

# Our complete guide to deposit bonds

Buying a property just got easier

## 01 | What is a deposit bond?

Your ticket to securing a property. Fast! This Digital Certificate provides a guarantee to the seller that you'll pay the deposit amount at settlement, meaning you don't have to part with your cash until later. So, as long as you can afford the property, we'll cover the deposit.

### 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 buy with a deposit bond?

### Act now, settle later

No rush to gather a deposit.

### Ready to buy in minutes

Secure your digital bond online.

### Grow your savings

Keep earning interest for longer.

### Support at every step

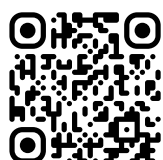
Sydney-based customer service team.

### Assessed by experts

Reviewed and approved by an experienced team.

### No ongoing fees

Just a one-off bond fee at the start.



Get started with Deposit Power today.



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?

Our bonds last From 0 to 6 months for short-term purchases and up to 66 months (5.5 years). So whether it's an established property or off-the-plan purchase, a bond helps you move faster and secure it now.

- Simultaneous settlements: upsizing or downsizing
- Simultaneous settlements: separating or divorce
- House hunting or auction bonds
- First-home buyer or guarantor loan
- Commercial property buyer
- Property investor
- Buying off-the-plan residential or commercial property
- Buying house and land packages with long term settlement

### 04 | How do you qualify for a bond?

There are only a couple of criteria you need to meet before you're approved in minutes:

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

## ★★★★★ 5-star reputation

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

#### Dean (Customer)

"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."

#### Kelly (Broker)

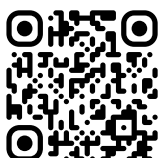
"Quick and easy process. Very easy to use the Deposit Power system. I love the fact that the payment only gets made by the client when they are ready to use it."

#### Bryan (Customer)

"Fast, reliable, quick approval, clear requirements. Highly recommended for those looking for a deposit bond."

#### Tony (Broker)

"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!"



Get started with Deposit Power today.

