travel agent in WA. □

To find out ways Investec can help with your finances and advice, call one of our finance specialists on 1300 131 141, or email ipf@investec.com.au



FYI

To find out more about the types of finance available to help you to meet your goals, go online to visit Investec's page for medical and dental professionals: www.investec.com.au/medical

Investec cements everyday banking capability

Investec One Account offers clients a full suite banking solution

The Investec One Account now provides clients with the complete range of everyday transactional banking capabilities following the launch of a debit card offering.

The Investec One Account provides an unparalleled bundled offer incorporating a high-interest savings account, an optional overdraft facility, a debit card, online and mobile banking functionality, and around-the-clock personalised service.

Unlike comparable transactional accounts offered by the major banks, the Investec One Account also offers an ultra-competitive at call interest rate. According to Investec Australia's Head of Transactional Banking, Brent Zurowski, the launch of the debit card is a natural complement to the bank's shift into everyday banking, with the Investec One Account providing existing and newly acquired clients access to the complete range of banking solutions. This complements the Investec Signature and Platinum credit cards launched in July 2012.

"The functionality is distinctive and unique for the Australian market, providing a whole-of-banking solution."

BRENT ZUROWSKI

"The debit card is the final piece in the everyday banking puzzle with the Investec One Account now a complete banking solution which will drive further competition in the Australian market. The functionality is distinctive and unique for the Australian market, providing a whole-of-banking solution for our professional client base," he says.

Features include:

- A debit card with Visa PayWave, making shopping online or overseas simple and easy
- Five free local withdrawals every month at Commonwealth, Westpac, St George, NAB and ANZ branded ATMs
- The option of an overdraft facility subject to credit approval
- No monthly account-keeping fees and no minimum balance
- Online and mobile banking functionality
- 24/7 personalised service.

"The features of this everyday bank account herald a new breed of transactional functionality in the local market with the Investec One Account now truly bringing much-needed competition to the country's major banking institutions, providing clients with a unique range of features available all in the one account," he says. □



Top: Investec's Brent Zurowski says the debit card (above) is the final piece in the puzzle, creating a complete banking solution.

Special offer

To coincide with the debit card launch, Investec Australia has unveiled a special introductory rate of 3.75%—a 1.5% bonus on top of the current 2.25% standard variable rate for the first six months for balances up to \$250,000 when clients activate the debit card and deposit at least \$1,000 per month over the six-month period.

Investec supplier offers

There are many benefits to having an Investec credit card—here are just a few



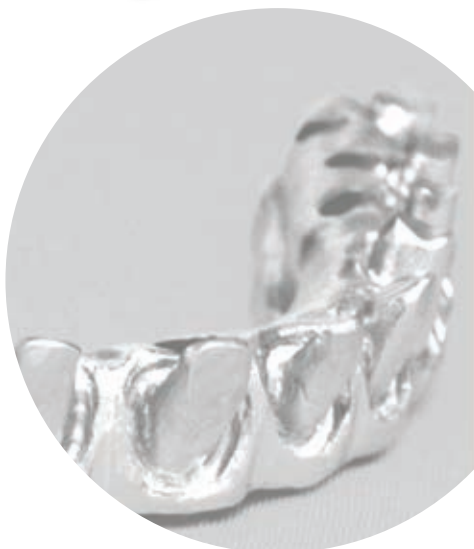
Special offer with BioHorizons

Earn 2 points for every \$1 spent on eligible purchases on BioHorizons products with your Investec Signature credit card. BioHorizons uses science and innovation to create unique dental implant products with proven aesthetic results.



