DepositSure
Trusted Property Deposit Bonds
New Zealand

Level 2, 10 Athol Street, Queenstown
027 580 0444
mike@mcscapital.co.nz
www.depositsure.co.nz

Deposit Bond Application

For Individual and Company / Trust Applicant(s)

Please Read Carefully Before Completing

Complete all sections relevant to your purchaser type. Incomplete or inaccurate applications will delay processing. Please attach all supporting documents listed. By submitting this application, you consent to DepositSure Limited collecting, using, and disclosing information as described in Section 9 (Privacy Consent) below. The Bond is NOT issued until this application has been formally accepted and a Bond Certificate issued to you.

Purchaser Type — Please Select One

☐ Individual — complete Sections 1, 5, 6, 7, 8, 9, 10, 11

☐ Company or Trust — complete Sections 2, 3, 4, 5, 6, 7, 8, 9, 10, 11

Bond Term

☐ Short-term (up to 6 months) — finance pre-approval required

☐ Long-term (over 6 months) — please provide Sunset Date / Registration Date below

Sunset Date / Registration Date (dd/mm/yyyy)	Bond Term (months)

Fee Notice — Flat 3.5% Per Year or Part Year

The DepositSure Limited bond fee is 3.5% of the bond amount for each year, or part of a year, of the bond term. A term of 13 months is charged as 2 years (7.0%). There is no pro-rata for partial years. The minimum fee is NZ$1,800 for bonds up to 12 months and NZ$2,200 for bonds of 13 months or more (all amounts include GST at 15%). The exact fee payable will be confirmed in your Bond Approval Letter.

Section 1 — Individual Applicant(s) Details

Complete additional forms if there are more than two individual applicants.

Applicant 1

Title (Dr, Mr, Mrs, Ms)	Surname

Given Names

Residential Address (incl. suburb & postcode)

Email Address	Mobile Number

Date of Birth (dd/mm/yyyy)	Driver Licence or Passport No.

Expiry Date (dd/mm/yyyy)	Number of Dependants

Are you a first home buyer?

☐ Yes ☐ No

Are you a New Zealand citizen or permanent resident currently residing in New Zealand?

☐ Yes ☐ No

Applicant 2 (if applicable)

Title (Dr, Mr, Mrs, Ms)	Surname

Given Names

Residential Address (incl. suburb & postcode)

Email Address	Mobile Number

Date of Birth (dd/mm/yyyy)	Driver Licence or Passport No.

Expiry Date (dd/mm/yyyy)	Number of Dependants

Are you a first home buyer?

☐ Yes ☐ No

Are you a New Zealand citizen or permanent resident currently residing in New Zealand?

☐ Yes ☐ No

Section 2 — Company or Trust Applicant Details

Company / Trust Full Legal Name

NZ Companies Register Number	GST Number (if applicable)

Registered Address (incl. suburb & postcode)

Section 3 — Company as Trustee of a Trust (if applicable)

Company Name (as Trustee)	Companies Register Number

Registered Address (incl. suburb & postcode)

Section 4 — Director(s) / Trustee(s) Details

All directors or trustees must complete this section. Attach additional forms if there are more than two.

Director / Trustee 1

Full Legal Name	Email Address

Residential Address (incl. suburb & postcode)

Date of Birth (dd/mm/yyyy)	Mobile Number

Driver Licence or Passport No.	Expiry Date (dd/mm/yyyy)

Are you a New Zealand citizen or permanent resident currently residing in New Zealand?

☐ Yes ☐ No

Director / Trustee 2 (if applicable)

Full Legal Name	Email Address

Residential Address (incl. suburb & postcode)

Date of Birth (dd/mm/yyyy)	Mobile Number

Driver Licence or Passport No.	Expiry Date (dd/mm/yyyy)

Are you a New Zealand citizen or permanent resident currently residing in New Zealand?

☐ Yes ☐ No

Section 5 — Details of Property to Be Purchased

Vendor's Name(s)

Address of Property to Be Purchased (incl. suburb & postcode)

Purchase Price (NZ$, inc. GST if applicable)

Purchase Type — Please Select One

☐ Off-the-plan section (pre-title) ☐ Existing house and land ☐ Existing vacant section ☐ Off-the-plan house and land — under construction (pre-title)

Purchase Purpose — Please Select One

☐ Owner Occupier ☐ Investment

Property Type — Please Select One

☐ House ☐ Unit / Apartment ☐ Townhouse ☐ Land ☐ Other

Section 6 — Bond Details

Purchase Price (NZ$, inc. GST if applicable)	Bond Amount Required (NZ$, max 10%)

Do the applicants have any other outstanding deposit bonds, guarantees, or commitments to purchase any other property?

