



**„Smart people know,  
no deposit ist the way to go!“**

# The deposit guarantee – it's so simple!

As the founder of “EuroKaution”, I take great pleasure in presenting to you a company which has taken up an old idea, and developed it further into an independent mass product.

In Europe, well over 100 million people live in rented accommodation, all of whom have to pay their rental deposit in cash. This capital, which amounts to tens of billions, remains in low-interest savings and deposit accounts, where it is unavailable to the European economy.

EuroKaution has succeeded in reorganising rental deposit for the European market so that it can be provided quickly and easily by anyone. The same applies to companies, although to a much greater extent. Most companies rent their business premises and production facilities. They too must provide rent securities, and are therefore restricted in their scope of action.

Via its subsidiary companies in the relevant European countries, EuroKaution Holding AG is the first company to offer a rent deposit guarantee to a wide target group.

This modern form of rent security replaces the conventional rental deposit.

EuroKaution is the first company in the world to recognise this possibility and the opportunities it offers, and already makes use of it every day.

The rent deposit guarantee is given in favour of the landlord for the maximum rent deposit legally applicable in the relevant countries, and is honoured at the first request.

The tenant pays a small amount for the guarantee, based on the amount of the deposit.

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The guarantee involves no costs at all for the landlord.

When a tenant applies to EuroKaution for a deposit guarantee, we carry out a fast and accurate creditworthiness check, after which the tenant receives a guarantee certificate, which he hands over to the landlord as security. The guarantee continues to apply beyond the end of the rental period until the rental contract is fully charged and settled.

The landlord receives a guarantee certificate which is covered by a well-known European insurance company.

In this way, the capital comes into circulation again, to the benefit of both tenant and landlord: Both get exactly what they need.

The product is completely web-based. The equipment of the Internet with fast data connections, its acceptance and its international availability make it possible to offer the deposit guarantee on a broad basis in various European countries.

The product is applied for, checked and handled completely over the Internet. The potential customer can find out everything about the deposit guarantee, and obtain it immediately, on the relevant national website (e.g. [www.eurokaution.ch](http://www.eurokaution.ch) or [www.eurokaution.de](http://www.eurokaution.de)). The application process itself, including the creditworthiness decision, takes less than two minutes.

With clear menu guidance, the tenant is taken step-by-step through the application procedure: Complete the application, print it out, sign it and send it to EuroKaution. After two to three working days, the tenant receives the guarantee certificate and hands it over to his landlord.

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The procedure is the same if a tenant wants to get his rent deposit back from the landlord. The landlord hands it back, and receives the guarantee certificate in return.

In addition to customer acquisition, the range of services of Eurokaution also includes its own customer service, the application procedure, contract administration and claims processing. The special feature in this respect is that actions relevant to the product process are carried out with the aid of an ERP system developed by the company itself. The scalability of this system took top priority in its development.

Whether for 100 or 10,000 contracts per month – the high level of automation saves costs – and time-consuming modifications. This guarantees the maintenance of our quality and data security commitments.

Over 30 employees in Switzerland and Germany daily ensure the smooth operation of the system and the reliable security of the landlords.

The deposit guarantee is already recommended by leading tenants', landlords' and property associations.

In Switzerland, the “Schweizerische Verband der Immobilienwirtschaft SVIT” has expressed its support for the deposit guarantee of EuroKautiion, while in Germany it is also recommended by the “Immobilienverband IVD e.V.” and the “BFW Bundesverband freier Immobilien- und Wohnungsunternehmen e.V.”.

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At the European level, EuroKaution has entered into an exclusive partnership with the CEPI (European Council of Real Estate Professions).

The CEPI assists EuroKaution with market entry into the relevant European countries.

We look forward to pleasant and successful partnership.

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