

Deposit Power

Get started
with Deposit
Power today.



Our complete guide to deposit bonds

The trusted way to boost business





01 | What is a deposit bond?

A Digital Certificate providing a guarantee to the seller that the buyer will pay at settlement, so your clients can hold on to their cash longer – and you can secure more deals.

As good as cash:

Issued for up to 10% of the purchase price.


Flexible:


Short-term bonds from 0 to 6 months and long-term bonds from 7 months to 66 months (5.5 years).


Low fees:


No upfront fees until the bond is issued, fees are calculated as a small percentage of the deposit amount.


02 | Why use Deposit Power bonds?


 **Convert more loans**
Grow your business faster.

 **Increase revenue**
Get more deals in less time.

 **Easy and simple**
Apply easily via our online platform.

 **Instant approvals**
Receive instant quotes and approvals online.

 **Stay updated**
Easily track applications and updates.

 **Secure deals upfront**
With an innovative product for off-the-plan clients.



**We're "AA-"
(Very Strong) rated!**

The highest rating for deposit bonds in Australia. Deposit Power Bonds are underwritten by HDI.

120+
years of proven reliability

175+
countries in global network

\$87B
in group annual insurance revenue (2023)

100%
of claims paid in Australia within 48 hours

03 | When can you use a bond?



Whether your client wants to buy right now or prepare for an auction, our bonds suit any scenario.

Short-term bonds

From 0 to 6 months

- No cash down
- Buys your client time
- Keeps clients ready to act
- Complete cash deposit substitute
- Client pays when they settle

Scenarios:

Simultaneous settlements: retiring couples downsizing, families upsizing, separation, divorce.

First-home buyers: guarantor loan, house hunting bond.

Investors: residential and commercial.

Long-term bonds

Up to 66 months (5.5 years)

- Save clients thousands
- No cash down
- Keeps clients \$ in the bank
- Helps clients enter the market now
- No big cash commitment

Scenarios:

Buying off-the-plan: residential or commercial property.

Buying house and land packages: with long term settlements.

Investors: residential and commercial.

04 | How do your clients qualify for a bond?

There are only a couple of criteria your clients need to meet before their bond is approved in minutes:

| SHORT-TERM BOND | HOUSE HUNTING BOND | LONG-TERM BOND (buying off-the-plan) |
|--|--|--|
| TERM: From 0 to 6 months (for all standard settlement terms up to 6 months) | | TERM: From 7 to 66 months (5.5 Years) |
| <p style="text-align: center;">QUALIFYING CRITERIA</p> <p style="text-align: center;">Funds to complete: Loan approval, cash, term deposit, shares etc.</p> <p style="text-align: center;">OR</p> <p style="text-align: center;">Equity in Residential property</p> <p style="text-align: center;">Up to \$150k = 1 x the deposit amount in equity Over \$150k = 2x the deposit amount in equity</p> | | <p style="text-align: center;">QUALIFYING CRITERIA</p> <p style="text-align: center;">Must have equity of:</p> <p style="text-align: center;">For 7 to 24 months: 3x the 10% deposit amount For 25 to 36 months: 4x the 10% deposit amount For 37 to 66 months: 5x the 10% deposit amount</p> <p style="text-align: center;">Note: Guarantor options are available</p> |
| PRICING: Small % of deposit amount (one-off fee) | FREE: Unconditional approvals for up to 6 months. Same pricing as short-term = small % of deposit | Head to depositpower.com.au for a quote |

05 | How do you apply for a bond?



It's so simple. Get accredited, then log into your Partner Portal for instant approval in just three steps:

| | | |
|--|---|---|
| <p>01</p> <p>Apply for a bond. Enter the buyer, property and vendor details, and sign the necessary documents.</p> | <p>02</p> <p>Get instant approval. Your client will pay the one-off fee. If approval is conditional, we'll let you know what other documents we need.</p> | <p>03</p> <p>The bond is issued! Your client will receive their digital bond immediately. They now have the power to buy!</p> |
| <p>What you (the broker) will receive:</p> <p>An email with the fee quote.</p> | <p>An approval notification, and any relevant information.</p> | <p>A confirmation that the bond is issued, with notifications sent to all parties involved.</p> |
| <p>What your client will receive:</p> <p>A DocuSign email where they can sign the application.</p> | <p>An email with a link to pay the one-off fee.</p> | <p>An email with a live URL to their digital bond, so they can access it on their device and secure their property immediately.</p> |

★★★★★ 5-star reputation

We've helped over 1 million Australians secure their properties so far. They say it best:

- "So quick and so easy. Would highly recommend Deposit Power. The form was simple and easy to navigate. No complex questions. What a relief it's done. Thank you."

Dean (Customer)
- "Quick and easy process. Very easy to use the Deposit Power system. I love the fact that the payment only gets made by the client when they are ready to use it."

Kelly (Broker)
- "Fast, reliable, quick approval, clear requirements. Highly recommended for those looking for a deposit bond."

Bryan (Customer)
- "I cannot speak highly enough of the level of service and the ease of use, my client and agent were appreciative of the quickness of issuing the bond. If you're not using Deposit Power, you don't know what you're missing out on!"

Tony (Broker)



Get started with Deposit Power today.