☐ Yes ☐ No

Fee Calculation

Bond Amount NZ$_____ × 3.5% × _____ years (or part years) + Admin Fee $495 = NZ$_____. Minimum applies: NZ$1,800 (up to 12 months) or NZ$2,200 (13+ months). Fee includes GST (if any) at 15%. Confirm exact fee with DepositSure Limited before payment.

Section 7 — Purchase Funding

Have you arranged finance (mortgage pre-approval or approval) for this purchase?

☐ Yes ☐ No

Finance Amount (NZ$) and Lender Name

Attach a copy of your conditional or unconditional loan approval.

Are you contributing other funds (savings, equity release, gifted funds) toward the purchase?

☐ Yes ☐ No

Amount (NZ$) and Source of Funds

Section 8 — Existing Property Ownership (Secured Property)

DepositSure Limited requires that you have sufficient equity in an existing New Zealand residential property to support the bond. Please provide details below. Attach current council rates notice and your most recent mortgage statement (if applicable). The property (or properties) listed below are referred to in this Application as the 'Secured Property'. From the date the Deposit Bond is issued, the Applicant must notify DepositSure Limited in writing of any current or intended dealing with the Secured Property. This includes any intention to sell, transfer, refinance, further mortgage or encumber, lease, subdivide, or develop the Secured Property. Until the Deposit Bond is cancelled, the Applicant must also promptly inform DepositSure Limited about any change to those intentions.

Property Address	Estimated Current Value (NZ$)	Outstanding Loan Balance (NZ$)	Lender Name	Estimated Net Equity (NZ$)

Are any owners of the above properties NOT applying for this Deposit Bond?

☐ Yes ☐ No

If yes — those co-owners must complete a Guarantee & Indemnity form (Appendix D). Please attach completed forms to this application.

Section 9 — Privacy Consent and Important Information

Privacy Consent

By signing this application, you consent to DepositSure Limited collecting, using, holding, and disclosing personal and financial information about you for the following purposes: assessing and issuing the bond; managing and administering the bond throughout its term; investigating and managing any claim under the bond; direct marketing of DepositSure Limited products and services (which you may opt out of at any time by contacting us); and managing our ongoing relationship with you.

We may exchange your information with mortgage brokers and advisers assisting with your application; legal and financial professionals; credit reporting agencies (Equifax NZ, Centrix); any industry body, court, or tribunal in connection with a complaint; loss assessors and claims investigators; government authorities as required by law; and any party considering acquiring an interest in our business.

We will comply with the Privacy Act 2020 in safeguarding your personal information. You have the right to request access to, or correction of, the personal information we hold about you.

Important Information — Please Read Carefully

- You must answer all questions truthfully. Incomplete or misleading answers may result in your application being declined or the bond being cancelled.
- The bond is not in force until this application has been formally accepted by DepositSure Limited and a Bond Certificate has been issued.
- Regardless of whether the bond fee has been paid by another party (e.g. a developer or broker), all obligations under the Counter Indemnity remain your direct personal liability.
- If the vendor's details are not included in the Bond Certificate, those details must be provided to DepositSure Limited within 7 calendar days of the purchase contract becoming unconditional.
- DepositSure Limited strongly recommends you seek independent legal advice before signing this application and the Counter Indemnity below.
- Fee structure: 3.5% of bond amount per year or part year. Minimum fee: NZ$1,800 (up to 12 months); NZ$2,200 (13 months or more); Admin Fee $495. All amounts include GST (if any) at 15%.

Section 10 — Bond Certificate Delivery

The bond certificate will be delivered electronically to the applicant(s) and their nominated solicitor only.

Solicitor / Legal Representative Email	Other Authorised Recipient Email

Section 11 — Payment

Bond Fee Payable (NZ$, inc. GST at 15%)	Payment Method (Bank / Card / Other)

Bank account details and payment instructions will be provided in the Bond Approval Letter. The bond certificate will not be released until the fee is received in full.

