

COMPANY PROFILE



WHO WE ARE

We are mortgage brokers, also known as **bond originators**. We take the stress out of your home loan application by applying direct to all the banks on your behalf, including your own. We receive multiple offers from the banks, and then negotiate on your behalf to ensure you get the loan amount you want, at the **best interest rate**, with the bank of your choice.

WHAT WE DO

Phoenix Bonds offers a **premium home loan evaluation service** with experienced consultants who have been in the finance industry for over 100 years combined. We provide expert advice and personalised service to ensure every application gets the full consideration it deserves, including:

- Credit checks, pre-approvals and assisting you to prepare for your home loan application.
- One-on-one service - you will work directly with one of our specialised consultants.
- Fast-tracked approvals - feedback from the banks within 48 hours, immediate expedition of any queries or motivations required, and support all the way through to registration.
- Easy to do business with - readily available, automated processes, online electronic applications, and quick access to legal support.
- Continuous improvement of our policies, systems and procedures, to ensure we stay relevant and informed

FINANCING OPTIONS

We are **your home loan specialists** for residential loans, but we also offer a range of other financing solutions, where you can compare multiple offers - including:

- ORDINARY LOANS | VACANT LAND | BUILDING LOANS | REFINANCING
- COMMERCIAL BONDS | DEVELOPMENT (MOTHER) BONDS | DEVELOPMENT APPROVALS
- HOME, LIFE AND BOND INSURANCE

OUR VALUES

WE BELIEVE IN



TRANSPARENCY

Being real, open and honest



CARE

Being responsive and available



EMPOWERMENT

Equipping our clients with the knowledge and tools to make confident and fit decisions



PARTNERSHIP

Building longstanding relationships with all role-players in the property transfer process to stay relevant and informed

PHOENIX BONDS

7 Mellis Rd, Bradenham Hall, North Block, 2nd Floor, Rivonia, Gauteng, 2191, South Africa



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WHY USE AN ORIGINATOR?

The advantages of going through an originator as opposed to using your banker include:

- Receiving up to 5 different bank quotes
- Negotiating a better interest rate (keeping your bank honest)
- Having a direct line to the correct department at all the banks
- Getting feedback with 2 days

In addition, our services are completely FREE. We receive commission from the bank upon registration of your home loan - all the banks pay the same, so you can be assured we will not favour one institution above another. We simply advise on the bank that is best for you.

OUR VALUE ADD

We build long-term relationships with our supporting agents - they recommend us because of:

- Our commitment to getting the finance approved - we don't shy away from difficult applications
- Efficient, professional service
- Consistent feedback and 24/7 availability
- Our FREE training for estate agents (NQF4, logbook, PDE4 and CPD)

OUR BANKING PARTNERS

We partner with all the leading banks to get you **the best home loan deal.**



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