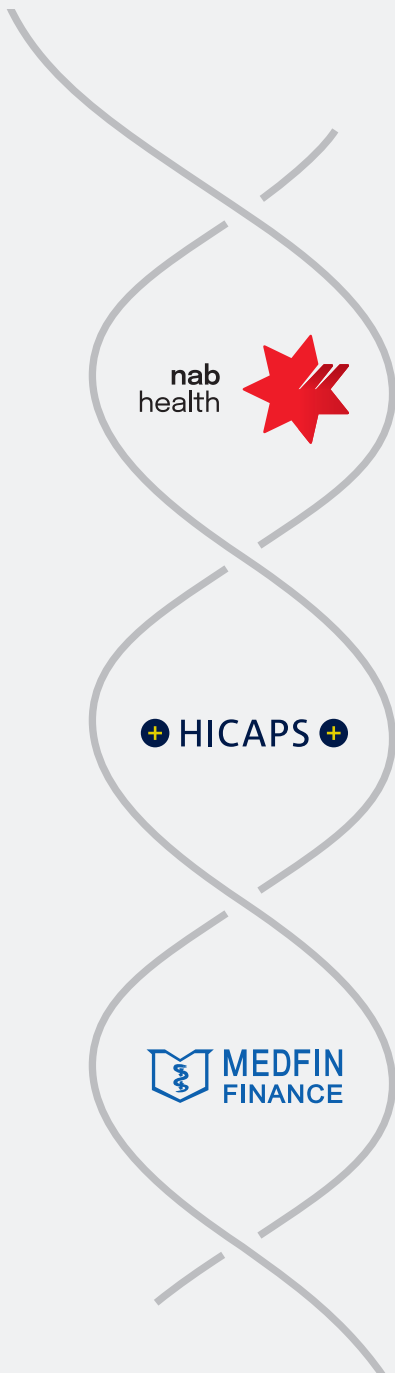


NAB Health Insights

Key Findings for Dentists

March 2026



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Foreword

Dental health is a vital component of overall wellbeing. Understanding patient expectations is critical. Insights into satisfaction, communication, access and perceived value help inform sustainable practice models, strengthen patient loyalty, and ultimately improve long-term oral health outcomes.

In this summary report, we reveal the top 5 insights for dentists. These findings provide practical guidance for dental practices navigating rising patient expectations alongside affordability pressures.

The results show encouraging progress. Visitation and satisfaction have both improved year on year, with patients rating dentists highly for communication, listening and care. However, while more Australians are attending within recommended timeframes, four in ten still do not meet clinical guidelines – and affordability remains the primary barrier to regular visits.

This report also includes valuable quotes from dental patients, an inspiring customer story as well as the voice of our NAB Health bankers and Medfin Relationship Managers sharing what trends they are seeing in the market amongst dental practices.

NAB is committed to supporting a thriving dental industry. Through NAB Health, Medfin and HICAPS, we bring together financial expertise and integrated healthcare claiming and EFTPOS solutions to help dentists focus more on patient care and less on administration.



We are pleased to present these insights and trust these findings will support your dental practice in delivering high-quality, patient-centred care.

John Avent
Executive, NAB Health
CEO Medfin Finance

As the CEO of HICAPS, I have the privilege of listening to dental practices across Australia and understanding the changing expectations of the patients they serve. Today's dental patients expect more than excellent clinical care – they want convenience, clarity and a seamless experience.

This whitepaper shares key insights into what patients value most and where dental practices are feeling the pressure. While trust in dentists remains strong, rising costs, administrative complexity and time constraints are making it harder to deliver the experience patients now expect.

At HICAPS, our role is to remove friction from the moments that matter. We help dental practices simplify claiming processes, reduce administrative burden and create greater certainty for patients, so teams can spend less time managing processes and more time focused on care.

I'm proud to share these actionable insights and support dental practices as they adapt, grow and continue delivering outstanding outcomes for their patients and communities.