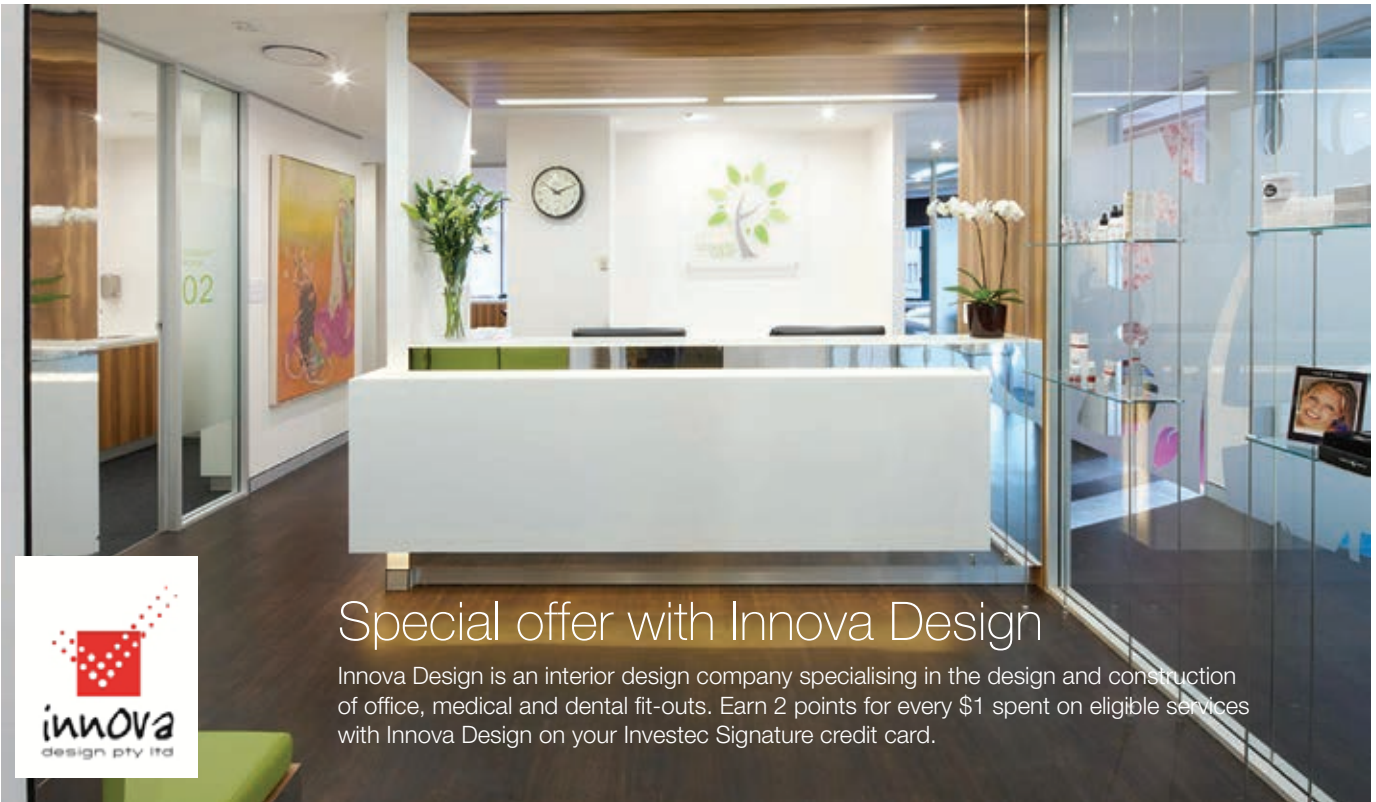
Special offer with Palomar

Earn 2 points for every \$1 spent on Palomar Medical Technologies products with your Investec Signature credit card until 28 February 2014. Palomar Medical Technologies produce the most advanced cosmetic lasers and intense pulsed light (IPL) systems.



Special offer with RWD Dental Imaging

RWD Dental Image sets the standard for dental lab services of unrivalled quality. Pay your RWD Dental Image invoice by the 14th of each month and earn 2 points per \$1 of eligible spend on your Investec Signature card.



Special offer with Innova Design

Innova Design is an interior design company specialising in the design and construction of office, medical and dental fit-outs. Earn 2 points for every \$1 spent on eligible services with Innova Design on your Investec Signature credit card.

Special offer with Vital Medical Supplies

Earn 2 points for every \$1 spent on eligible purchases on Vital Medical Supplies products with your Investec Signature credit card.



VITAL MEDICAL SUPPLIES



Special offer with Sirona

Sirona is the market and technology leader in the dental market. Earn 3 points for every \$1 spent on eligible purchases on Sirona products with your Investec Signature credit card.



To find out more about any of these offers, go online to our website at investec.com.au/rewards or call 1300 131 141.



From Brisbane to the bush

When Coopers Plains Dental Group first started providing services to Longreach and Barcaldine nine years ago, they said it wouldn't last

In March 2004, Dr Jonathan Cichero from Coopers Plains Dental Group landed in Blackall, Central Queensland, on the QantasLink service from Brisbane. This opportunity to meet the district CEO from Queensland Health and her CFO was the seed that grew into a unique delivery model for dental services with Queensland Health.

"I can remember it like yesterday," explains Dr Cichero, whose Cooper Plains practice is 11 kilometres south-west of Brisbane. "I was met by Grant Searle and June Lithgow from Queensland Health, based out of Longreach. It was the first time I had ever been past the Great Dividing Range and I was struck by the significance of the drought at the time. After

inspecting the facilities at Blackall, we drove an hour north to Barcaldine and then a further hour west to Longreach. These were the three main communities we were looking to assist in. The entire trip was memorable for two things: the number of kangaroo carcasses on the side of the road and the quintessential Australian bush habit of the single index finger salute to passing motorists without removing your hand from the wheel."

After a number of meetings and discussions, an agreement was reached to provide regular services for private and public patients in the region. In 2006 the group was awarded funding from the federal government to set up the first teledentistry model between Longreach, Barcaldine and Brisbane, increasing



**This page and opposite:
An example of
teledentistry in action,
courtesy of Melbourne's
Institute for a Broadband-
Enabled Society.**

the ability for the group to provide advice and investigations from a remote location. Through this method, support for the Queensland Health staff on the ground was dramatically improved, increasing the standard of services in the region. A

“The service and ease of dealing with Simon Moore from Investec has been fantastic—we are already arranging finance for the IT system there.”

DR JONATHAN CICHERO

significant part of this project involved the development of the IT infrastructure which could provide the desired communication.

“Brisbane Computing Australia has been our IT suppliers for over 12 years now,” says Dr Cichero, “and they helped design an intra-oral capture system along with providing the network services to link the three sites together. The biggest step for us was to install a business server in Brisbane to cope with the storage of all the data.” Now in 2013, Coopers Plains Dental Group provides in excess of 16 separate rotations to the Central West region each

year, including general anaesthetic services at Longreach Base Hospital. Like all things over time, an upgrade for the server was required and Simon Moore from Investec was on hand with the financial support. “Our IT support informed us that our existing system was starting to fail due to the high volume of information being processed and a new server would be required,” says Dr Paul Ansell, one of the five partners within the group.

