

●●● What if we could guarantee your place in the sun?



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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What happens next?

If you've answered yes to the questions on the previous page and you're happy that the Zurich Property Deposit Guarantee is right for you, please complete the application form and send it to The Xbond Company with a payment of £99*.
 Zurich Bank will assess your application and give you a decision in principle within 48 hours. Within 14 days of buying the Guarantee your deposit is covered and you're ready for the exchange of contracts.
 It's that simple.
 You can get more detailed information about how the Zurich Property Deposit Guarantee works by visiting our website www.zurichpdg.com or www.thexbond.com or by calling The Xbond Company on 0845 8822888.
 *This is a one-off application fee, designed to cover the cost of assessing your application. It will not be returned to you, regardless of the outcome of your application.



This pocket should contain an application form and application provisions.



You've just found your dream property. What if we could help you delay paying the deposit.

The Zurich Property Deposit Guarantee gives you the breathing space to retain your assets and keep control of your money until the property is complete and ready for you.

Buying a property can feel complicated. The entire process can be lengthy and vary depending on property type and location. Zurich Bank can help make some of the process quicker and easier, bringing your dream property within your reach.

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 property is finished.

Working with you

The Zurich Property Deposit Guarantee is brought to you by Zurich Bank assisted by The XBond Company Limited. XBond 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 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. If you need more detail you can go to the XBond website and use the calculator provided. We've included some example figures here to give you a rough guide. There is also an application fee of £99 (plus VAT).

| Purchase price | Required deposit | Guarantee period | | |
|----------------|------------------|------------------|-----------|-----------|
| | | 6 months | 12 months | 18 months |
| €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 and do not cover or include any local taxes.

How does the Zurich Property Deposit Guarantee work?

- 1 We ask you to complete a straightforward application form and pay a processing fee. You will need to supply a few supporting documents like bank and mortgage statements.
- 2 You choose a guarantee period to cover the time it takes to build the property.
- 3 Once approved, you 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.
- 4 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.
- 5 You complete as normal when your new property is ready. 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 property won't slip through your fingers.
- It's secure and guaranteed by the strength of Zurich Bank.
- Applying is easy and backed-up by an 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.
- You avoid much of the anxiety of buying a new property abroad, because you don't need to pay your money to the developer until the property is completed.
- Exchanging currency just to provide a deposit can be an expensive business, the Zurich Property Deposit Guarantee provides you with the freedom to control and select when you exchange currency.

Cooling off period

You can trust us to give you what you need, when you need it and in case you change your mind Zurich Bank will, of course, provide you with a 14-day cooling-off period. As soon as the 14-day cooling-off period is complete, house purchase contracts can be exchanged as normal.

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. 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 assets 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.

If you don't complete you will still owe Zurich Bank for the full amount of the Guarantee.

Please remember, on completion of the purchase you are responsible for paying the full agreed purchase price. The cost of the Property Deposit Guarantee does not form any part of the deposit which remains payable by you in full. Should you fail to complete on the agreed purchase and in the event that a demand is made by the Developer as a result of this failure, Zurich Bank may pay out without notifying you. In such circumstances you will owe Zurich Bank the full amount of the guarantee, and we may contact your solicitor directly at our discretion.



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 County Court Judgements, IVA, bankruptcy or significant payment issues?

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 financial services. It employs about 55,000 people serving customers in more than 120 countries.

Zurich is a 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.