Deanne Bannatyne
CEO HICAPS





5 Key Highlights for Dentists

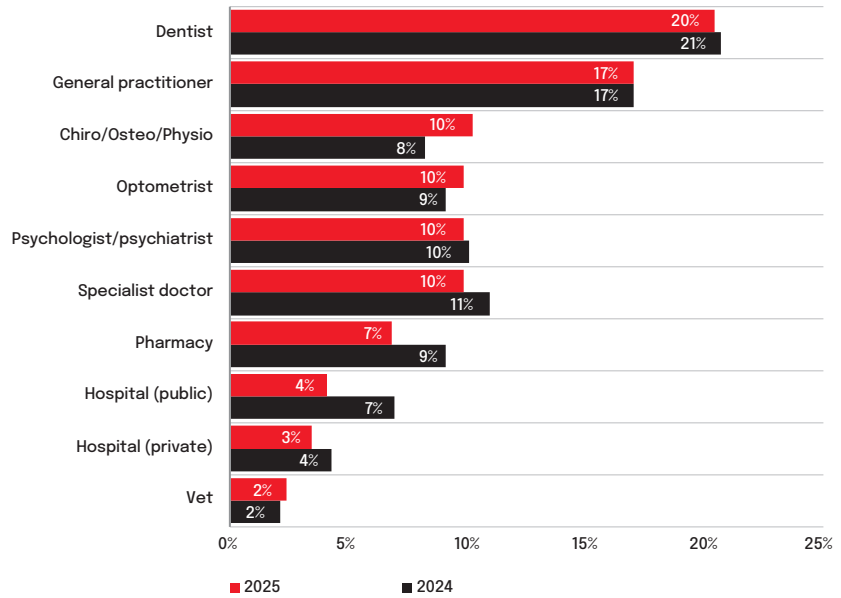
01

Patient satisfaction and visitation are rising, but dental visits are still not meeting guidelines.

The good news is more Australians are visiting dentists, with visitation increasing from 50% in 2024 to 55% in 2025. Overall satisfaction with dentists also improved, scoring 8.2/10 (up from 8.1). Satisfaction was notably higher among older Australians and those in rural areas. Dentists scored 7.4/10 for value (but only 54% rated their care as 'excellent' value i.e. scored 8+), 7.9/10 for listening and 7.9/10 for making patients feel cared for (66% felt 'completely' listened to, 68% felt 'completely' cared for). But, while the proportion of Australians visiting a dentist within the ADA-recommended 6 to 12 months has increased, 4 in 10 are still not meeting these standards. Worryingly, around 13% of the population have not visited a dentist in over 5 years. Dentists were also the most commonly missed health practitioner Australians felt they should have visited in the past year. Those with private health cover and in higher income groups are much more likely to visit regularly. Dentists can play a more proactive role in patient education, introduce reminder systems, and follow-up care to encourage more regular attendance and improved oral health outcomes.

Worryingly, around 13% of the population have not visited a dentist in over 5 years.

Figure 1: Which health practitioners should you have visited in the last year but were unable to do so for some reason



02

With affordability the main barrier to visitation, value for money & transparency are key.

Cost continues to be the primary reason Australians avoid visiting the dentist, cited by around 6 in 10 (57%) who had not visited in over a year – a figure that has grown steadily over recent years. The financial barrier is particularly acute in rural areas (69%) and among women (61%). Unsurprisingly, people from lower socioeconomic backgrounds are more heavily impacted by the cost of dental care – while 56% of higher income earners visited a dentist in the past year, only 43% of those with lower incomes did so. Many patients feel practitioners are “charging their fee, but never really fixing the problem” and want better value for money and more time spent addressing their issues during appointments. Value for money is one of the leading areas where less satisfied patients believe improvement is needed. Patients want dentists to provide more transparency around fees, ideally aligning charges with the time and care provided. Patients are seeking better value, not just lower prices. Proactive, clear communication about treatment plans, costs, and aftercare can help dispel confusion and reinforce the perception of fairness and value. Written summaries

The financial barrier is particularly acute in rural areas (69%) and among women (61%).

Figure 2: How could overall quality of care from Dentist been improved?