“When presented with the proposal, the group turned to Simon with invoice in hand and that was the last we saw of it. Paperwork, documents, rates—everything was arranged within days. Deposits paid, final payments and automatic deductions were coordinated without hassle. It was the easiest financing we have ever been involved in. There are five partners in the business. We’re rarely all in town at the one time and coordinating signatures can be quite the logistical nightmare. Facility establishments, lease documents—Simon arranged everything with the minimum of fuss.”

Coopers Plains Dental Group is currently in the process of expanding their services in Emerald, Central Queensland, and will open their seven chair facility at the end of 2013. “The service and ease of dealing with Simon from Investec has been fantastic—we are already arranging finance for the IT system there,” says Dr Cichero. “It is a mutually beneficial partnership.” □

Seeing and believing

When Drs Edward Roufail and Anton van Heerden found the perfect location, they went about building the ideal ophthalmology practice

Real estate pundits have always said location is important, but Drs Edward Roufail and Anton van Heerden found a very specific location was the impetus for their opening the Armadale Eye Clinic. “We weren’t specifically looking for that location, but this building became available, and it was previously a medical practice, so it had existing medical permits and medical practitioner permits,” explains Dr Roufail. “To get a medical practice in that particular

location would be almost impossible now, because there’s no patient car parking and it has a permit for two doctors. It’s a very central location, and a pretty attractive patient demographic, so it’s a good location.”

“We came across this building and thought it would be a good place to set up an ophthalmology practice,” adds Dr van Heerden, “so we bought the building, and had to do quite a big fit-out in order to make it respectable. We were very keen to turn it in to a high-end practice and make it really look the part with all the appropriate finishings. We spent a reasonable amount of money doing it up properly and Investec has always been there to support us with that sort of stuff.”

Drs Roufail and van Heerden met when they were fellows at the Royal Victorian Eye and Ear Hospital back in 2007. “Anton came from South Africa to do a medical retina fellowship at the Eye and Ear and I was working as a vitreoretinal fellow at the Eye and Ear, and we just sort of worked together there and became friends,” says Dr Roufail. “We just continued our relationship after we left and started in private practice. We both have worked in—and are still working in—other practices, but they’re not practices that we’ve established, and some of them we have some control over

and some influence over what happens, but not all of them.”

They decided to strike out together rather than adapt one of the existing private practices they were involved with. “For example, I’m a director of Melbourne Retina Associates, so an equal with all of the other partners in that group,” Dr Roufail explains, “but then I worked at other practices in Frankston and Mornington, where I’m an associate, and it’s not really the same opportunities. You can’t set things up the way you necessarily want them, you can’t run a practice the way you want it, and this way you have much more control and much more autonomy. And it’s a business venture as well. If you’re running your own practice and your own business, it potentially could be more financially rewarding.”

The general location they were looking in was central to the demographic groups their patients tend to come from, and was salubrious enough to cater across groups. “It’s not in the

“We spent a reasonable amount of money doing it up. Investec has always been there to support us.”

DR ANTON VAN HEERDEN

city,” Dr van Heerden explains. “A lot of our patients don’t like travelling to the city to have their treatment, so we thought it would be better to be in the suburbs. It’s in between Toorak, which is an affluent suburb, and Caulfield, which is a less high-end suburb, so you can serve both populations. So I think it’s in a really good position for that.”

Once they’d agreed on the general principle of opening an eye clinic in this general area of Melbourne, and once they’d found the old medical clinic, the next step was organising finance. “We spoke to a few banks, of which Investec was one, and the big four as well, and I think Investec seemed to be the most flexible in



Dr Anton van Heerden (left) and Dr Edward Roufail found the perfect building — then set about making their practice.



Daniel Volker

BEST PRACTICE

"Back in May 2012, existing Investec Bank clients Anton and Edward were looking at purchasing the property they currently practice in," says Investec's Daniel Volker.

"What was interesting about the deal was the property was a converted residential house being used for commercial purposes which is very difficult to fund under normal circumstances at residential rates. We were however able to acquire 90 per cent loan to value at residential rates over a 30 year term, with interest only for the first five years, which was a fabulous outcome. This enabled the maximum interest deduction and freed up their cash flow in the short term. In addition the set-up and monthly running costs were minimal compared to that of a commercial loan.

"A lot of doctors don't necessarily know that they can actually fund something of this nature residentially. The purpose is commercial; and we're still able to extend residential finance. Many other banks consider the purpose only when determining the finance and this impacts the rate." □

terms of their financing," says Dr Roufail. "Some banks would lend money to purchase the property and equipment, but not lend money for the fit-out.

"There were three parts of the financing that we wanted funded: the building purchase; the equipment purchase; and the fit-out purchase. It was just a matter of working out what was the best deal in terms of interest rates and structure and so on, and Investec seemed to come up with the best arrangement for us."

The process of fitting out the rooms, once purchased, was fairly involved, says Dr van Heerden. "We decided to go with Medifit for the fit-out. Investec was happy we used Medifit who was very professional about the whole thing. We had to basically scoop out the whole building and start afresh. Ophthalmology, like dentistry, has quite specific requirements, and we had to be pretty frugal with our space because there isn't a whole lot of space in the building. However, they've managed to get every space to maximum."

