Deposit Power

It's in your hands.

Australia's trusted deposit bond partner for residential developments.


Deposit Power

Contents

A message from the CEO

Confidence drives every successful development.

Confidence in the market. Confidence in your purchasers. And confidence that the security supporting every contract will perform when it matters most.

For more than 35 years, Deposit Power has helped developers achieve stronger sales outcomes without compromising on security. Backed by an established underwriting partner and a robust risk management framework, our deposit bonds are a trusted and widely accepted alternative to traditional cash deposits across the Australian property market.

As market conditions evolve, developers face increasing pressure to balance sales performance with prudent risk management. Affordability challenges, changing buyer behaviour and tighter capital environments have made it **more important than ever to remove unnecessary barriers to purchase while maintaining strong contractual protections - deposit bonds help achieve that balance.**

This guide provides an overview of the financial strength, governance framework and operational safeguards that sit behind Deposit Power, together with our experience supporting residential developments throughout Australia.

We believe developers should not have to choose between security and sales performance. With Deposit Power, you can have both.

Ryan Dinsdale
Chief Executive Officer
Deposit Power

Supporting developers. Protecting projects.

For more than three decades, Deposit Power has helped developers facilitate property transactions without compromising on security.

Deposit Power bonds help remove one of the most common barriers to purchase, supporting sales momentum throughout the life of a development.

Why Deposit Power?

230+

Unique development projects in 2025

$1bn+

Property sales facilitated in the past year

No cost to developers

Deposit bonds with an AA- Very Strong credit rating from S&P!

A trusted alternative to a cash deposit

A deposit bond works in place of a cash deposit at exchange.

The deposit bond guarantees the purchaser's deposit obligation with the full purchase price, including the deposit, being paid at settlement.

At Exchange
The purchaser provides a deposit bond issued in lieu of a cash deposit.

During the Contract Period
The deposit bond guarantees the cash deposit.

At Settlement
The purchaser pays the full purchase price

Benefits for off-the-plan developments

For developments with longer settlement periods, deposit bonds allow purchasers to secure property without locking away cash for months or years. This reduces friction at exchange while maintaining deposit security for developers.

	Deposit Power Bond	Cash Deposit
Developer Protection	Legally enforceable guarantee of the purchaser's deposit obligation	Cash deposit held as security
Purchaser Flexibility	Funds remain available until settlement	Funds tied up until settlement
Security at Exchange	Deposit obligation guaranteed at exchange	Cash deposit paid at exchange
Impact on Sales	Helps reduce barriers to purchase and support sales momentum	Purchasers may need to delay while arranging the deposit
Cost to developers	No cost to developers	No cost to developers

Creating value on both sides of the transaction

One of the biggest barriers to purchasing off-the-plan property is the requirement to provide a cash deposit at exchange, often years before settlement.

Deposit Power bonds remove that barrier by allowing eligible purchasers to secure property without tying up their money. For developers, this helps reduce friction in the sales process while maintaining deposit protection.

Greater certainty throughout the sales process:

- Broaden the pool of eligible purchasers
- Support purchaser conversion
- Reduce barriers at exchange
- Maintain established deposit protections
- Fast track project momentum

Greater flexibility for buyers

- Secure property without an upfront cash deposit
- Retain access to their funds until settlement
- Greater flexibility during extended settlement periods
- Reduced pressure to liquidate assets or access capital early

Local experience backed by global strength

Deposit Power is Australia's longest-established deposit bond provider and forms part of Credeq Australia Pty Ltd, a leading global credit risk insurance provider, with offices across 10 countries in APAC, Europe, Africa and USA.

Deposit Power delivers consistent support, efficient service and deep industry expertise to developers, agents, solicitors, conveyancers and purchasers. All supported by the strength of a globally trusted insurance group.

At a glance:

Deposit Power was established locally in 1989
Market position: Australia's largest deposit bond provider
Parent group: Credeq Australia Pty Ltd

Backed by one of the most trusted names in insurance

Every Deposit Power bond is backed by the financial strength of HDI Global Specialty SE (HDI), with an S&P AA- Very Strong Credit Rating, providing confidence at every transaction.

HDI Global Specialty SE (HDI) is part of the Talanx Group and is a strong and established player within the international insurance market. HDI are part of the Talanx Group, which has a premium income amounting to EUR 53.4 bn (2022).

HDI Global Specialty SE is headquartered out of Hannover, Germany and has 9 offices operating in 19 countries across the world, and 110 years of experience in offering international insurance.

So developers, financiers, and legal stakeholders can do business with confidence, knowing Deposit Power bonds are backed by a large, stable, financially robust underwriter with deep expertise and resources. Each bond provides a legally enforceable guarantee of the purchaser's deposit obligation under the contract of sale.

Underwriting profile

Underwriter
HDI Global Specialty SE (HDI)

Group
HDI is a part of the Talanx Group

S&P Financial Strength Rating
AA– Very Strong credit rating from Standard & Poor's

The Role of Deposit Power
Managing General Agent

Built for developers. Designed for purchasers.

Deposit Power helps developers support a broader range of purchasers, buying property in different ownership structures - giving greater flexibility while maintaining the protection of a traditional deposit arrangement.

No cost to developers
Deposit Power bonds are paid for by the purchaser.