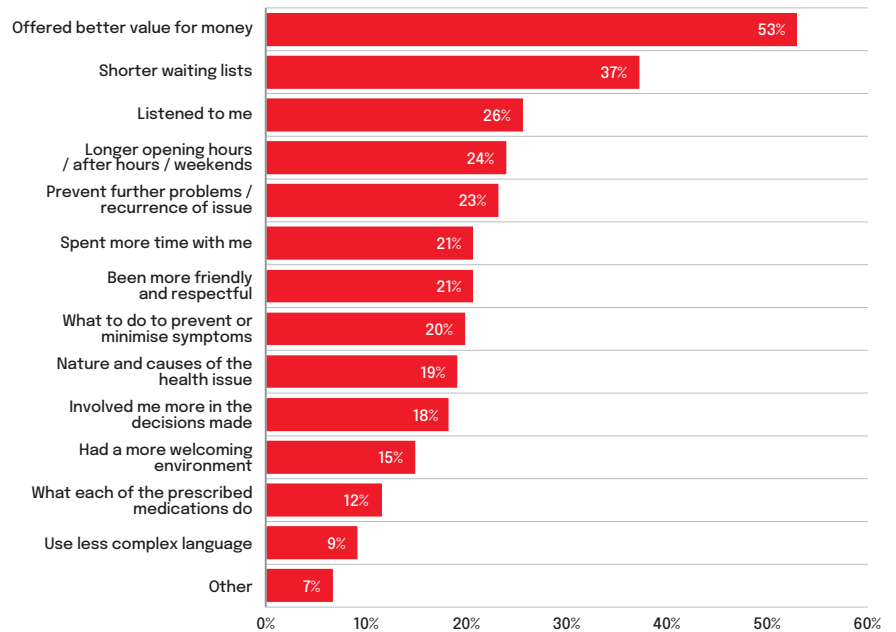
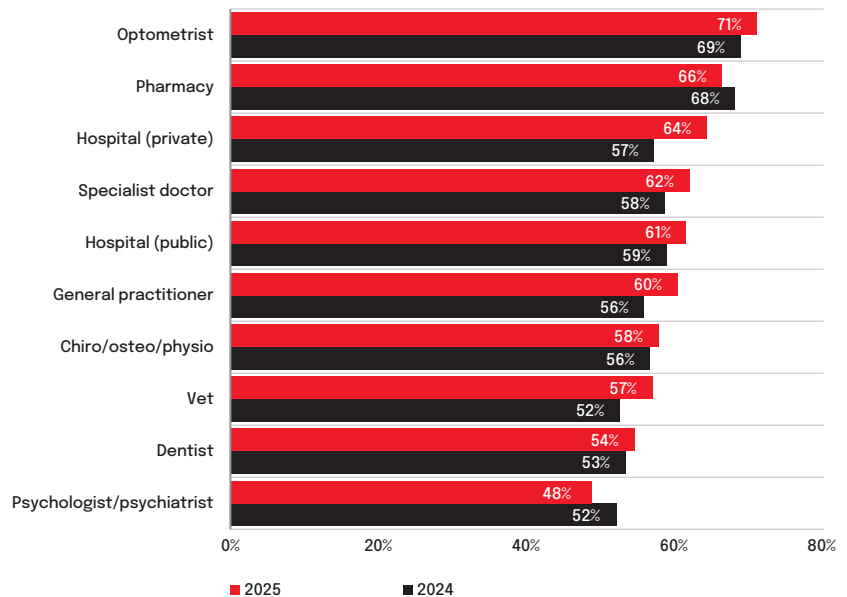


Figure 3: Was the care, advice or treatment you received good value for money?



and pre-appointment information can further support transparency. Dentists may consider implementing flexible or tiered pricing models, offering bundled services, or introducing subscription plans for preventive care. Payment plans may also alleviate the immediate financial burden and encourage

patients to maintain regular check-ups, fostering long-term relationships and loyalty. Finally, with 1 in 4 people citing ‘lack of time’ as the reason they didn’t visit a dentist despite needing to, being on time, or keeping patients aware of any delays would clearly be valued.