The key issues in the fit-out were really maximising the patient flow. "We do a lot of testing of patients, so we work with orthoptists usually, and they see the patient first and do various tests, so it's just working out the good design for the practice," explains Dr Roufail.

"It wasn't a huge space so we were trying to maximise it. We could get various bits of equipment in the orthotics rooms so they could minimise the amount of movement of patients, particularly because some of the patients are elderly. In some practices they have to go from one room to another to another, to have various tests and so on, but we tried to minimise that as much as possible.

"Then we tried to maximise the number of consulting rooms that we have," continues Dr Roufail. "Sometimes we have several patients at one time, so we had a relatively small waiting room with probably about 30 or 25 seats—by the time you have patients with relatives and so on, they get taken up quite quickly.

We've got four consulting rooms and two orthoptic rooms, so two practitioners can work at any one time. To be able to achieve that we had to do a substantial amount of redesign and rebuilding work within the practice."

He adds: "Medifit was actually very



Drs Roufail and van Heerden were looking for finance to purchase the building, equipment and fit-out.

good because we purchased the building in August, and we went through a design phase, and then the building started in mid-November. People were coming to measure the building and drawing plans and then reworking those plans.

"That was all finalised by November. We asked them for a completion date which was 55 working days from the start date, and they did deliver on time. So, take out Christmas and New Year and other public holidays, and we were in there by March this year," recalls Dr Roufail.

"It was a very efficient process and they seem to have done a very good job from our perspective. It looks very good and it all works very well." □

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FYI

To find out more about the types of finance available to help you to meet your goals, go online to visit Investec's page for medical and dental professionals: www.investec.com.au/medical

Making it easy

There is an alternative supplier of EFTPOS services to the big four banks, and Investec has teamed up with them to shake up the payments space



Tyro is offering a new approach to EFTPOS and Medicare EasyClaim that is quicker and better than other providers.

While most people would be familiar with EFTPOS by now, many would not be aware there is an alternative provider of merchant services to their bank. Investec has teamed up with Tyro, Australia's only independent EFTPOS provider, to offer medical and dental clients an alternative to their current merchant facilities, which may save them money, time and hassle.

"Tyro is a natural partner for us," explains Investec's Stafford Hamilton. "We have introduced them to a number of clients as a possible replacement for their current merchant facilities provider, which is most often a big four bank."

One of the key advantages of the Tyro system is it can be linked to any bank account. "If you go to one of the big four banks and get their merchant facilities then they're going to direct the funds from the merchant facilities into one of their accounts as a default," Hamilton adds. "And most of their accounts earn negligible interest. For some practices this can be thousands of dollars a day flowing through their POS terminal earning next to nothing."

Whereas a Tyro POS can be linked to any bank account, including one that earns a decent rate of interest.

Tyro is the first new entrant into the EFTPOS business in over 15 years. "To compete with the banks we had to create a better, more reliable and superior EFTPOS service," explains Tyro's Jessica Ellerm. "We're really a new approach to banking."

"We're very much focused on EFTPOS—we don't offer any other financial products. This has allowed us to look at the payment experience in each market segment and ask ourselves, 'How can better EFTPOS help drive the top line for our clients

and improve the bottom line?'" One of the reasons Investec believed their clients would like Tyro, Hamilton explains, is their competitive fees. "They've done trials with some of our clients over the course of the last 12 months," he says. "The clients work out what kind of fees they're paying with their current provider and they do a comparison with Tyro and generally Tyro comes out very favourably. So I think within the whole basket of costs that you would have from your merchant facilities provider, overall they are quite competitive."

But one of the real selling points, explains Jessica Ellerm, is Tyro's ability to integrate seamlessly with a practice's management software (PMS). "Currently, using non-integrated bank terminals, practice staff are forced to enter the transaction into their PMS, then re-key it separately into their EFTPOS terminal—the whole process is clunky, very manual and leaves lots of room for error. To reduce errors and improve efficiencies, our PMS partners now use our simple technology to 'talk' to a Tyro EFTPOS terminal. So now it's a one-time entry of payment information—one transaction and less work for staff." The other great appeal of Tyro to medical practices is the system's integration with Medicare Easyclaim—in fact, Tyro is now the Medicare Easyclaim market leader, processing more than one million Medicare claims through the EFTPOS system each month; an extraordinary 673 per cent increase in just four years. And because Tyro's system integrates with the largest practice management software packages, the processing time drops to around 20 seconds.

"We hope that our partnership with Investec provides them with an opportunity to value-add for their health clients," Ellerm adds. "Like Investec, I think the value we place on client relationships and building value beyond the initial sale is very similar. For example, we have account managers that know Medicare Easyclaim inside out, so not only do you get a great EFTPOS service, you also get someone skilled at training your staff in how to process rebates and act as that lynch point between Tyro and Medicare should anything crop up. We're yet to hear of any banks providing a similar level of service." □

Delivering certainty

As an OBGYN in western Sydney during a baby boom, Dr Naim Arrage doesn't have time to think much about investments. Luckily, Investec can help him with that

A challenge that a number of medical practitioners face is working out the best way to invest excess income when you don't know a lot about finance or investments, and don't really have the time to educate yourself about them. That's the problem Dr Naim Arrage faced when he first considered investing some of the income he was earning as an obstetrician and gynaecologist. "When I first started out, property was one of the ways I identified for accumulating wealth," he explains. "I wasn't really into the share market. I had been burnt in the past, so I didn't really understand it very well. I didn't want to go back there and I had no other options to invest really. I spent a lot of time studying medicine so I didn't have much time to look at a range of investment opportunities and property seemed to be the safest bet." His previous experience with the stock market involved investing in a unit trust when he was in his late teens, which was halved overnight during the 1997 stock market minicrash. "Look, I know it's improved a lot since those ups and downs, but I just don't have the time to follow and chase it so I haven't really re-explored that avenue. I think I just invested at the wrong time. If it was any other time it probably would have been all right."

