

Getting a home loan has never been easier

- One application
- Multiple home loan quotes
- We negotiate and you choose the best deal



You'll be able to **compare multiple bank offers** side by side, to get a **better** sense of all the deals available to you – keeping your own bank honest or even finding a better package for you. Typically, on average we can **save you up to 0.6%** on your interest rate! Each bank has a different risk assessment, so it's also quite common to get declined at one bank and approved by another.



As a bond originator operating all over South Africa, we've already helped many South Africans find their dream home. Our people have over **20 years in the industry** and we've built strong relationships with estate agents, banks and attorneys – so you can trust us to guide you through the purchase process right up until registration.



Our team of **experienced consultants** will be with you every step of the way, to address your concerns and queries, to help you identify and navigate any unexpected or hidden costs, and to provide support and advice from the moment you make your first offer.

Our services are completely free for you. We get paid by the bank only once you are happy and have accepted one of our bank offers.

At Phoenix Bonds, we're passionate about home loans – we are people helping people into homes. We'll go to any length to get you the best possible deal, by applying to multiple banks – including your own – and negotiating with them on your behalf.

What we need from you



FOR ALL APPLICANTS

- Copy of your ID
- Copy of your marriage certificate if the name on your ID is different
- We will require a completed application form from all applicants
- If you don't have time to complete the form, let one of our bond administrators assist you

IF YOU ARE EMPLOYED

- 3 months' personal bank statements (6 months' if your income is variable)
- 3 months' payslips (6 months' if your income is variable)
- Signed employment contract if you have been employed for less than 3 months

IF YOU ARE SELF-EMPLOYED

- 3 months' personal bank statements (6 months' if your income is variable) of your ID
- 6 months' business bank statements
- Latest 2 years signed financial statements (if older than 6 months, latest management accounts not older than 2 months will also be required)
- A letter from your accountant confirming your income and any expenses paid for by the business
- If there is no alignment between the documents above, the bank may request your ITA34 SARS Notice of Assessment instead to confirm your income

IF YOU ARE WORKING ABROAD

- Copy of your Passport
- Work permit and visa
- Signed employment contract, in business English
- 6 months' payslips
- 6 months' South African personal bank statements
- 6 months' international personal bank statements (if applicable)

Once you've found your dream home, send us your documents, and we'll be there to help you find the best home loan deal, by submitting your application to multiple banks, including your own – we are your home loan specialist.

Professional Advice. Personalised Service. Just sit back and leave it to the experts!