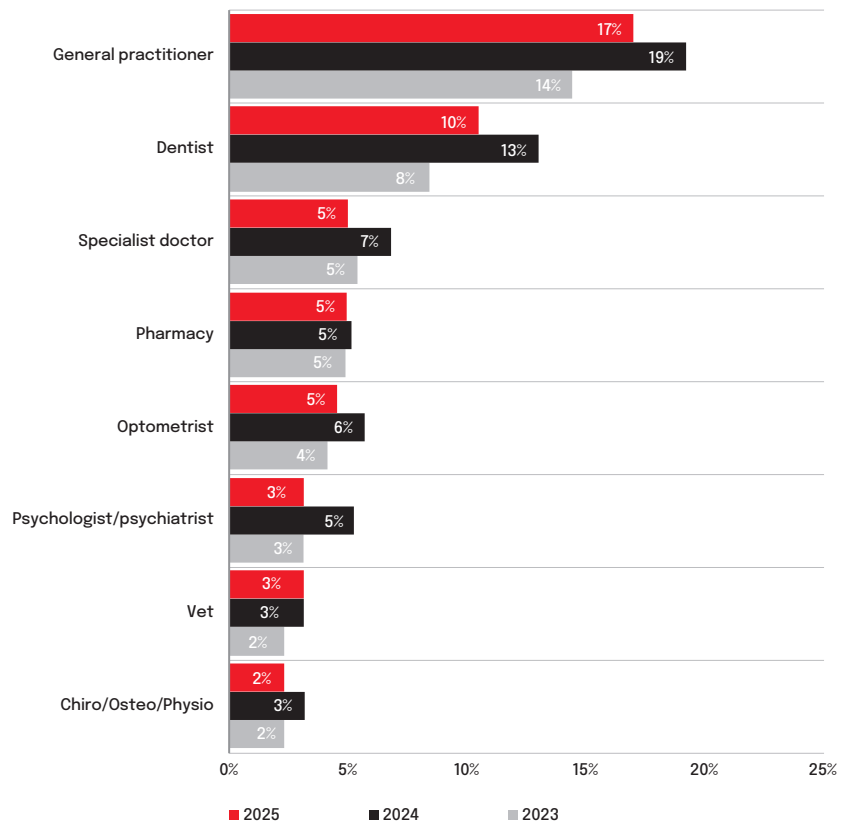
03

Switching dentists has become more common - driven by dissatisfaction. About 1 in 10 Australians (10%) have switched dentists in the past 2-3 years (down from 13% in 2024, but higher than 8% in 2023), with the rate higher among those in capital and regional cities.

Key reasons patients switch include perceived poor value, cost, lack of thoroughness, and feeling rushed. This highlights the importance to focus on patient-centred care, affordability, and building trust to retain patients. Patients value a personal connection and attentive care. When absent, loyalty declines. Switching is most common among younger patients (18-34) who prioritise convenience, technology, and affordability. Older patients tend to be more loyal but will leave if care quality or empathy declines. Patients dislike feeling hurried and want clear explanations of procedures and options. Allocating sufficient time for each appointment and following up with written summaries or aftercare instructions can reinforce a sense of value and care.

Patients value a personal connection and attentive care. When absent, loyalty declines.

Figure 4: Health professionals switched in the last 2-3 years because dissatisfied in some way.

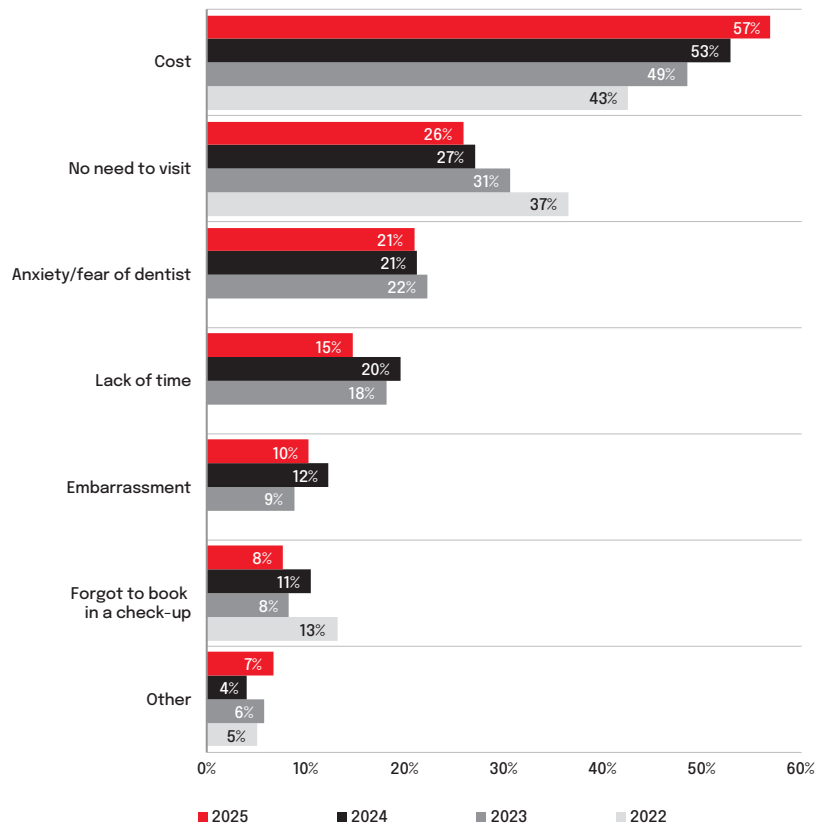


04

Communication and personalised care matter. Despite being scored highly for using plain language (average 8.2/10, up from 8.0), patients still want more plain-English explanations, written information, and for practitioners to read their history before appointments.

