DEPOSIT BOND APPLICATION CHECKLIST

Applicant Eligibility:

- Australian Residents or Citizens buying Australian Residential or Commercial property in own Individual name/s or registered Australian corporate entity.
- To qualify each Applicant and Guarantor (as applicable) MUST prove financial capacity to settle 100% purchase price within the relevant Contract of Sale terms.
- Applicants (or Guarantors) simply need to prove sufficient equity is held in Australian property assets to meet Swiss Re Deposit Bond policy relevant to the required term.
- Deposit Bond terms range from <6 to 66 months.
- First Home Buyer ("FHB") applications MUST be supported by Guarantor with sufficient equity held in property owned by Parent or Grandparent or Sibling.
- Property currently owned does not have to be listed, exchanged or sold at time of deposit bond application if selling to buy

Supporting Document Checklist

1. Completed & signed DBA/Swiss Re Application Form for Individual Applicants and Guarantors (as applicable).

2. Photo ID - for each Applicant and Guarantor (as applicable): Clear colour copy of Australian Driver's Licence or Passport.

3. Full Copy of Contract of Sale for the property being purchased (excluding Auction Bonds) including Deposit Bond acceptance
   Note: The Contract must stipulate if a deposit <10% of the purchase price is acceptable to the Vendor.
   If a cash holding deposit has been paid, kindly provide a copy of the receipt

4. Additional Supporting Documents specific to Applicants situation:

Deposit Bond Terms < 6 months	**Deposit Bond Terms > 6 months**
i) If Finance has been approved for the purchase, copy of Unconditional Loan Approval from a Lender acceptable to Swiss Re ii) Proof of Equity in Real Estate (for all property currently owned by Applicant/s and/or Guarantor/s): • Latest Rates Notice/s • Current Balance and latest 3 months Loan Statements • Signed pages of Exchanged Contract of Sale if selling to buy iii) If Finance approved is less than 100% purchase price: • Bank statement confirming current Cash savings • Written proof of; - (a) Immediate family Gift (Parent, Grandparent or Sibling) (b) Inheritance; or (c) Spousal separation entitlements. Note: Documentation specific to Individual circumstances. Call DBA Helpdesk to discuss.	Proof of Equity in Hard Assets i) For property currently owned by Applicant/s and/or Guarantor/s as applicable: • Latest Rates Notice/s • Current Balance and latest 3 months Loan Statements • Pages of Exchanged Contract of Sale signed by the Vendors & Purchasers if selling to buy ii) Bank statement confirming current Cash Savings iii) ASX Top 200 Public Company Share statements, held in Individual name (not Company or Trust entity). iiii) Written proof of; - (a) Immediate family Gift (Parent, Grandparent or Sibling), (b) Inheritance; or (c) Spousal separation entitlements. Note: Documentation specific to Individual circumstances. Call DBA Helpdesk to discuss.

Important Notes:

1. Confirmation of an Applicant or Guarantor's existing property value/s may be required by Market Appraisal from an Independent Property Agent (if search engine estimates are dated).

2. Each Applicant's Proof of Income required to verify employment.

3. Credit Checks are conducted on ALL Applicants and Guarantors (as applicable).

4. All copies of documents must be clear and legible.

5. DBA accepts Handwritten or Digital (DocuSign or Adobe Acrobat) Signatures.

6. DBA Approval Timeframe from Application Lodgement is 1-2 business days subject to relevant application complexities and documentation provided.

Applications and supporting documents can be emailed to DBA
Email: admin@deposit.com.au
DBA HELPDESK: Freecall 1800 2663 88