Dr Arrage is a private practising obstetrician and gynaecologist at Norwest Private Hospital, Westmead Private Hospital and Westmead Public, as well as being a senior clinical lecturer with the University of Sydney involved in the teaching of medical students. He is also a training supervisor at Westmead. "It is a busy place to work," he adds. "I have

a number of roles that do tend to keep me busy, but by far and away the biggest bulk of my time is taken up with private obstetrics. It's time consuming, and it's quite random. We get called out in the middle of the night to deliver babies and its long hours. I don't really have time to be mucking around with other investment information, and that's why Investec's been so helpful. They minimise the time that it takes to make things happen when I am looking to invest in property."


Dr Arrage's first exposure to Investec came about because his cousin, a dentist, recommended them when he was looking for a home loan 15 years ago. His cousin had dealt with Investec's Sandy Constanti, and recommended her. What really sold

"Investec was able to do things the banks couldn't, in terms of going for higher limits and requiring less initial outlay from us."

DR NAIM ARRAGE

Investec for Dr Arrage was the personal service. "I didn't have to chase the bank, the bank came to me, and Sandy made the whole process a lot easier than the banks seemed to be making it at the time," he adds. "Also, Investec was able to do things the banks couldn't, in terms of granting higher limits and requiring less initial outlay from us so they facilitated the process overall."

Time is a critical factor for Dr Arrage in choosing his banking relationship—between teaching, practising, delivering babies and running a business he doesn't have time to jump through hoops for his bank and with Investec he doesn't have to. Now, he says, he has multiple home loans with them and has a couple of cars leased through them as well. He has two fit-out



Dr Naim Arrage
discovered
Investec could do
things the other
banks couldn't.

loans with them—one for his rooms at Norwest Private and the other at Westmead Private, and he has an investment with Investec in the Investec Property Opportunity Fund (IPOF). “IPOF allows me to invest money in the fund and then they invest my money in property. You can earn your money back as well as any upside”.

The relationship has stayed constant, he says, because Sandy is always there. “After the first home loan or two, whenever we required financing for any project, we would call Sandy and we always found her very accommodating,” he says. “She was always able to help us out. So there was no point going elsewhere. Occasionally, I have investigated other ways of financing projects but Sandy’s way usually turned out to be the simplest and easiest.”

At present Dr Arrage’s primary investment interest is a new home he’s building, which he’s investing a lot of his savings into. “So for the next couple of years I’ll be tied up doing that,” he says. “Once that’s complete then we will be looking at paying down some debt and after that I will look at broadening our investment horizons and when I do, I’ll be turning to Investec for help. □

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BEST PRACTICE

According to Investec’s Sandy Constanti, clients like Dr Arrage are loyal to Investec because “we take a holistic approach for him, and allow him to grow his business which in turn grows his wealth”. He was first introduced to the bank through his cousin, she says. “Naim was trying to get funding for a transaction that could have cost him a lot of money if he didn’t follow through and complete. He couldn’t get it financed elsewhere and his cousin put him in touch and we worked with him to get it over the line. We earned his loyalty, and he has done a lot of finance with us since then, including setting up two practices. When it comes to investments, he (like many clients) responds well to opportunities when they come around because we try to support our clients with investments that are going to keep their capital as secure as possible.” □

Sandy Constanti



The final stretch

Dentist Tim Johnston thought buying a retirement practice would be easy if he'd just gotten finance to purchase a private hospital. Luckily, Investec was there to help

Paediatric dentist Dr Tim Johnston's problem with banks started just after he had purchased a hospital, which is surprising for a number of reasons. Firstly that he purchased a hospital at all, which seems an extreme way of shoring up future work; and secondly because the bank that financed the hospital purchase made it difficult for him to buy a small retirement practice.

"The building I'm in at the moment came up for a very quick sale and I needed finances quickly. I thought logically I would go back to the company that I had just been dealing with because they had all of my financials and the information that was needed to be able to approve a loan, and I hit the big bank mentality," he says. "It was okay as a consortium, but as an individual, wanting to finance it through my superannuation and to finance the fit-out, it became an issue."

