## Unlock more value in every lease with eGuarantee

A non-deposit, digital alternative to bank guarantees for commercial leases.

## Why do tenants prefer eGuarantee?



No cash security or collateral required



Complementary to other bank lending products



Approval in 48 hours\*



100% digitised process

\*On average

FIND OUT MORE



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**BROKING PARTNER** 

## Unlock your capital with eGuarantee's Lease Bond solution





Bank guarantee	eGuarantee's digital Lease Bond solution
Fully collateralised, using your capital	No deposit required, improving business liquidity
Convoluted application and paperwork	Streamlined process on digital platform
Can take weeks	Approval in 48 hours*
Office hours only	24/7 online access
No warning of lease expiry	Advanced notice of expiry
Annual fees applied	Annual fees applied
Backed by financial strength of issuing bank	Underwritten by panel of S&P AA/A-rated global reinsurers
Limited access or oversight for interested parties	Multi-party access for property managers, lawyers, landlords and tenants

**Cost:** You pay an annual fee for a lease bond. For bonds below \$200k, the fee is 5.5% p.a. Above \$200k, Above \$200k, the rate is determined by the financial assessment conducted by our underwriters and can be as low as 2.5% and sometimes lower.

Lease Bonds don't require a deposit because they're backed by S&P AA/A-rated global reinsurers, not the bank. This frees up your working capital to spend where it matters most.

## Are you eligible?

Do you have 1.5 years of profitability seen through net profit?

Oo you have tangible assets on your business or individual balance sheet?

If you answered yes, you're in a good position to qualify for eGuarantee. Contact us today to start the assessment process.

Start-ups are assessed on a case-by-case basis.