



First Health Finance

PATIENT FINANCE

Looking for a way to pay for your medical procedure?

It's simple, fast and convenient with our affordable and flexible monthly payments.

Why First Health Finance?

First Health Finance (FHF) is proud to be the first finance company in South Africa, specifically geared towards making all medical procedures affordable to all, by offering flexible and affordable payment plans. We have relationships with, and are endorsed by thousands of medical practices throughout South Africa, and have already received thousands of applications since our inception.

By using the First Health Finance payment plan, you are able to keep your other credit facilities in place, making sure they remain available for your everyday living.

The concept of patient finance has been available and successfully proven in Europe, North America and Australia for many years, and we are proud to offer this in South Africa.

Why wait?

With FHF, you can now have the medical procedure you need or want, without worrying about the upfront cost. Our payment plan is specifically aimed at providing you access to medical procedures that have been previously unaffordable to the average individual, due to the high costs.

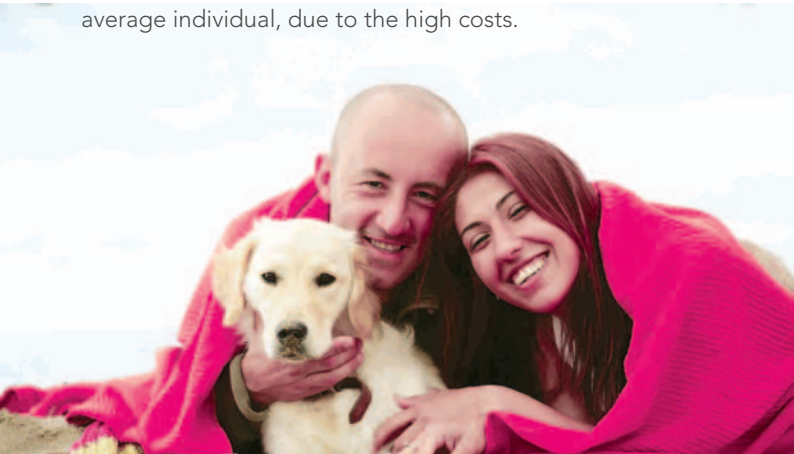


It's easy!

More and more South Africans are using First Health Finance to pay for their medical procedures, because they do not have a medical aid, or because their medical aid will not cover the procedure.



Our call centre consultants are ready to assist, call toll-free 0800 212 537, or visit our website at www.fhf.co.za for more info.



Calculate your monthly payment:

Visit our website at www.fhf.co.za, and use our online calculator to work out your monthly payment. First Health Finance finances procedures from R6 000 and upwards.



"The first wealth is health"

RALPH WALDO EMERSON

First Health Finance is offered across South Africa and covers the following:

Benefits of First Health Finance:

✓ Simple application process

It only takes 2 minutes to apply online or by fax, visit our website at www.fhf.co.za or call our toll-free number on 0800 212 537.

✓ Quick turnaround

One of our friendly, knowledgeable and helpful consultants will get back to you within hours.

✓ Convenient

Once approved and all documentation has been completed, FHF will make payment directly to your practitioner on your behalf, so you can focus on the procedure, not the finance.

✓ Private

We respect your privacy, so all our data is kept 100% confidential, and is not shared with any third parties.

✓ No down payment

There is no deposit or down payment required, and there are no fees or penalties, should you wish to settle up early. Payment plans range from 6 months to 30 months.

✓ Competitive interest rates

At First Health Finance, we try and offer you the most competitive interest rate that we can, making the payment plan as affordable as possible.

✓ Reliability

First Health Finance is registered with the national credit regulator in South Africa (NCR 3009), and therefore enforces responsible lending practices. FHF also offers a protection plan, allowing you to sleep easy, knowing that your debt will be covered in full in the event of retrenchment, death or disability.

- ✓ Cosmetic/Plastic Surgery
- ✓ Dentistry
- ✓ Gastric Bypass/Banding
- ✓ Hair Restoration
- ✓ Hearing Devices
- ✓ Fertility Treatments
- ✓ Laser Eye Surgery
- ✓ Orthodontics
- ✓ Pregnancies
- ✓ Veterinary Treatments

* We are constantly adding new procedures, so visit our website to view our full updated list.



First Health Finance

Call **0800 212 537** toll-free or visit www.fhf.co.za to apply.