The hospital purchase came about, he explains, because the private dental hospital in South Perth needed a buyer,

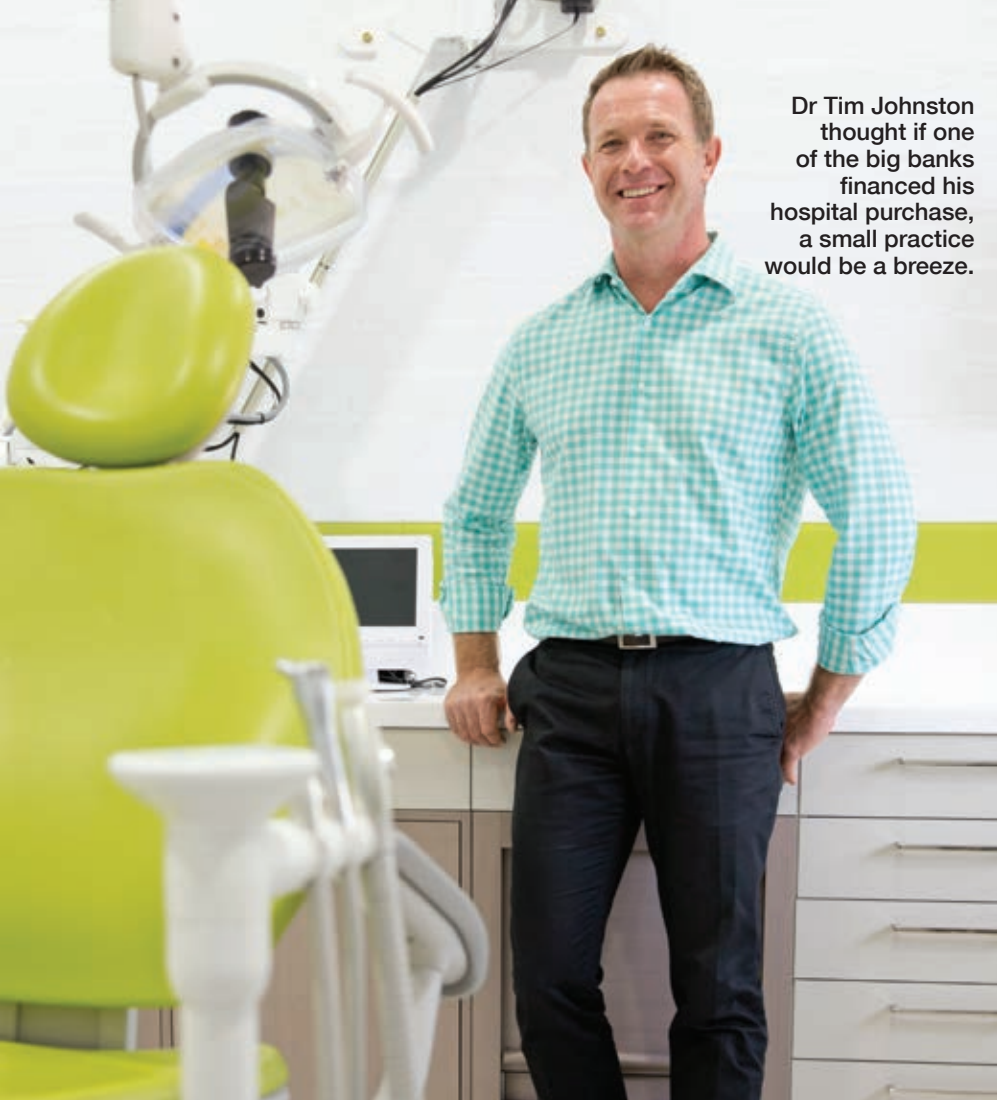
and property demands in that growing metropolis meant there was a threat it could end up as apartments. "The ownership of the hospital has changed hands a number of times during the 20 years that I've been using it, and it just happened that the business itself came up for sale a little while ago and a group of like-minded colleagues bought the business," says Dr Johnston.

"Then the building itself—the operating suites—came up for sale, so it seemed like a sensible thing that a similar like-minded group should purchase it in the aim to secure the building and the business for at least the next few years and hopefully further. It was just a sensible thought that a group of people get together and purchase it to secure our working careers."

The purchase came at a time of change for Dr Johnston. Back when he'd graduated from Melbourne University in the early 1990s, he was one of only three registered paediatric dentists in Perth. "To register as a specialist I had to do supervised work, so that was shared between John Winters and Peter Gregory," he explains. "John looked after me through the public system, and Peter helped me in

his private practice and really, that's just where it started... I was comfortable with Peter and he was comfortable with me, so after my two years of restricted practice I asked Peter if I could buy into his practice, and we had a 19-year-old relationship that worked very well until he retired two years ago."

For at least the past decade, though, he was aiming towards establishing a smaller retirement practice, focusing on a minimally invasive approach to paediatric dentistry. "That's the philosophy I've been using for the last decade," he adds. "I've worked with hard and soft tissue lasers, and soft tissue surgery is expanding. And really, it's just principles applied to paediatric dentistry where in the past we just put large stainless steel crowns over everything."



Dr Tim Johnston thought if one of the big banks financed his hospital purchase, a small practice would be a breeze.

When his partner retired, he explains, "I saw the opportunity to move ahead my plans for a retirement practice".

His wish-list for the perfect practice included being by the water (if he hadn't been a paediatric dentist, he would have loved to have been a marine biologist). He had been looking for something in the western corridor of Perth. "And being a kids' dentist, if I could set up right next to a daycare centre, that would be perfect," he says.

"So I was going down to a dental meeting in the south west, and I was passing the building and noticed a 'for sale' sign had gone up. The auction was on in two weeks. We had a look the next day... it was actually an art gallery with a small residential apartment attached to it at the back. So I could see the working of it; the art gallery could be my surgery just by putting walls in, and the apartment area my administration and reception. It didn't take a lot of imagination to see how it could work very well. You know when you walk into a building and you go, 'It just feels great'?"

