

HAYATI Healthcare - Patient Financing Instructions

1. Confirm the Patient is either a **UAE National** or **UAE Resident** (with a minimum 6 months residency visa in UAE). **Minimum wage requirement is 6,000 aed per month.**
2. Confirm Patient is **21 years old or over**. *NB. If patient is under 21 years old, ask Patient whether any family member would be able to apply on their behalf (e.g. parent, brother or sister).*
3. Confirm that the minimum patient financing required is Dhs 13,000 or over.
4. Confirm whether the Patient is seeking **Conventional financing** or **Islamic financing**. *NB. HAYATI Healthcare currently only offers **Conventional financing** services. We are planning to offer Islamic financing services by the summer of 2010.*
5. If the following questions have been answered satisfactorily, then direct the Patient to www.hayatihealthcare.com.
6. If the Patient requests to know what their monthly repayments would be, direct them to click on the '**For Patients**' tab and enter the financing amount in the '**Loan Calculator**'.
7. If the Patient requests to know how the process works and what is needed to complete the process, direct them to the '**How does HAYATI's Application Process Work**' tab.
8. If the Patient has any further questions or queries, direct them to the '**FAQs**' tab, which has answers to any and all other questions they may have.
9. To start the application process, the Patient first needs to register by clicking the '**APPLY NOW for a Healthcare Loan!**' and completing the '**Registration**' tab by entering their name, email address and password.
10. To complete their online application process, the Patient should complete all the remaining tabs, including:-
 - a. Loan
 - b. Personal
 - c. Employment
 - d. Banking
 - e. Expenditure
 - f. Mortgage

11. Once each of these sections is fully completed, all of the tabs will have turned **GREEN** and the Patient will be ready to submit their application by clicking the **'SendApplication'** tab, at the bottom of the **'Summary'** tab.

12. Once the application has been sent, the HAYATI staff will be automatically notified via email and will follow up with the Patient within 48 hours.

13. The Patient will receive their Patient Financing **'Pre-Approval'** upon successful review of their completed online application, together with submitting copies of the following **four (4) documents**:

a. Copy of their valid Passport

b. Copy of their valid UAE Residency Visa

c. Copy of their last six (6) months Bank Statements

d. Original copy of their official Salary Certificate

NB. These documents can either be sent via fax or via direct collection through the Healthcare Provider's office.

14. To complete the final application process and start their medical treatment with their Healthcare Provider, the Patient will need to meet HAYATI representatives to sign their final **Loan Application document**, bringing with them their **original valid passport** for verification. The Patient will also need to submit their **'Post Dated Cheques (PDCs)'** for their fixed monthly repayments, together with paying their **Loan Application processing fee** of two percent (2%).