



Do you fall into one of the following categories:

- Proceeds of sale of existing property not yet available to secure deposit
- Cash committed to shares or Term Investments
- Funds available from an access bond
- Pension or retirement annuities expected but not yet paid
- Prefer to keep savings invested

Lombard Insurance Company Limited:

Lombard is a specialist insurance company operating largely in the guarantee market. Lombard is renowned for its impeccable financial credentials, independence, reliability and exceptional client service.

Deposit Advantage Guarantees are underwritten and issued by Lombard Insurance Company Ltd (Reg. No. 1990/001253/06).

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LOMBARD
INSURANCE GROUP

DEPOSIT ADVANTAGE™
Property deposits made easy

THE INTELLIGENT ALTERNATIVE TO A CASH DEPOSIT

DEPOSIT ADVANTAGE™
Property deposits made easy

www.depositadvantage.co.za

Deposit Advantage Helpline: **0860 110 313**

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Need a cost effective
and tax efficient alternative
to a cash deposit?



LOMBARD
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DEPOSIT GUARANTEE



What is it?

- Deposit Advantage issues a guarantee in lieu of the cash deposit that is normally paid to secure a property transaction
- Ideal for all property purchases, including the residential, development and commercial markets

How does it work?

- Application is made by calling Deposit Advantage on 0860 110 313 or via the website www.depositadvantage.co.za
- Upon approval the guarantee is issued to the transferring attorney and is held until transfer
- Upon transfer the purchaser will be required to pay the full purchase price, including the amount guaranteed

Advantages:

- Once-off premium
- No hidden costs
- Cost effective
- Tax efficient
- Processed within 24 hours
- No loss of interest on Term Investments
- Guarantee terms of 3 to 36 months



Example:

Calculation based on a deposit of R150 000 over 12 months:

Deposit Advantage:

Guarantee fee = R8 550 (including VAT)
(Based on a 5% premium per annum, adjusted for part periods, if applicable)

Annual Repayment:

R16 195 incl. interest and capital

By using Deposit Advantage Guarantee you would save R 7 645 or R 8 715 if VAT registered

Note: Rates are subject to fluctuations and are fixed on approval of the guarantee.