But the problem came when he returned to the bank that had helped finance the hospital purchase—reasoning that they

were familiar with his personal finances.

"I just thought logically, this group of people have all of my details, we've gone through a finance deal with them, I shouldn't have too many hassles. And I was wrong," he says. "Luckily I knew Debbie Kiely from Investec. Debbie had helped me out very early on in my career, when I had set up a branch practice with her and it was just a very easy thing. I told Debbie what I wanted, she nodded, knew exactly what I needed, and that was basically it. Everything was put together and there was not a lot of hoops to go through to understand that I had a job to do and I didn't have a lot of time to run around getting bits of paper.

"So when it came to the 11th hour, we gave Debbie a call and said, 'Help', and we expected her to say that you should have come to me first, but she didn't. She just really said, 'Yeah, no problem, you can go ahead.'

"My wife Anna and I just looked at each other, saying, 'You idiots! We should have been here at the very beginning'. After all this, all my sleepless nights were over. And that's the story of Investec to us. The team just gets the job done without any fuss." □



Debbie Kiely

BEST PRACTICE

While Dr Tim Johnston was pleasantly surprised that Investec could help when he had problems financing his retirement practice, Debbie Kiely wasn't. "Investec could do it because we understand his business," she says. "And we're nimble. We came to the rescue in that situation and turned everything around very quickly."

Investec also helped when it came to the fit-out of the new practice. "They made changes to the plans," Debbie recalls, "which would have cost them more, so they needed the finance re-approved quickly. But it wasn't a problem. And because he paid for it on his Investec credit card, he got an enormous number of frequent flyer points too!" □

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Out on a limb

Orthopaedic surgeon Dr Nicola Ward had decided to settle down, buy a home and start a practice—if only she could find the time to do it

When Dr Nicola Ward decided to settle in Brisbane after finishing her fellowship in Bristol, UK, she had a few things to distract her from those everyday tasks of getting a car, a house and working towards setting up a private practice. “As an orthopaedic surgeon in a big trauma hospital, I have two half days a week where I have planned activities,” she explains. “The other four days a week—and on occasions on the weekends—it’s a case of, ‘Let’s see what happens, what comes through the door’.”

There was one other problem. “I know absolutely nothing about money, or any of those things,” Dr Ward adds. She asked her friends and one of them highly recommended Investec’s Bill Dale, so when she had a spare second she shot off an email. “If somebody else has had good dealings, you feel like you can just give everything to them and walk away and not worry about it,” she says now.

She spoke to Bill, telling him she wanted to lease a car, buy a house and start a private practice, in that order. “And he said, ‘Well, go buy a house first because then you can lease whatever car you want, but if you lease a car first, that’s going

to affect borrowing capacity from a housing point of view.’

“I had sold my car before I went to the UK, and had been driving a rental car since I got back. So that spurred me on a bit to buy a house. I thought that I may as well just do it now; there’s no point in paying rent and renting a car when I don’t need to be,” she says.

That kind of advice is surprisingly useful when you’re more focused on fixing traumatic pelvic injuries than figuring out your finances. And Dr Ward’s job was made a little more taxing recently by taking on the extra role of acting deputy director of the department. She landed there after a decade of travelling.

“Since I left home to go to university, I’ve probably lived in the same city for a maximum of two years at a time. Until now I haven’t had any desire to change that, because I hadn’t decided where I was going to end up until three years ago. Then I’ve just been away and working in the UK for two years, so now I’ve come home with a plan to stay in Brisbane for the rest of my life. I just finally decided it was time to be a grown-up, I suppose.”

She had grown up in New Zealand and done her initial training at university in Dunedin, before shifting to Australia in her second year as a doctor.

“I initially looked on the map and chose somewhere close to the Great Barrier Reef,” she says. “I saw there was a place called Townsville so I rang the hospital up and said, ‘Can I please have a job’, and they said, ‘Yes, when can you start?’ There’s been a

Dr Nicola Ward is not an impulse-buyer, despite buying the first apartment she saw.



few times in my life where I've been in the right place at the right time, and they were very good. The director of orthopaedics there at the time took a punt on me and I hope he thinks it was a good idea. Evidence would suggest it's gone well."

Starting with an orthopaedic junior non-training job, suddenly 10 years had gone by and she was a consultant orthopaedic surgeon. It is a profession that has taken her around Queensland's top end and off to the UK, but Brisbane had the attraction of the sun, the lifestyle, and the pelvis unit at the Princess Alexandra Hospital.

Dr Ward had a general idea of the type of home she was looking for. "I had been looking while I was away to get an idea of what was around," she says, "because there's a lot of new apartments going up at the moment. I had a ball-park kind of price and suburb and then I contacted Bill Dale and said, 'Can I do this?' And he said, 'Sure, start looking and when you find something you like, give me a ring'. Very pain free and easy."

What she wanted was something in central Brisbane with river views. "I have ended up purchasing an apartment in Kangaroo Point, which has a view of the river," she says. "If I had to draw my dream apartment, I would have drawn this one—it couldn't be better for me. And it was the first one I looked at. Bill thinks I'm an impulse buyer... which I am, I guess."

