

Deposit Power

Get started
with Deposit
Power today.



Our complete guide to deposit bonds

The trusted way to protect your clients





01 | What is a deposit bond?

A Digital Certificate providing a guarantee to the vendor that the buyer will pay the full purchase price on settlement, so your purchaser clients can hold onto their cash longer and your vendor clients can be assured they are protected.

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?

Mitigate Risk: Eliminate the risks tied to early release of deposits and accepting reduced deposits

Protect Clients: Shield your clients' deposits from insolvency risks and cyber threats.

Peace of Mind: Offer your vendor clients 100% guaranteed payouts of all valid claims within 48 hours.

Savings: Provide substantial savings to clients compared to traditional cash deposits.



**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

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

175+
countries in global network

100%
of claims paid in Australia within 48 hours

03 | When can you use a bond?

Deposit Power

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.

Investors: residential and commercial.

House Hunting bond



From 0 to 6 months

- Peace of mind for clients during property search
- Based on maximum purchase price
- Unconditional approval with 6-month payment window
- No cost or obligation if bond isn't activated

Scenarios:

Attending Auctions: for all types of property purchases.

Private treaty: clients still on the hunt for their next property.

Suitable for all short-term scenarios.

Long-term bonds



From 7 to 66 months (5.5 years)

- Save your clients thousands
- No cash down
- Keeps cash in the bank
- Helps clients enter market
- Developer insolvency protection

Scenarios:

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

Buying house and land packages.

Investors: residential and commercial properties with long-term settlements.



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>QUALIFYING CRITERIA</p> <p>Funds to complete: Loan approval, cash, term deposit, shares etc.</p> <p>OR</p> <p>Equity in Residential property</p> <p>Up to \$150k = 1 x the deposit amount in equity Over \$150k = 2x the deposit amount in equity</p>		<p>QUALIFYING CRITERIA</p> <p>Must have equity of:</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>
<p>PRICING:</p> <p>Small % of deposit amount (one-off fee)</p>	<p>FREE: Unconditional approvals for up to 6 months. Same pricing as short-term = small % of deposit</p>	Head to depositpower.com.au for a quote

05 | How do you apply for a bond?

Refer clients to legal@depositpower.com.au with their full name, contact, email, and discount code (if applicable). Our Legal Customer Success team will handle the rest, keeping you both informed.



If you are accredited with us simply log into your Partner Portal for fast approvals.

★★★★★ 5-star reputation

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

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| <p>“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.”</p> <p>Dean (Customer)</p> | <p>“User friendly and fast. Deposit Power’s easy forms and joint communication with our clients to order and receive deposit bonds when required is greatly appreciated.”</p> <p>Ryan (Solicitor)</p> | <p>“Fast, reliable, quick approval, clear requirements. Highly recommended for those looking for a deposit bond.”</p> <p>Bryan (Customer)</p> | <p>“Amazing customer service. The system was so easy to use to arrange my clients’ deposit bond. Highly recommend Deposit Power services.”</p> <p>Sonya (Conveyancer)</p> |
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