

## About Nova

Nova Medical Finance is New Zealand's only specialist medical finance company and offers the flexibility of easy payment plans for your surgery. They offer some of the lowest personal loan rates available and understand the unique requirements of borrowing for medical purposes.

Nova is run by doctors and other medical professionals, and works very closely with the medical profession. Nova is affiliated with some of the best and most highly trained doctors in New Zealand and works with these practices to ensure the best possible outcome for patients. Because they are specialist medical financiers they also understand the need for discretion and sensitivity when it comes to all things medical.

## Financing with NOVA

With Nova, financing your surgery really is as easy as 1, 2, 3.

1. Fill out the on-line application form at [www.novamedical.co.nz/application/](http://www.novamedical.co.nz/application/).
2. Nova will give you a call within 24 hours and advise you of the outcome, and will then send you some documentation to complete once approved.
3. Once Nova has received the completed documentation back from you your bank account will be direct credited with the funds for your surgery.

To apply online now, click the link below:



Or for more information call Nova Medical Finance toll-free on:

0800 NOVAMED (668263)

It really is as easy as that.

## What Are the Monthly Repayments?

Nova offers discounted interest rates from 14.75%\* per annum for patients of affiliated practices. This is one of the lowest personal loan rates in the country.

Cost	12 Months	24 Months	36 Months	48 Months	60 Months
\$3,000.00	\$308.31	\$173.28	\$127.04	-	-
\$4,000.00	\$403.56	\$225.68	\$166.51	-	-
\$5,000.00	\$498.82	\$278.07	\$201.05	-	-
\$6,000.00	\$594.08	\$330.46	\$240.52	\$194.51	-
\$8,000.00	\$784.59	\$435.24	\$319.45	\$255.26	-
\$10,000.00	\$975.10	\$540.02	\$393.46	\$321.34	\$277.64
\$12,000.00	\$1,165.62	\$644.80	\$472.40	\$382.09	\$330.81
\$15,000.00	\$1,448.83	\$801.97	\$585.87	\$475.88	\$407.64
\$20,000.00	\$1,925.11	\$1,067.94	\$778.29	\$630.42	\$543.50
\$25,000.00	\$2,398.84	\$1,329.89	\$970.70	\$784.96	\$679.37

**\*Note:**

1. Repayments are based on a discounted interest rate of 14.75% p.a., documentation fee of \$250 and include optional Lifestyle Protection Insurance
2. A standard interest rate of 15.75% p.a. applies to patients of affiliated practices. We are pleased to offer the 1% Novasure interest rate discount to approved clients who wish to include Lifestyle Protection Insurance
3. Rates and fees are subject to change without notice
4. All approvals are subject to normal lending criteria