Just as important—if not more so—for Dr Ward was how easy Investec made the process. "For example," she says, "yesterday



Bill Dale

BEST PRACTICE

According to Investec's Bill Dale, one of the great attractions of the Investec residential loan product is the ability to lend 100 per cent to doctors without mortgage insurance. "Certainly in Nicola's case, it was the best option," he says. "That could get her into the market, and save her an amazing amount on mortgage insurance." But one of the real strengths of the relationship, he says, is the way Investec continues to regularly review her loans, and transition her to better value products as the opportunity arises. "We'll do a full review every 12 months, and as soon as we can see she's got the capability of consolidating those loans into just one at a lower rate, we're going to transition her into that loan pro-actively as it becomes available." □

I had to sign the final paperwork and I tentatively made a time, then rang up to confirm with Bill and they said, 'We can come to you if you want', and that had never occurred to me. Immediately that took so much stress out because I was worried about getting into town, finding a car park and thinking I've got this case I've got to do, and I have to do that for that case, and that meeting, and I was getting a bit stressed out about it.

"They came to my office, and it took 20 minutes, instead of an hour and 20 minutes if I had to go into town, and it's brilliant. It's been so much easier than I thought it would be. Maybe I would have bought a house a few years ago if I'd known it was going to be so straightforward." □

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Graduation day

As a new graduate, you need financial help now—not when you're established

Plenty of people will tell you that the end of your medical or dental degree is actually the start of something much more exciting, but your average financial institution doesn't seem to think so. Despite you being one of a small and select group of graduates, it's sometimes hard for a bank, which calculates your credit-worthiness based on broad criteria, to realise that. That's where Investec is different.

"Being focused and a specialist bank, we're always looking for ways to add value," says Investec's Brent Zurowski. "It's a small population we're talking about here—there are only about 3000 graduates a year, so we try to do things a bit more bespoke. The reason the other banks don't do it is because they don't feel the number of graduates makes it worth their while."

Investec knows what your medical, dental or veterinary degree is worth. "We know the medical and dental professions are a lower risk area," explains Investec's Barry Lanesman. "So as a result, as specialists in that area, we are able to do things that the general financiers are unable to do. We've been doing it for 20-odd years, so we know this market in a deeper way than anyone else."

Two of the ways Investec is proposing to reward graduates is through their banking package and the Investec car loan. With the banking package, you get a Platinum credit card and an everyday banking account with an overdraft facility, providing you with a limit of up to \$21,000. One of the key features of the banking package is an Investec Platinum credit card with a limit of up to \$6000. The card offers an extensive range of additional card benefits including concert ticket pre-sales, concierge services and



The Investec car loan boasts flexible terms, deferred repayments and low fees.

travel insurance as well as outstanding service. Also, every \$2 spent on eligible purchases in Australia on your Investec Platinum credit card will earn you one Qantas Point, which gives you the best chance to rack up those frequent flyer points (because at the end of this degree, you deserve a holiday).

You also get an Investec One Account for your everyday banking with no monthly account fees, an overdraft limit

Two of the ways Investec is proposing to reward graduates is through their banking package and the Investec car loan.

of up to \$15,000 and our new debit card with payWave, which lets you access your money wherever Visa is accepted.

You can withdraw cash at more than 1.9 million ATMs in the Visa Global ATM network and you get five free local withdrawals a month when you draw cash from any of the major Australian banks. There is no ongoing monthly fee.

Your Investec debit card also comes with sophisticated security features such

as Verified by Visa when you shop online and ongoing fraud monitoring by our fraud team, Orion.

What's more, as an Investec debit cardholder, you also get direct access to the very best entertainment experiences with Visa Entertainment. Best of all, there is no annual credit card fee on the Investec Platinum credit card for the first year and no establishment fee on the Investec One Account with overdraft (which can save a total of \$645 if you take out the banking package).

The Investec car loan boasts flexible terms up to five years; deferred repayments for up to three months from purchase date; and no document fee (save \$395). What's more, if you get both the Investec One Account and the credit card, Investec will deposit an extra \$100 into your account. In fact, they'll deposit another \$100 if you also take out finance for a new car.

And with both offerings, Investec will also stretch out the time you need to make repayments. "That's because you finish your university degree, you want to have a holiday, and you need a few months to get yourself going," explains Brent Zurowski. □



Debbie Kiely

Investec specialist bank, Perth

"I think sometimes when you go to other countries that don't have what we have, you realise how much we take for granted and how much joy you can get from the simple things. It's just refreshing and makes you realise how lucky you are. That's why I recently travelled to Rwanda to trek into the jungle and meet a family of gorillas.

"Anything to do with third-world countries, wild animals and helping children are at the top of my 'must-do' holidays list. This was something I've always wanted to do, and I thought if I don't do it now I'm never going to do it, so I just researched and did it.

"You leave early in the morning from the town of Ruhengeri, next to the Parc National des Volcans and the mist just rises and clears from the mountain, and it's just green everywhere. It's a beautiful country, really lush and everything's terraced, and there's waterfalls coming out of nowhere... it's just stunning.

"We trekked into this dense jungle and you come around into a clearing and there they are—they're just like black dots in this massive green space. We were able to sit with a family of gorillas. I actually sat with the biggest silverback in the world, and it was just the most amazing experience. They're huge but peaceful animals. It was really emotional and inspirational to sit with them in the wild with no bars in between us.

"It was the most fantastic experience. I learnt so much about the gorillas and how rare and human-like they are. Then on the back of that, learning about the history of the country and how they were able to forgive made it a powerful holiday. And on top of that, the country's absolutely beautiful." □

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