HEALTHCARE SUITE
OF BMO® FINANCING SOLUTIONS
bmo.com/professionals

Realize *your vision* with our best-in-class healthcare banking expertise and financing solutions for Pharmacists.

For the past 25 years, BMO Bank of Montreal has been providing customized financing solutions to pharmacies across Canada. Whether you are an established owner of multiple locations or soon to acquire your first pharmacy, our healthcare banking specialists can deliver the financial solutions that you require. We have a dedicated healthcare banking team that focuses on all types of pharmacies, whether they are operating independently or are part of a network.

Leveraging industry knowledge to bring expert advice to you.

Managing a successful pharmacy means focusing on your customers' well-being, and finding innovative financial solutions to keep your business operations running smoothly.

At BMO we have established a team of banking specialists who understand the unique requirements of the healthcare industry, and can help improve your pharmacy's cash flow profitability.

BMO also provides financing and cash flow solutions to many other healthcare professionals and medical practices, including:

- Dentists
- Optometrists
- Veterinarians
- Chiropractors
- Specialized Medical Clinics
- Healthcare/Medical Office Real Estate
- Other Healthcare Professionals

For more information please contact:

Director of National Industry Programs

Toll-free line: 1-877-629-6262

National.IndustryPrograms@bmo.com

Pharmacy Acquisition Financing[1]

You have decided to buy an established pharmacy. We can tailor a financing solution that recognizes the market value of your business, rather than just its physical assets. We work closely with your key business relationships and advisors to ensure the smooth completion of your purchase.

Leasehold/Equipment Financing[1]

Whenever you need access to cash to upgrade or replace equipment, furniture, fixtures or leaseholds for your pharmacy, we have capital financing available to help make those purchases possible.

Operating Financing[1]

Borrow exactly what you need for your inventory needs and operating expenses, when you need it. Simply write cheques to draw down the operating loan up to a pre-determined limit. Conversely, deposits are automatically credited to your outstanding loan.

Real Estate Financing[1]

The growth of your pharmacy may require you to purchase land or buildings, start new construction or make major renovations to your store. If so, our specialized financing can help you acquire new property or expand existing premises to suit your needs.

Optimizing Your Cash Flow

Effectively managing your revenue cycle is the key to operating a successful pharmacy. By putting receivables and payments (including point of sale) to work more quickly we can help you make your cash work harder for you.

BMO Bank of Montreal

[1] Subject to meeting Bank of Montreal's usual credit granting criteria.
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Realize your cash flow goals with our best-in-class health care banking expertise and *treasury & payment solutions* for Pharmacists.

For more than 25 years, BMO Bank of Montreal has been providing customized treasury and payment solutions to pharmacists across Canada. We understand the changing dynamics of your industry and we apply that knowledge to the services that can help your pharmacy run more efficiently, control costs and provide a better patient and customer experience. Our health care treasury and payment specialists have the expertise to focus on all types of pharmacies, whether operating independently or as part of a network.

Optimizing Your Cash Flow

Effectively managing your revenue cycle is the key to operating a successful pharmacy. By getting receivables and payments (including point of sale) to work more quickly, we can help your cash work harder for you.

Account Information and Control

Maintaining an accurate view of your cash position is critical when making business decisions. BMO's Online Banking for Business platform gives you control of your cash flow and access to your business accounts, investments, loans and corporate credit card accounts. You can process transactions securely from anywhere, 24 hours a day, seven days a week[1].

Receivables Processing

Converting sales into cash quickly means those funds can be put to work for your pharmacy sooner, strengthening your business. Pharmaceutical payments can be debited electronically from the accounts of your customers and patients. Alternative payment options, such as scheduled payments, make it easy for your customers to plan for recurring medical purchases while getting necessary funds to you faster.

Payables Processing

Sending timely, accurate high value payments to suppliers and creditors is a vital part of the pharmacy business. Our electronic capabilities can quickly and securely transfer funds to your payee accounts domestically and internationally. Our electronic employee processing options give pharmacy employees access to their payroll funds immediately while reducing the risk of cheque fraud and additional cheque expenses.

Card Processing

Improving your cash flow can easily be achieved by offering card payment options. We can help set up point-of-sale solutions to give your customers and patients convenient debit and credit payment options. Our corporate card services allow you ease of purchasing and an additional 30-day payment period to keep your money active longer.

Leveraging industry knowledge to bring expert advice to you.

At BMO, we have established a team of banking specialists who understand the unique requirements of the health care industry, and can help improve your pharmacy's cash flow profitability by offering health care focused treasury and payment solutions.

BMO also provides financing and cash flow solutions to many other health care professionals and medical practices including:

· Dentists

· Optometrists

· Veterinarians

· Chiropractors

· Other Health Care Professionals

For more information please contact:

Director Treasury & Payment Programs

TPS.IndustryPrograms@bmo.com

BMO Financial Group

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