



Finance Your Medical Costs with HealthCredit by MediVouch.

Flexible Credit Options

Get multiple credit offers from South African Registered Credit Providers.

Total Health Coverage

Finance surgeries, treatments, medical devices, medication, and more.

Tailored Financing

Get covered from R500 to R350,000.

Swift Approval

Get approved within 2 to 48 hours.

Bundled Applications

Complete one credit application to cover payments for multiple treatments.

Don't Let Cash Flow Limit Your Care.

Supported by these leading South African Registered Credit Providers:



FREQUENTLY ASKED QUESTIONS.

1. How does it work?

Get a quote and apply via your Doctor to get multiple credit offers from South African Registered Credit Providers.

2. What can I finance?

Surgeries, treatments, medical devices, medication, general and specialist consultations, and other healthcare expenses.

3. Who's eligible?

If you're 18 years or older, have a good credit score, and meet the specific credit criteria, you may apply for HealthCredit.

4. How much can I qualify for?

Get covered from R500 to R350,000.

5. How quickly can the application be approved?

Less than R15,000 within 2 hours. More than R15,000 within 48 hours. Subject to your credit score.

6. What are the repayment terms?

2 – 60 months, depending on the agreement with the Registered Credit Provider.

7. Which Credit Providers can I get HealthCredit from?

Capitec, Nedbank, TymeBank, MediFin, Boodle, and Payflex.

8. Are emergencies covered?

Pre-admission emergency health services aren't our focus, but we can help you apply for financing should you incur emergency healthcare costs after care.

9. Do I need medical aid?

No, HealthCredit is available if you're uninsured or need financing for co-payments on your medical aid.

10. Can I use HealthCredit with medical aid?

Yes, cover out-of-pocket expenses, co-payments, deductibles, and procedures not covered by your medical aid.

11. Am I guaranteed a loan?

No, HealthCredit can't guarantee that you'll receive credit offers from Registered Credit Providers. The outcome of credit assessments is subject to their individual evaluation processes and criteria.

12. Is HealthCredit a Medical Scheme or Health Insurance Product?

No, HealthCredit is not a Medical Scheme or Health Insurance Product. It's a platform that connects patients with Registered Credit Providers to help them secure financing for medical expenses.

13. Do HealthCredit Transactional Fees Apply?

Yes. Transaction fees up to 5% will automatically be charged on top of the credit amount you apply for. Once the credit application has been approved, you will be liable to repay the full amount (including the transaction fee).



MediVouch is developed by Vertice Software Solutions (VSS). VSS is not a Registered Credit Provider (RCP). VSS does not offer financial advice regarding credit products or management. All credit applications and outcomes are subject to the assessment by RCPs and the terms of the South African National Credit Act. All loans and credit terms are negotiated and contracted between the patient and the RCP. Fees of 5% to 8.5% may apply for healthcare services below R3,500.00.

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