Counter Indemnity and Property Charge — Please Read Carefully

In consideration of DepositSure Limited issuing this Deposit Bond, each Applicant agrees to the following:

1. Each Applicant unconditionally and irrevocably indemnifies DepositSure Limited against all actions, claims, demands, liabilities, losses, damages, costs, and expenses (including legal costs on a full indemnity basis) which DepositSure Limited may suffer or incur in connection with or arising out of the Deposit Bond or the Applicant's default under this Application.
2. DepositSure Limited is irrevocably authorised to pay any amounts demanded under or in connection with the Deposit Bond without further reference to the Applicant, and without any duty to enquire whether any claim is properly made, even if the Applicant disputes the validity of the claim.
3. Upon DepositSure Limited making any payment under the Deposit Bond, the Applicant immediately owes DepositSure Limited the full amount of that payment (the 'Debt'). The Debt is due and payable immediately on demand by DepositSure Limited, in full, with no deferral period, and no credit fees apply to the Debt. If the Debt is not paid when due, the Applicant will pay default interest at the rate of 18% per annum on the Debt calculated from its due date to the date of the Debt's receipt by DepositSure Limited. The obligation to pay default interest shall arise without the need for notice or demand and shall form part of the Debt.
4. In consideration of DepositSure Limited performing its obligations under this Deed, the Applicant hereby charges and agrees to grant a registrable all-obligations mortgage (by reference to the then-current Law Association memorandum of mortgage) over the Secured Property in favour of DepositSure Limited to secure payment of the Debt. The priority amount shall be twice the amount of the bond.
5. Each Applicant expressly consents to DepositSure Limited registering a caveat against the Secured Property under the Land Transfer Act 2017 at any time. The caveat prevents registration of any instrument that transfers, further charges, or prejudicially affects the Secured Property while any obligation under this Counter Indemnity remains outstanding. In consideration of DepositSure Limited issuing the Deposit Bond, the Applicant irrevocably appoints DepositSure Limited and each authorised officer of DepositSure Limited severally to be its attorney (with full power to appoint substitutes and to sub-delegate) on behalf of the Applicant and in its name or otherwise and at its cost to complete, execute and otherwise perfect all assignments, transfers, novations, security interests and other documents, and generally to do all other acts and things, that the Applicant is obliged to do under this Deed, including registering the mortgage over the Secured Property if the Applicant fails to do so when requested by DepositSure Limited. The Applicant hereby ratifies and confirms to each person dealing with DepositSure Limited, whatever DepositSure Limited does in the exercise of any of the rights referred to in this clause.
6. These obligations bind each Applicant both personally and as trustee of any trust of which the Applicant is trustee, whether presently or in the future. Where there are multiple Applicants, all obligations are joint and several.
7. These obligations remain fully enforceable regardless of whether the bond fee was paid by another party and remain in full force even after a partial or full fee refund has been paid.

Applicant Declaration

1. Have you read and understood the Counter Indemnity set out above?

☐ Yes ☐ No

2. Do you understand that DepositSure Limited has the right to recover from you any amount it has paid under the Deposit Bond?

☐ Yes ☐ No

3. Do you acknowledge that you have read and understood the Privacy Consent and Important Information in Section 9?

☐ Yes ☐ No

4. Do you understand that your obligations under the Counter Indemnity bind you directly, even if the bond fee was paid by another party?

☐ Yes ☐ No

5. Do you understand that you are agreeing to grant a mortgage over the Secured Property in favour of DepositSure Limited as security?

☐ Yes ☐ No

6. Do you consent to DepositSure Limited registering a caveat over the Secured Property?

☐ Yes ☐ No

7. If the vendor's details are not on the Bond Certificate, do you understand they must be provided to DepositSure Limited within 7 calendar days of the purchase contract becoming unconditional?

☐ Yes ☐ No

Executed and Delivered as a Deed

I/We confirm that I/we have read, understood, and accept all terms and conditions of this Application and Counter Indemnity.

APPLICANT 1 SIGNATURE

SIGNATURE
FULL NAME (PRINT)
DATE (DD/MM/YYYY)

Capacity: ☐ Individual ☐ Director ☐ Trustee

APPLICANT 2 SIGNATURE (IF APPLICABLE)

SIGNATURE
FULL NAME (PRINT)
DATE (DD/MM/YYYY)

Capacity: ☐ Individual ☐ Director ☐ Trustee

WITNESS TO APPLICANT 1

FULL NAME (PRINT)
OCCUPATION
ADDRESS
DATE (DD/MM/YYYY)
SIGNATURE

WITNESS TO APPLICANT 2 (IF APPLICABLE)

FULL NAME (PRINT)
OCCUPATION
ADDRESS
DATE (DD/MM/YYYY)
SIGNATURE

© 2026 DepositSure Limited · www.depositsure.co.nz · FSP1003753 · This application is subject to DepositSure Limited's standard terms and conditions.