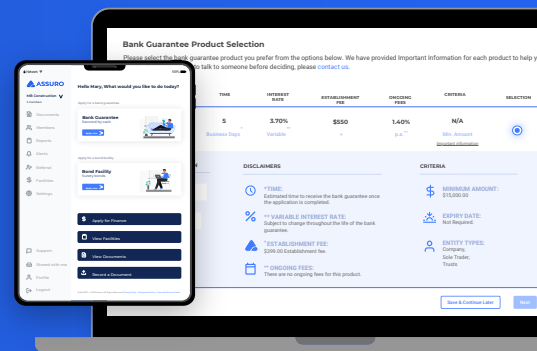




Together with

Beyond Bank
AUSTRALIA



Beyond Bank Australia

HIGH VALUE BANK GUARANTEE

Beyond Bank Australia is one of the country's largest purpose-driven, customer-owned banks with a nation-wide branch network.

Its bank guarantee offers outstanding value for our clients and is suited to those businesses looking for a great return on their security deposit with immediate access to the interest.

Fees & rates

Provider	Bank Guarantee Value	Establishment Fee	Ongoing Fees	Deposit Interest Rate
Beyond Bank Australia	N/A	\$550.00 ¹	1.40% p.a. ³	3.70% p.a. (variable) ²
BNK	\$15,000 - \$49,999	\$399.00	0% p.a.	1.45% p.a. (variable) ²
BNK	\$50,000 +	\$399.00	0% p.a.	2.50% p.a. (variable) ²

OUTSTANDING VALUE

The table below demonstrates how bank guarantees with Assuro offer outstanding value relative to similar guarantee products advertised⁴ by traditional banks. The scenario serves as a guide only with figures subject to change. It is based on the following parameters:

Value: \$150,000. **Term:** 24 months. **Expiry date:** No.

Provider	Establishment Fee	Ongoing Fees	Total Ongoing Fees (projected)	Total Lifetime Cost (projected)	Indicative interest rate	Total Interest Earned (projected) ²	Net Return (projected) ²
Beyond Bank	\$550.00 ¹	1.40% p.a. ¹	\$4,200.00	\$4,750.00	3.95% p.a. ²	\$11,850.00	\$7,100.00
BNK	\$399.00 ¹	0.00% p.a.	\$0.00	\$399.00	2.50% p.a. ²	\$7,500.00	\$7,101.00
Traditional Bank ⁴	\$250.00	3.00% p.a.	\$9,000.00	\$9,250.00	3.80% p.a. ²	\$11,400.00	\$2,150.00

HOW IT WORKS

Assuro provides a bank guarantee solution through our award-winning platform designed to simplify the process of obtaining bank guarantees.

Assuro is not a bank and does not issue bank guarantees. Instead, **we partner with Australian banks** that issue the guarantee and hold the security.

The Assuro experience is 100% digital but the bank guarantee is still issued on paper and sent directly from the bank.

BNK Banking Corporation Limited

NO ONGOING FEE BANK GUARANTEE

BNK Banking Corporation Limited (BNK), trading as Goldfields Money, is a digital only bank that has been supporting businesses and enterprising Australians for more than 40 years.

BNK's two bank guarantee products stand out by offering no ongoing fees, making them attractive to businesses seeking minimal impact on their cash flow.

OUR BANKING PARTNERS

Our digital application offers businesses and banks a faster, more transparent and cost-effective alternative to traditional, labour intensive processes.

By working closely with our banking partners, we can assist you throughout the process, ensuring the application is processed smoothly and that you receive the best possible service from the bank. With Assuro, you can focus on your business while we handle the rest.

Assuro's online platform is simple to use and has saved Phoenix Car Stackers significant time in terms of applying for and obtaining bank guarantees for our business."

ROBERT CANDLER, DIRECTOR, PHOENIX CAR STACKERS



Assuro's application process

Complete your application online in minutes with bank guarantees finalised by the bank within days following the application process outlined below.

1 Register & Apply

Create an Assuro account and follow the prompts to start your bank guarantee application.

2 Payment & Verification

Complete payment of the fees and the verification process.

3 Submit to the Bank

Once verified, your Assuro relationship manager will submit the application on your behalf.

4 Draft Bank Guarantee

Once submitted, the bank will send a draft bank guarantee via email for approval and subject to its verification process.

5 Finalisation & Dispatch

The cash security is deposited with the bank, the guarantee is then sent to the delivery address.

What you'll need

When you start the application process, you will need the following information:

- ▶ Bank guarantee value, purpose and description
- ▶ The applicant's details
- ▶ The beneficiary's details
- ▶ Two forms of ID for each applicant and any director of the applicant company. Individuals are verified using GreenID.

Frequently asked questions

DO I NEED TO COMPLETE ANY PAPERWORK?

No, the application process is entirely digital, though some physical documents may be required for identity verification.

IS THE BANK GUARANTEE PAPER OR DIGITAL?

The bank guarantee is issued on paper and sent by registered post to the nominated delivery address. Only the application process is digital.

WHO ISSUES THE BANK GUARANTEE?

The bank guarantee issued will be from the nominated bank and with the bank's logo on the guarantee. Assuro will not feature on the guarantee itself in any way.

HOW LONG DOES IT TAKE?

Applications can be submitted online in minutes, and the bank guarantee can be finalised and dispatched within days.

ARE ASSURO PRODUCTS ONLY SECURED BY CASH?

Assuro offers both cash-secured and partially secured bank guarantee products.

Our cash-backed guarantees are 100% cash secured, with no minimum value. Under the Financial Claims Scheme (FCS), deposits up to \$250,000 are protected by the Australian Government's guarantee on deposits.

DON'T WANT TO TIE UP WORKING CAPITAL?

Assuro's **Business Loan Bank Guarantee** option combines the guarantee with finance to secure it, allowing you to obtain the guarantee without providing the cash deposit upfront.

Get in touch to learn more.

WHO HOLDS THE CASH SECURITY?

You deposit the security directly with the bank. Once received, the bank will assign the funds to your account and send you the account details as part of the finalisation process.

Ready to get started?

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



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Beyond Bank Australia Ltd ABN 15 087 651 143, Australian Credit Licence 237856. BNK Banking Corporation Limited. ABN 63 087 651 849. Australian Credit Licence 246884.

¹ GST included. Assuro will retain \$100 of the establishment fee for Beyond Bank products and \$199 of the establishment fee for BNK products.

² Variable rates current as at 20 May 2026 and subject to change. Interest is calculated daily and paid monthly. Variable rates are subject to change throughout the life of the bank guarantee which means the amount of interest earned is also subject to change.

³ GST included. Ongoing fee retained by Assuro.

⁴ Based on similar guarantee products from traditional banks advertised via website on 11 October 2024.