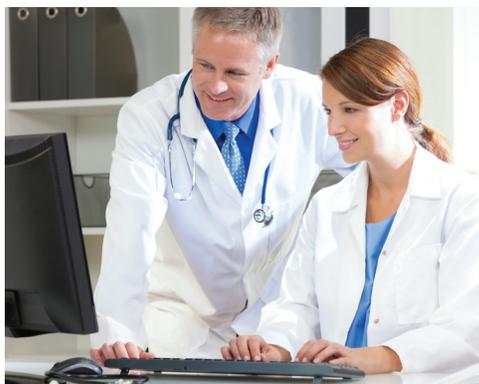




HEALTHCARE SUITE
OF BMO® FINANCING SOLUTIONS
bmo.com/professionals



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

For the past 25 years, BMO Bank of Montreal has been providing customized financing solutions to medical clinics across Canada. Whether you are an established owner of multiple locations or soon to acquire your first clinic, 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 medical clinics, whether they are operating independently or are part of a network.

Leveraging industry knowledge to bring expert advice to you.

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

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

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

- Dentists
- Pharmacists
- Optometrists
- Veterinarians
- Chiropractors
- 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

Business Acquisition Financing¹

You have decided to buy an established medical clinic. 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 a smooth completion of your purchase.

Leasehold/Equipment Financing¹

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

Operating Financing¹

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 Financing¹

The growth of your clinic may require you to purchase land or buildings, start new construction, or make major renovations to your premises. 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 medical clinic. By putting receivables and payments (including point of sale) to work more quickly we can help you make your cash work harder for you.