Personalised, attentive care and feeling listened to are highly valued, directly impacting satisfaction and loyalty. Ultimately, while clinical competence remains crucial, the lasting impression for most patients is shaped by how they are treated on a personal level. Practices that strike the right balance between cost, convenience, quality, and compassion are best positioned to meet the evolving expectations of Australians and foster long-term patient loyalty. Training staff in empathy and active listening ensures that every interaction is warm and supportive, further reinforcing a patient-centred approach. Interestingly, 1 in 5 (21%) Australians also report avoiding a needed dental visit due to anxiety and fear of dentists. While some patients have little hesitation in identifying themselves as anxious, other patients may be very reluctant to bring up the issue of their dental anxiety. Dentists can use the 'tell-show-do' technique to reduce uncertainty and increase predictability - explain what will happen and why ('tell'), then demonstrate the procedure ('show'), and finally perform it ('do'). Other helpful methods include allowing rest breaks, using signals (like raising a hand to pause), distraction, and relaxation breathing.

Figure 5: Reasons for not visiting a dentist for more than a year.



Personalised, attentive care and feeling listened to are highly valued, directly impacting satisfaction and loyalty.

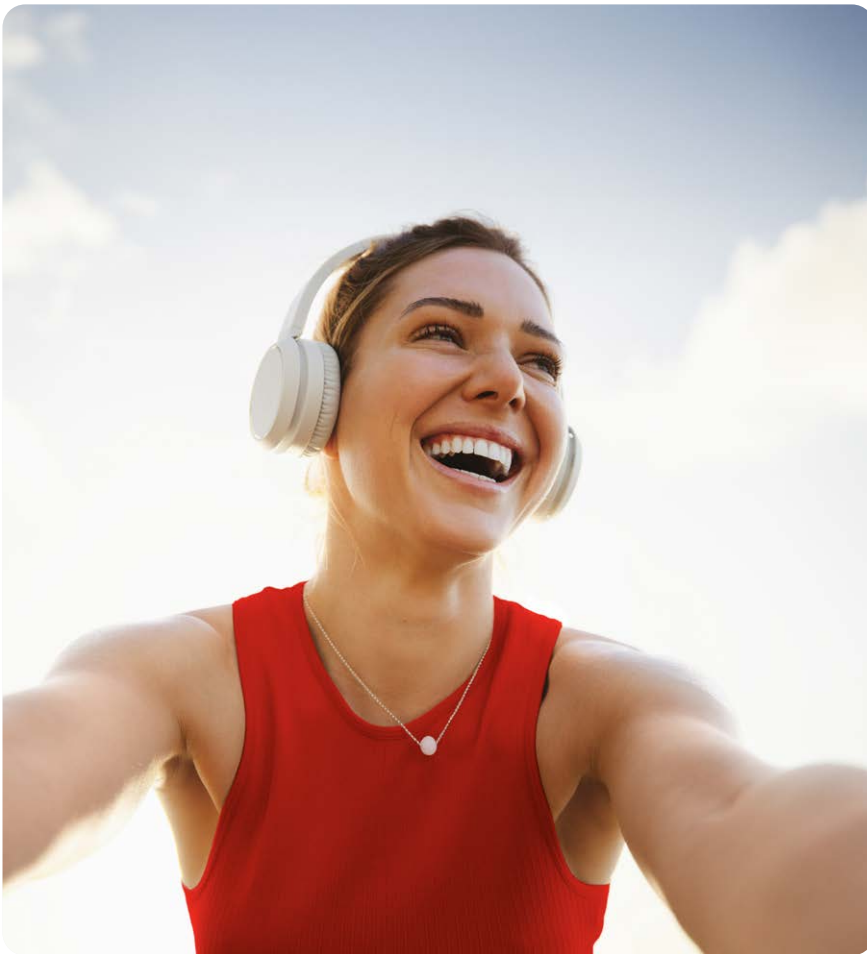


05

The practice environment matters to the patient experience.

Comfortable waiting areas with amenities like natural light, quiet zones, and calming décor can help reduce anxiety and make visits more pleasant. Providing privacy during consultations and treatments ensures patients feel respected and secure. Staff interactions play a crucial role; respectful, warm, and empathetic communication from all team members builds trust and makes patients feel valued. Practices can also enhance the environment by offering stress-relief aids, such as soft music, relaxing visuals, or noise-cancelling headphones for

those sensitive to dental sounds. Displaying real-time wait times and providing updates via SMS can help manage expectations and reduce frustration. Simple touches like offering water, tea or coffee, reading materials, or charging stations in the waiting area can make visits more convenient and pleasant. Creating designated children's play zones or family-friendly spaces helps cater to patients of all ages and eases anxiety for younger visitors. By investing in these aspects, dental practices can differentiate themselves and foster positive, long-lasting relationships with their patients. A great dental practice environment goes beyond just clinical expertise – it's about creating a welcoming, comfortable, and patient-centred space.



