

A guide to our products and business appetite

Regional operations	Australia / New Zealand	Hong Kong (SAR)	Singapore	Rest of the world
Distribution channel	Ability to issue bonds & guarantees in 60+ countries directly and through bank fronting partners			
Appetite	<div><div>▶ Construction</div><div>▶ Mining</div><div>▶ Rehabilitation</div></div> <div><div>▶ Engineering</div><div>▶ Commercial/licensing</div><div>▶ Workers' compensation</div></div>	<div><div>▶ Construction</div><div>▶ Engineering</div><div>▶ Commercial</div></div> <div><div>▶ Ship building</div><div>▶ Transport</div></div>	<div><div>▶ Construction</div><div>▶ Engineering</div><div>▶ Commercial</div></div> <div><div>▶ Ship building</div><div>▶ Transport</div></div>	<div><div>▶ Construction</div><div>▶ Engineering</div><div>▶ Commercial</div></div>
Limited appetite	<div><div>▶ Property development</div><div>▶ Renewables</div></div>	<div><div>▶ Property development</div><div>▶ Renewables</div></div>	<div><div>▶ Property development</div><div>▶ Renewables</div></div>	<div><div>▶ Property development</div><div>▶ Renewables</div></div>
What we do not underwrite	<div><div>▶ Financial guarantees</div><div>▶ Aviation</div><div>▶ Commodity traders</div></div>	<div><div>▶ Financial guarantees</div><div>▶ Aviation</div><div>▶ Commodity traders</div></div>	<div><div>▶ Financial guarantees</div><div>▶ Aviation</div><div>▶ Commodity traders</div></div>	<div><div>▶ Financial guarantees</div><div>▶ Aviation</div><div>▶ Commodity traders</div></div>
Minimum underwriting criteria	<div><div>▶ P.A turnover AUD250m min (AUD1.0bn for Rehabilitation)</div><div>▶ Minimum facility size AUD30m</div><div>▶ Years operating profitably: 5-10</div></div>	<div><div>▶ P.A turnover HKD1.0bn min</div><div>▶ Minimum facility size HKD150m</div><div>▶ Years operating profitably: 5-10</div></div>	<div><div>▶ P.A turnover SGD250m min</div><div>▶ Minimum facility size SGD30m</div><div>▶ Years operating profitably: 5-10</div></div>	<div><div>▶ P.A turnover AUD250m / FGN equiv</div><div>▶ Minimum facility size AUD30m / FGN equiv</div><div>▶ Years operating profitably: 5-10</div></div>
Bonds Issued	<div><div>▶ Performance & Maintenance (defects), Advance Payment, Off-site Materials, Bid, Retention.</div><div>▶ Selectively: Workers Compensation, Lease bonds, Rehabilitation</div></div>	<div><div>▶ Performance & Maintenance (defects), Advance Payment, Off-site Materials, Bid, Retention, Refund Guarantees – ship building</div></div>	<div><div>▶ Performance & Maintenance (defects), Advance Payment, Off-site Materials, Bid, Retention, Refund Guarantees – ship building</div></div>	<div><div>▶ Performance & Maintenance (defects), Advance Payment, Off-site Materials, Bid, Retention, Refund Guarantees – ship building</div></div>

SURETY // APPETITE GUIDE // ASIA PACIFIC

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