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Business Loan Bank Guarantee Guide

A practical guide to securing a bank guarantee without tying up working capital.

Available exclusively through Assuro.

Why businesses are looking for more flexible bank guarantee options

Bank guarantees are a standard requirement for many businesses across commercial leasing, construction, and contractual obligations.

Traditionally, they require cash security to be held for the duration of the guarantee.

For many businesses, this means working capital is tied up and unavailable for day-to-day operations, new projects, or growth.

As a result, businesses are increasingly looking for more flexible ways to meet bank guarantee requirements *without locking away valuable cash.*

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What is the Business Loan Bank Guarantee?

The Business Loan Bank Guarantee combines a standard bank-issued guarantee with the finance required to secure it.

Instead of providing the full cash security upfront, finance is used to cover the required amount – allowing the guarantee to be issued as normal.

This enables businesses to meet their obligations while keeping working capital available.

The process is managed through Assuro's platform, with a single application covering both the bank guarantee and the finance.

What this means for your business

- Secure a bank guarantee without providing full cash security upfront
- Preserve working capital for operations, projects, or growth
- One application covering both the guarantee and the finance
- A standard bank-issued guarantee, structured in a more flexible way

How it works

The process is designed to be straightforward and efficient:

01 **APPLY VIA ASSURO**

Submit one online application for both the bank guarantee and the finance required to secure it.

02 **FINANCE IS ARRANGED**

The required cash security is funded and paid directly to the issuing bank.

03 **BANK GUARANTEE ISSUED**

The bank guarantee is provided as normal, without requiring the business to use its own cash upfront.

04 **KEEP CASH FLOWING**

Repay the loan over time helps ease cash flow pressure and keeps working capital free.

05 **FUNDS ARE RELEASED**

Access the funds once the loan is repaid and the guarantee is returned.

PRODUCT PARTNERS

ASSURO
Bank Guarantee Specialists

PROSPA
Business Loan Experts

BNK
Bank Guarantee Provider

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When this option may be worth considering

This Business Loan Bank Guarantee may be suitable where preserving working capital is important, or where improving cash flow is a priority.

Common scenarios include:

- Businesses looking to fund all or part of the guarantee amount
- Commercial lease guarantees
- Construction and contract guarantees
- Businesses managing multiple guarantees
- Projects requiring upfront investment
- Businesses planning for growth or expansion

Have cash tied up in existing guarantees?

This option has been particularly valuable for businesses looking to **release cash** tied up in existing bank guarantees. Replacing an existing guarantee with the Business Loan Bank Guarantee may provide an opportunity to improve cash flow.

For many businesses, maintaining access to cash supports greater flexibility when managing commitments and pursuing new opportunities.

> *Switching from a cash-secured bank guarantee to the Assuro loan-backed guarantee for our warehouse lease immediately freed up capital we had tied up.*
>
> **CHIEF OPERATING OFFICER**
> **CONSTRUCTION INDUSTRY**

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A simpler way to secure bank guarantees

Assuro’s award-winning platform simplifies how businesses access and manage bank guarantees.

With both **cash-backed** and **financed** options available, businesses can choose a solution that supports their needs.

Have an existing or upcoming guarantee?

Assuro can help you explore your options.

Visit our website to learn more, or book a time to speak with out team.

Book a time

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