Actionable Tips for Dentists:

- **Focus on Affordability:** explore tiered pricing for common procedures to give patients options, bundle services (e.g., cleaning & check-up) at a discounted rate, offer subscription plans for preventive care (annual cleanings, check-ups).
- **Elevate the Appointment Experience:** SMS/email reminders for upcoming appointments and follow-ups, add “urgent slots” for same-day or next-day bookings for emergencies, use virtual pre-consultations for quick triage and advice before in-person visits.
- **More Empathy & Better Communication:** Provide written summaries of treatment plans and aftercare instructions, train staff in empathy and active listening techniques (role-play scenarios), ask for patient preferences (e.g., music, comfort items) to humanise visits. Dental anxiety must be addressed: practices that fail to manage patient fears lose patients to more empathetic providers.
- **The Environment Matters:** create a “comfort corner” with calming visuals, soft music, and stress-relief aids; display real-time wait times on screens or via SMS updates; offer noise-cancelling headphones for patients sensitive to dental sounds.
- **Leverage Technology & Improve Engagement:** Enable online cost calculators for transparency before booking, use post-visit surveys with quick rating scales and open comments, introduce loyalty programs (e.g., points for regular check-ups redeemable for discounts).

Patient perspectives: Dentists

“Give me things to read afterwards and things I can do in the meantime. If it’s affordable, then I’m more likely to go frequently and get more out of it.”

“It always seems too rushed and textbook. More personalised care and a deeper attempt to understand needs and concerns would be good. A more holistic approach to health would also help.”

“Dentist could be a lot cheaper! They make in 10 minutes what it takes me a day to earn. They should also provide loyalty discounts for long-term patients.”

“Don’t try to upsell everything. A quick 5 minute appointment shouldn’t be charged the same as 30 minute one.”

“Why do dentists have the doors open so you can hear their machines. It’s nerve racking!”

“Expand bulk billing to dentists.”

These patient verbatims were sourced from the 2025-26 NAB Health Insights Report.



Banker Perspectives

Banker perspectives

1. What trends are you seeing amongst successful dental practices?

“Successful dental practices are ramping up their marketing efforts—whether it’s investing more in outreach or maintaining an active blog and social media presence—to stay connected with patients and educate them on treatments like Invisalign or implants. They’re also taking a closer look at their own data to reduce cancellations and improve recall appointments, while focusing more on cosmetic procedures and embracing new technologies such as cloud software, intraoral scanners, CAD/CAM, 3D printing, and AI for both education and diagnostics.”

Mark McNamara, Business Bank Executive, NAB Health QLD

“Successful dental practices are increasingly focused on preventative care, regular patient attendance, and maximising lifetime patient value rather than episodic treatment. These practices demonstrate strong operational maturity, investing in

Successful dental practices are increasingly focused on preventative care, regular patient attendance, and maximising lifetime patient value

structured practice management, defined team roles, and performance tracking alongside clinical excellence. There is also a clear trend toward selective and sustainable growth, greater use of hygienists for routine care, upskilling dentists to perform more complex procedures in house, and adopting new technologies to reduce outsourcing, improve efficiency, and deliver a consistently high quality patient experience supported by strong practice culture.” **Dennis Zhou, Business Bank Executive, Medfin VIC**

“The most successful dental practices are combining great patient care with smart business fundamentals. Through NAB Health, we see practices that prioritise transparency, follow up and efficiency outperform over the long term.” **Alli Dolling, Business Bank Executive, NAB Health NSW**

2. How are dental practices adapting service offerings or payment models to improve accessibility and affordability?

“Dental clinics are increasingly offering flexible payment plans to help break down cost barriers, especially for higher-value treatments, making dental care more accessible. Bundled preventative care and membership or discount models, often driven by private health insurance, are encouraging patients to book regular checkups.” **Mark McNamara, Business Bank Executive, NAB Health QLD**

“Dental practices are adapting by normalising flexible payment options, including payment plans and third party finance, to reduce upfront cost barriers for patients and improve treatment acceptance. Many are also adopting staged



treatment planning, allowing patients to progress through clinically appropriate care over time rather than deferring treatment entirely. Importantly, successful practices focus on clearer communication of value, outcomes, and long term oral health benefits rather than discounting fees, helping maintain trust and sustainability.” **Dennis Zhou, Business Bank Executive, Medfin VIC**

“Affordability is the biggest barrier to regular dental care. Practices using flexible payment options and preventive care bundles are making care more accessible while improving cash flow certainty.”

