

●●● What if we guarantee
you won't lose the plot?





The Zurich Property Deposit Guarantee can help you reserve the home you've set your heart on.

You've just found your dream property. However, finding the cash deposit needed to secure it is proving more difficult. But what if you didn't have to raise that deposit money now?

Buying a house is one of the most significant and stressful things we do in life. Zurich Bank can help make the process quicker and easier, bringing your dream home within your reach.

The Zurich Property Deposit Guarantee gives you the breathing space to make the most of your savings and investments. In a nutshell, it makes sure you won't lose the plot – in any sense of the word.

What is the Zurich Property Deposit Guarantee?

It's a financial guarantee. A secure promise that Zurich makes to the developer on your behalf. It allows you to delay paying the deposit until your new house is finished.

How much does it cost?

It depends on how much you need to guarantee and for how long. We'll let you know the exact cost when you apply. You can find an indication of typical costs on our website www.zurichPDG.com and we've included some example figures here to give you a rough guide.

Purchase price	Required deposit	Cost of 6 month Guarantee	Cost of 12 month	Cost of 18 month
£200,000	£20,000	£599	£999	£1,399
£350,000	£35,000	£1,049	£1,749	£2,499
£500,000	£50,000	£1,499	£2,499	£3,499

These figures are for illustrative purposes only.

Working with you

The Zurich Property Deposit Guarantee is bought to you by Zurich Bank assisted by The X Bond Company Limited. X Bond will work with you to make sure the whole process is quick and easy, from the moment you find your property to the moment you take ownership. Together we make sure that owning the property of your dreams can be a reality.

You can find out more about our exclusive distributor at www.thexbond.com or call 0845 8822888

How does the Zurich Property Deposit Guarantee work?

- 1 We ask you to complete a straightforward application form and pay a processing fee of £99 (+VAT). You may need to supply a few supporting documents like bank and mortgage statements.
- 2 You choose a 6, 12, 18 or 24 month period to cover the time it takes to build the house.
- 3 We recommend that you take independent legal advice before you buy the Guarantee.
- 4 Once approved, you sign an important legal indemnity and pay a one-off amount to buy the Guarantee. This sum is much smaller than the deposit you'd normally have to find at this stage.
- 5 The Guarantee is accepted by the developer as your promise that you will pay the full purchase price including the deposit amount once you're ready to complete.
- 6 As soon as the 14 day cooling off period is complete, house purchase contracts are exchanged as normal.
- 7 When your new home is ready, you complete in the usual way. The Zurich Property Deposit Guarantee does not count towards the purchase price.

What's good about the Zurich Property Deposit Guarantee?

- It means your dream home won't slip through your fingers.
- It's secure and guaranteed by the strength of Zurich Bank.
- Applying is easy and backed-up by efficient and helpful service.
- Any savings you might have used to pay your deposit remain in your control.
- You don't have to raise money for your deposit by releasing equity from an existing property.
- You can avoid the expense and time delays that may be involved in arranging bridging finance.

What else should you think about before you choose the Zurich Property Deposit Guarantee?

Most importantly, the Guarantee does not replace the need for a deposit, you still have to find the money to complete on your new property when the time comes. If you don't complete you will still owe Zurich Bank for the full amount of the Guarantee.

As it costs money to buy the Guarantee and you can't get this money back, you need to be sure that the benefit of holding onto your savings now is not outweighed by this one-off cost. Also, if it takes longer than anticipated to build your new property, you may need to renew the Guarantee. There will be an additional fee for this renewal service.





Is the Zurich Property Deposit Guarantee right for you?

If you can answer yes to the following questions, it's likely that your application will be successful.

Are you over 18 and resident in the UK?

Yes

No

Do you have sufficient funds to complete the purchase of the property when the time comes e.g. savings, income, mortgage approval, equity release?

Yes

No

Do you have a clean credit history i.e. no adverse County Court Judgement, IVA or bankruptcy?

Yes

No

You can find out more about the Zurich Property Deposit Guarantee at www.zurichPDG.com or www.thexbond.com



About the Zurich Group

Zurich was founded in 1872 and is today one of the world's major players in insurance. It employs about 55,000 people serving customers in more than 120 countries.

Zurich is an insurance-based financial services provider with a global network of subsidiaries and offices in North America and Europe, including the UK, as well as in Asia Pacific, Latin America and other markets. Its core business is life and general insurance.

Zurich Bank is a member of the Zurich Financial Services group and an important provider of Property Deposit Guarantees. Because property funding is our key business we believe that we understand the needs of this industry better than most. Relax, we're here to help you. You can trust us to give you what you need, when you need it, and you can expect us to make sorting it all out easier.

Please contact us if you would like this in large print,
Braille or on audio tape or CD.

Because change happenz[®]

Zurich Bank is a member of the Zurich Financial Services group

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Registered in Ireland No. 223695.

Zurich Bank is regulated by the Irish Financial Regulator and is authorised by the FSA in the UK.
FSA Firm Reference No. 207282.

Telephone calls may be recorded and monitored to check we've acted on your instructions and ensure we're maintaining a quality service



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