



LÍDER
AFIANÇADORA



Who We Are.

LÍDER AFIANÇADORA is a 100% digital guarantor. Composed of experienced professionals with over 10 years of activity in fields such as Business Administration and Economics, among others, our focus is on issuing BONDS.

We serve private and public companies as well as individuals looking to ensure compliance with their judicial, contractual, and leasing obligations.

We offer a wide portfolio of guarantees to meet the needs of different contract sectors. We are present throughout the national territory, Latin America, and in some countries in Asia and Africa.





Mission.

To offer the best solutions in Bonds, preserving the security and reliability of information, as well as aiming for excellence, agility, and efficiency in customer and partner service.



Vision.

To be a reference in the Guarantor market, always seeking excellence and innovation as goals, thus expanding our area of operation and aiming to better serve our clients and partners in a digital and sustainable way.



Values.

Respect for the client, respect and gratitude to collaborators, respect for life and the environment, sustainable development, ethics and transparency, reliability and security of information, agility and operational efficiency.

Regarding Fiduciary Guarantee.



This refers to the institute used in the execution of business and contracts, aiming to guarantee compliance with obligations agreed upon by the Guarantor with the Contractor/Beneficiary.

The bond (fiduciary guarantee) is regulated by articles 818 to 839 of the Brazilian Civil Code (Law 10.406/2002).

Involved in the Process



Our Differentiators.

As we are **100% digital**, our processes are much more agile, secure, and transparent. We have an agile structure to handle guarantee requests quickly and efficiently



AGILITY

With an experienced team and deep knowledge in the guarantees segment, we provide analysis, issuance, and sending of bonds in an agile, reliable, and personalized manner.



ONLINE CONSULTING

Our clients receive online consultations from anywhere in the world. Questions are resolved, and information is shared with agility, convenience, and transparency



SECURITY

With the expertise of a multidisciplinary team, we offer efficient and secure solutions, resulting in client satisfaction and constant growth of our business.

Main Products.

Our main product is the issuance of bonds in the following modalities:



BOND FOR BIDDING

Guarantees indemnity, up to the amount fixed in the Bond, for losses arising from the refusal of the Adjudicated Guarantor to sign the main contract under the conditions proposed in the bidding notice, within the established timeframe.



BOND FOR JUDICIAL ACTIONS

Guarantees the deposits that the Guarantor must make in the course of judicial proceedings, in the civil, fiscal, or labor sphere.



BOND FOR CONSTRUCTION, SUPPLY OR PROVISION OF SERVICES

Guarantees indemnity, up to the amount fixed in the Bond, for losses resulting from non-fulfillment of obligations assumed by the Guarantor with the main contract, for construction, supply, or provision of services. This bond also guarantees the amounts of fines and indemnities owed to the Public Administration. Additional coverage for Labor and Social Security Actions can also be contracted.



BOND FOR RETENTION OF PAYMENTS

Guarantees indemnity, up to the amount fixed in the Bond, for losses caused by the Guarantor to the Beneficiary, due to non-fulfillment of obligations linked to payment retentions stipulated in the main contract.



BOND FOR ADVANCE PAYMENT

Guarantees indemnity, up to the amount fixed in the Bond, for losses resulting from the non-fulfillment of obligations assumed by the Guarantor concerning advances of payments granted by the Beneficiary that have not been liquidated as provided in the main contract.



BOND FOR ADMINISTRATIVE TAX PARCELING

Guarantees payment, up to the amount fixed in the Bond, for the remaining balance of the administrative parceling of tax credits, assumed by the Guarantor with the tax authority.



OTHER GUARANTEES:

Bond for Purchase and Sale of Energy, Bond for Perfect Functioning and Real Estate Bond.

Our guarantees apply in the following cases:

- ✓ New acquisitions;
- ✓ When there is an advance payment;
- ✓ Export contracts;
- ✓ Expansions;
- ✓ Guarantees with local farmers;
- ✓ Contracts with outsourced suppliers and service providers, among others.

Our Clients.



Why Choose Líder Afiançadora?



Operations are tailored to the insurance market, catering to the growing productive and service sectors.



We offer a secure alternative to traditional Guarantee Insurance.



Issuance of digital bond backed by the Brazilian Civil Code.



We serve companies and profiles that do not fit within the requirements of banks and insurers.



A reference company in the guarantee market, being an excellent option for those seeking security and trust when guaranteeing their contractual commitments.



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