ASSURO

PROPERTY LOAN BANK GUARANTEE

Turn the equity you have into security you can use.

If your business owns property, it may be able to be used as security for your guarantee requirements using our Property Loan Bank Guarantee. Available through Assuro in partnership with Finance One Commercial and BNK Bank.

Built for businesses who'd rather use that equity than draw down cash reserves.

KEY BENEFITS

1 **Keep cash in your business, not tied up as security**
Secure your guarantee using equity from your property, so your cash remains available to grow your business.

2 **Interest Only Options Available**
Interest only options are available, subject to credit criteria.

3 **Streamlined Application Process**
Apply via the Assuro platform and we will assist you throughout the loan and guarantee application process.

HOW IT WORKS

Apply online with Assuro
Completed online through Assuro's award winning platform.

Property-secured loan with Finance One
Property used to secure loans between $250K - $10M. Funds deposited directly with BNK.

Issued by BNK
Once funds are deposited, BNK issues the guarantee.

Property Loan Bank Guarantee

Built for businesses with real property that can be used to secure the guarantees they need.

PRODUCT PARTNERS

Assuro

Assuro is a multi-award-winning Australian fintech company that owns and operates a digital platform specialising in the distribution, origination, and management of bank guarantees.

Finance One Commercial

Finance One specialises in providing accessible and responsible finance solutions for businesses across Australia, including those who may have faced financial challenges in the past.

BNK

BNK Banking Corporation Limited is a digital only bank that has been supporting businesses and enterprising Australians for more than 40 years. BNK has a BBB- / Stable / A-3 credit rating from S&P Global Ratings.

PRODUCT GUIDE:

Fees	• **Establishment fee:** $395 *One-off upfront payment.* • **Origination fee:** 4% of the guarantee loan value • **Loan interest rate:** From 9.95% per annum. Interest only options available subject to credit criteria. *Actual interest rate determined subject to credit criteria.* • Additional fees, charges and third-party costs may apply, including legal, valuation and other transaction costs.
Deposit interest rate	• 2.65% per annum. *Interest earned on the cash used to secure the bank guarantee via Finance One's Property Loan. Paid by BNK while the bank guarantee remains active. Interest rate is variable and subject to change throughout the life of the guarantee.*
Loan amount	• $250,000 to $10 million, subject to Finance One Commercial credit approval and lending criteria. *A registered mortgage and other security may be required. Failure to meet loan obligations may result in enforcement action against secured property.*
Loan term	• **Standard term:** 6 - 24 months
Disclaimer	• All applications are subject to Finance One Commercial credit assessment, lending criteria and approval. Finance One Commercial may approve, decline or impose conditions on any application in its discretion.

Ready to get started?

Get in touch for more information, or visit assuro.com.au to register and apply today.

1300 134 315 | info@assuro.com.au | www.assuro.com.au | 135 High Street Mall, Fremantle