Alli Dolling, Business Bank Executive, NAB Health NSW

3. Are dental practices investing in technology or practice environment improvements to enhance patient experience?

“Many practices are investing in on-site scanners and AI-driven tech to speed up assessments and reduce patient exposure to radiation, allowing same-day recommendations. The shift toward modern, welcoming fitouts is transforming clinics into spaces that feel more like hotel lobbies or beauty salons, which helps ease patient anxiety. These improvements are often financed through a mix of term debt and equipment finance, with some clinics opting for longer repayment terms on their premises to make these upgrades feasible.”

Mark McNamara, Business Bank Executive, NAB Health QLD

“There is strong evidence of continued investment in digital dentistry and workflow efficiency, including intraoral scanners, digital imaging, and cloud based practice management systems, which improve patient comfort and reduce chair time. Practices are also upgrading physical environments, using modern fit outs and patient centred design to support premium positioning and higher value treatment. These investments are typically supported through structured equipment and fit out finance, enabling practices to align repayments with cash flow rather than self funding major capital expenditure.” **Dennis Zhou, Business Bank Executive, Medfin VIC**

“Dentists are investing more in technology, from digital practice systems to faster claiming and transactions through HICAPS. These investments improve the patient experience and reduce administration, and are often supported by tailored NAB Health finance solutions.” **Alli Dolling, Business Bank Executive, NAB Health NSW**

4. What strategies do successful dental practices use to encourage regular attendance and follow up care, and how do these impact planning?

“Practices are using proactive recall systems—automated reminders via SMS or email, re-booking before patients leave, and following up on incomplete treatments—to keep patients engaged. Extended hours during evenings and weekends, engaging blogs and social media, thoughtful touches like Christmas cards, and convenient on-site free parking all play a role in making visits easier and more appealing, driving more consistent attendance.”

Mark McNamara, Business Bank Executive, NAB Health QLD



“Successful practices rely on systemised recall processes, automated reminders, and proactive communication to encourage consistent patient attendance and follow up care. Many utilise dedicated non clinical team members to manage recalls, treatment coordination, and patient education, improving engagement and treatment acceptance. This consistency in attendance supports more predictable revenue streams and allows practices to plan staffing, equipment utilisation, and clinician capacity with greater confidence.” **Dennis Zhou, Business Bank Executive, Medfin VIC**

“Practices that use reminders and clear treatment plans may see more consistent patient attendance. That consistency gives dentists greater confidence to plan, invest and grow with the support of NAB Health.” **Alli Dolling, Business Bank Executive, NAB Health NSW**

5. Examples of innovative financial solutions helping overcome visitation barriers and improve outcomes

“Flexible payment plans, expertise in navigating government programs, and instant health fund rebates through HICAPS are helping practices reduce cost barriers and streamline the patient experience, ultimately leading to better care and improved outcomes.” **Mark McNamara, Business Bank Executive, NAB Health QLD**

“Innovative financial solutions, such as interest free or low interest patient finance offered at the point of care, are helping reduce financial hesitation and enabling patients to proceed with

treatment when clinically required. Bundled care and preventative programs that package examinations, hygiene, and monitoring are also improving patient compliance and ongoing engagement. From a practice perspective, finance solutions that provide upfront payment while patients repay over time help protect working capital and support sustainable cash flow.” **Dennis Zhou, Business Bank Executive, Medfin VIC**

“Integrated claiming, payments and flexible finance can remove friction at the point of care.” **Alli Dolling, Business Bank Executive, NAB Health NSW**

6. What are the primary financial challenges dental clients face, especially regarding affordability and pricing strategies?

“Finding and retaining staff—especially for late night and weekend shifts—remains a significant challenge, with rising wages adding further pressure. The broader cost of living is prompting some patients to cancel or delay appointments, forcing practices to consider discounts to stay competitive. Additionally, fit out cycles are becoming shorter, increasing capital costs and requiring careful financial planning.” **Mark McNamara, Business Bank Executive, NAB Health QLD**

“Dental practices face growing financial pressure from rising labour, consumables, rent, and technology costs, while patient price sensitivity limits the ability to increase fees. Balancing affordability with sustainable profitability remains a key challenge, particularly in competitive metropolitan markets. In addition, the

capital intensive nature of modern dentistry requires ongoing investment in technology and facilities, placing continued pressure on cash flow, debt capacity, and long term financial planning.” **Dennis Zhou, Business Bank Executive, Medfin VIC**

“Rising costs and patient affordability remain key pressures. NAB Health works closely with dental practices to structure finance, payments and cash flow solutions – including HICAPS – so pricing reflects value, care and sustainability.” **Alli Dolling, Business Bank Executive, NAB Health NSW**

Affordability is the biggest barrier to regular dental care





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* HICAPS are the largest supplier of private health insurance point of sale claiming services in Australia.