Proven market acceptance
Already accepted across a broad range of residential developments.

Thorough purchaser assessment
Underwriting designed to support genuine purchasers.

Dedicated project support
Close collaboration with developers, project marketers and sales teams.

The industry leader
Australia's largest deposit bond provider.

Protection when it matters most

Deposit Power operates a structured and transparent risk management framework designed to protect developers in the event the purchaser defaults on the contract of sale.

Purchaser application assessment
Applications are assessed against established qualification criteria that considers a purchaser's ability to complete settlement.

Claims payment
Deposit Power pays 100% of all valid claims within 2 business days. Should the purchaser default under the terms of the contract of sale, a claim can be made on the deposit bond for the deposit amount. Upon receipt of a valid claim, Deposit Power makes payment to the deposit holder noted in the contract of sale. Deposit Power will then seek recovery from the purchaser.

Claims at a glance:

- 100% of valid claims paid
- Payment within two clear business days
- AA– Very Strong credit rating

A new way to secure sales and drive momentum

Real-life case studies.

These real-life examples demonstrate how Deposit Power helps developers convert qualified buyers into committed sales by removing the cash deposit barrier at exchange while maintaining contractual protection.

Case Study 1 – Investors buying an off-the-plan property

When experienced investors Nikita and Jason identified an off-the-plan investment property in Hervey Bay, Queensland, they wanted to exchange contracts immediately.

While they had the financial capacity to proceed, they wanted to keep their cash in their offset account to reduce interest costs on their existing mortgage. Refinancing or liquidating investments would have added unnecessary time, complexity and expense.

Without an alternative to a cash deposit, an otherwise committed sale was at risk.

For developers, this is the difference between losing a qualified purchaser and securing an exchanged contract.

Property purchase details

Purchase Price: $435,000

Deposit Required: $21,750

Property Type: Off-the-plan investment

Location: Hervey Bay, QLD

Bond Term: 2.5 Years

The Solution

Deposit Power issued a deposit bond in place of a cash deposit, enabling contracts to be exchanged immediately.

The purchasers retained access to their cash throughout the construction period, while the developer received the contractual security required under the contract of sale.

The Outcome

The transaction proceeded without delay, allowing the purchasers to secure the property while maintaining their broader investment strategy.

For the developer, the outcome was equally valuable. A financially qualified purchaser was secured at exchange, supporting project sales momentum without requiring a cash deposit.

Case study 2 – Downsizers buying a property in a premium development

Stephen and his wife Elizabeth were ready to downsize from their long-term family home into a premium off-the-plan apartment close to family and their local community.

"We are rattling around in a big three-storey house. We thought it was time to downsize while we've still got our joints intact."

With a 3.2 year construction period, the timing was perfect, giving them time to prepare for the big move. But securing the property required a $575,000 deposit.

The couple had the financial capacity to complete the purchase, however paying the upfront deposit in cash would have meant withdrawing funds from their superannuation years before settlement.

"We hadn't sold our current house and we didn't want to sell any of our investment properties. We thought we'd have to draw down from our super to pay the deposit."

Property purchase details

Purchase Price: $5,750,000

Deposit Required: $575,000

Property Type: Off-the-plan apartment

Location: St Leonards, NSW

Bond Term: 3.2 years

The Solution

During the sales process, the developer's sales consultant asked Stephen how they planned to fund the 10% deposit. After learning they were considering withdrawing money from their super to pay the upfront cash deposit, they suggested Stephen explore using a Deposit Power deposit bond instead.

"I'd heard of deposit bonds, but I didn't fully understand how they worked. Once I did the maths, I realised the returns I expected to earn by keeping my money invested in super outweighed the one-off cost of the deposit bond. It was a no-brainer as far as we were concerned."

The application process was equally straightforward.

"It was approved the next day. Quite painless. It's possibly the best financial dealing I've ever had."

The Outcome

Stephen and Elizabeth secured the property they loved while keeping $575,000 invested until settlement, allowing them to continue earning returns while preparing for the next chapter of their lives.

"I'd definitely recommend a deposit bond to anyone looking to downsize or buy off-the-plan because you save money and the whole process is very simple."

Trusted by over 1 million Australians

Widely accepted across the property buying journey, providing confidence to brokers, real estate agents, solicitors, conveyancers, vendors and buyers.

"The deposit bond allowed us to exchange contracts immediately without disrupting our broader investment strategy. It removed the financial barrier and enabled us to move forward with our purchase with confidence. If the developer hadn't accepted a deposit bond, we would have had to rethink the timing and strategy for our purchase. Instead, we were able to secure the property straight away while keeping our finances working as efficiently as possible."
- Nikita (Investor)

"Buying our next home is an exciting new chapter for us, but we didn't want to withdraw hundreds of thousands of dollars from our super years before settlement just to pay the upfront deposit. Once I did the maths, using a deposit bond was a no-brainer. We could keep our retirement savings invested, the process was incredibly straightforward, and we were approved the next day. I'd definitely recommend it to anyone looking to downsize."
– Stephen (Downsizer)

Let’s talk

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Deposit Power

Discuss your next development

Whether you’re evaluating deposit bonds for a new project or looking to expand purchaser flexibility across an existing development, our team is here to help.

Visit our
developer hub

Deposit Power

It's in **your hands.**

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