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From family dentist to purpose-led paediatric practice

Through thoughtful growth, clinical leadership and community engagement, Dr James Lucas has built a specialist paediatric dental practice guided as much by compassion as expertise.

An invitation to study postgraduate paediatric dentistry changed the course of Dr James Lucas's career. Originally a family dentist, he went on to specialise in dental trauma and the care of medically compromised children – work that has greatly improved the lives of countless young people and their families in Australia and overseas.

With a career spanning more than four decades, Dr Lucas's impact on paediatric dentistry has been immeasurable. He has made his mark as a consultant and Deputy Director of the Dental Department at the Royal Children's Hospital in Melbourne, as well as President of both the Australasian Academy of Paediatric Dentistry and the Australian and New Zealand Society of Paediatric Dentistry.

But some of his most meaningful work has been further afield. For more than a decade, Dr Lucas volunteered as a visiting consultant at the National Hospital of Odontostomatology in Ho Chi Minh City, Vietnam, providing hands-on clinical teaching and working alongside local clinicians caring for children with cleft lips and palates. In recognition of his service to paediatric dentistry and the dental community, he was awarded a Member of the Order of Australia in 2019.

The business of care

His achievements don't stop there though. Alongside his clinical and academic work, Dr Lucas has also built a thriving business. His practice, Lucas Dental Care, gained strong momentum early on and now operates across three locations: Glen Iris, Bundoora and Mornington.

"We opened the first surgery in Glen Iris in 2003 to provide general family dentistry, as well as treatment for children and patients with special needs," he says.

It soon became clear there was overwhelming demand for specialised care. In response, the practice expanded to Bundoora and Mornington, with both locations dedicated to supporting children with medical and behavioural needs.

Dr Lucas values the collaborative environment. "[Like Glen Iris], the Bundoora and Mornington practices are located within dental hubs where specialists can share infrastructure," he says. "We consult with each other and often treat the same patients, which works well for everyone."

"We decided to buy and rebuild a property, and NAB helped us every step of the way," Dr Lucas says. "That's now our three-story flagship dental practice, which opened in 2019."



A long-term partnership

Dr Lucas's relationship with NAB stretches back decades, beginning with a loan for his first home and evolving alongside his career and growing practice. As Lucas Dental Care expanded from a single surgery into a multi-site operation, access to the right financial support became increasingly important.

That support was particularly critical when the Glen Iris building was earmarked for redevelopment.

"We decided to buy and rebuild a property, and NAB helped us every step of the way," Dr Lucas says. "That's now our three-story flagship dental practice, which opened in 2019."

Over the years, Dr Lucas has also embraced new tools and services as they've emerged. He began banking with NAB Health when it was launched and, by coincidence, was already using Medfin for leasing and equipment purchases when it became part of NAB. He has also used HICAPS since its introduction to streamline claiming and transaction solutions and improve cash flow.

"When you're developing practices as we have, you need confidence in the people providing finance and advice," Dr Lucas says. "That's always been the case with NAB. Andrew Francis, my relationship banker, is excellent - knowledgeable, practical and very helpful."

John Avent, Executive, NAB Health, says the relationship reflects NAB's focus on supporting health professionals as their businesses evolve. "It's a pleasure to hear James talk about the different ways we've supported him and his practice over the years," he says. "We look forward to continuing that partnership in the years ahead."

A commitment to community

Dr Lucas has no plans to expand the footprint of his business, but he is focused on extending its influence and depth of expertise.

"That may mean bringing more paediatric dentists into the practice and supporting them to help build an even more specialised centre," he explains.

Alongside clinical excellence, Dr Lucas is equally committed to supporting children's wellbeing more broadly. The practice sponsors the Children's Program at the Melbourne Fringe Festival, as well as Polyglot Theatre - one of Australia's leading children's theatre companies - which takes performances directly into schools.

He also regularly visits kindergartens and primary schools to give children a gentle, positive introduction to dental care. In addition to authoring research papers and academic chapters, Dr Lucas has co-authored a children's book about dentistry.

"Our brand is about making children feel happy and comfortable," he says. "That's something I'm keen to keep building on in the years ahead."

"That may mean bringing more paediatric dentists into the practice and supporting them to help build an even more specialised centre," he explains.

"Our brand is about making children feel happy and comfortable," he says. "That's something I'm keen to keep building on in the years ahead."

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