

#OBSESSED WITH
YOUR HOME
LOAN EXPERIENCE.





LEAVE IT TO THE
HOME LOAN EXPERTS.

About Us

Phoenix Bonds is a leading South African bond origination firm based in Johannesburg, founded by Hannah van Deventer, a qualified Mechanical Engineer who transitioned from the mining industry to property finance in 2021. Her analytical mindset, process-driven approach, and passion for empowering homebuyers laid the foundation for a company built on integrity, innovation, and human connection.

Shortly thereafter, Gary Bradfield joined as Co-Director, bringing with him over 20 years of experience in banking, credit, and home loan underwriting. Gary's deep understanding of bank processes, risk management, and credit policy complements Hannah's operational and client-focused strengths - together forming a leadership team that bridges people, process, and performance.

Under their combined leadership, Phoenix Bonds has evolved from a boutique operation into one of Johannesburg's most dynamic and respected originators - trusted by clients, estate agencies, and attorneys alike for its transparent service, consistent communication, and ability to deliver results across all major banks.

At our core, we believe that buying a home is not just a transaction - it's a defining moment in our clients' lives. Our mission is to simplify that journey, empower informed decisions, and make every home loan experience seamless and stress-free.



Mission

To transform the home loan experience in South Africa through intelligent systems, data-driven insights, and deeply human service - ensuring every client, agent, and partner feels supported from prequalification to registration and beyond.

Vision

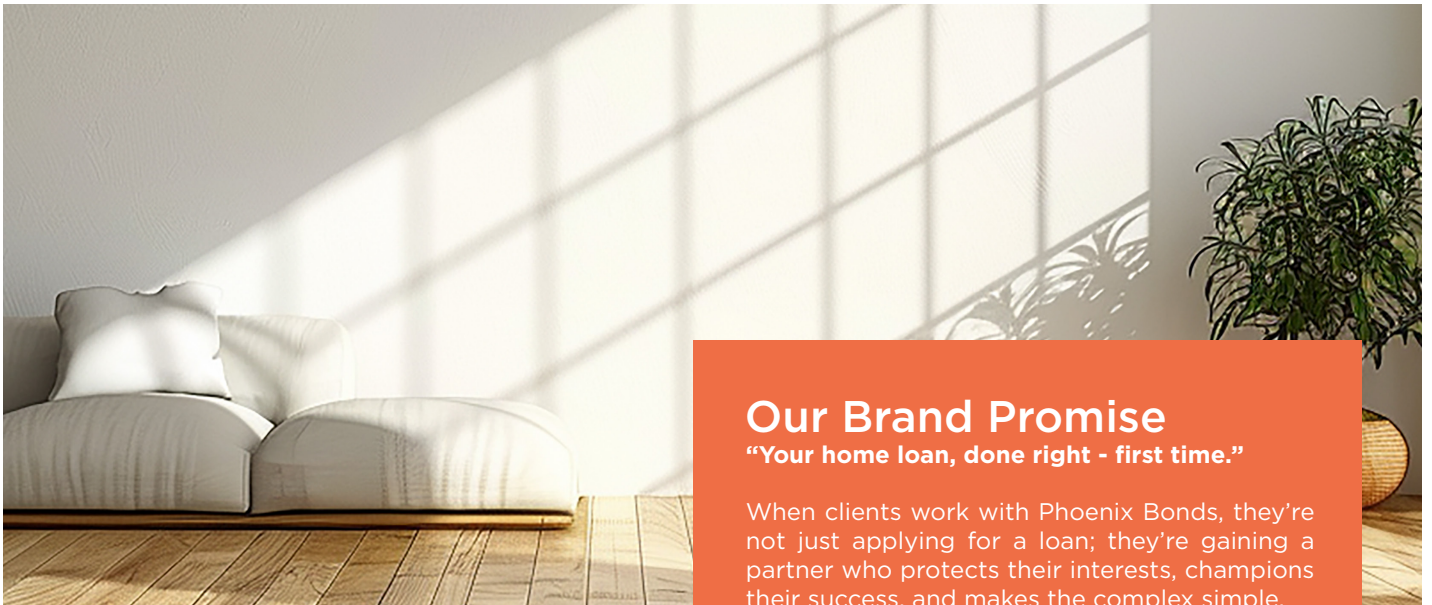
To be the most trusted and technologically advanced bond origination partner in South Africa, setting a new standard for integrity, efficiency, and client care.

Services

Phoenix Bonds offers end-to-end home loan origination services, tailored to **first-time buyers, investors, commercial property buyers** and **developers**. Our services include:

- Prequalification – Assessing affordability and credit readiness through accurate, compliant tools and preparing buyers for application.
- Multi-bank Applications – Submitting to all major banks and appropriate specialised lenders for the best rate and terms.
- Document Management & Compliance – Streamlined, well-structured file systems for efficient submissions.
- Client Communication & Education – Clear updates, proactive feedback, and financial literacy support.
- Estate Agent & Attorney Partnerships – Integrated service models that improve deal flow and conversion rates.
- Post-Registration Client Support – Access facilities, refinancing, and future lending guidance.

Infrastructure and Team



Our Brand Promise

“Your home loan, done right - first time.”

When clients work with Phoenix Bonds, they’re not just applying for a loan; they’re gaining a partner who protects their interests, champions their success, and makes the complex simple.

Phoenix Bonds operates through a highly structured and technology-enabled workflow. Each deal passes through dedicated stages - from consultant packaging to administrator submission and manager review - ensuring accuracy, compliance, and client satisfaction.

While we proudly operate on a national scale, our footprint is anchored by regional hubs in Johannesburg, Cape Town, Pretoria, Bloemfontein, and Mossel Bay, where clients and partners can always find a familiar face. This flexible structure allows us to work closely with estate agents,

attorneys, and clients anywhere in the country, while maintaining the personal service and deep relationships that define the Phoenix Bonds experience.

We believe that great teamwork isn’t about sharing an office - it’s about sharing purpose.

Our growing team of 20 professionals includes consultants, deal facilitators, administrative specialists, executive assistants and trainers who share a common goal: to elevate the origination industry through professionalism and purpose.

Reviews

Let our Google Reviews speak for themselves, over 150+ five star reviews and counting.

-Shaheen and Yashmika Hassan

"We cannot thank Phoenix Bonds enough for the incredible service we received from start to finish. Hannah and Lori were absolutely phenomenal in guiding my husband and I through every step of our bond application. They worked tirelessly to secure the best possible rates for us and were always just a call or email away, ready to answer our questions and put our minds at ease. What stood out most was their dedication - they didn't just assist with the paperwork; they truly went above and beyond, following up and keeping us informed right until the very end. Their professionalism, efficiency, and genuine care made what could have been a stressful process feel smooth and manageable. If you're looking for a team that combines expertise with personal attention, I highly recommend Phoenix Bonds, especially Hannah and Lori. They are the dream

-Dyllan Higgins

"I never thought I'd switch from my 12-year bank, but Phoenix Bonds proved otherwise. From our initial conversation, Mariska put my needs first -clearly explaining every option and guiding me through each step until we had a signed OTP. As a private banking client, I assumed my bank's offer was unbeatable, but Mariska proved me wrong by securing an incredible deal elsewhere. If you want someone who truly goes the extra mile and works in your best interests, get in touch with Mariska at Phoenix Bonds Peninsula"

-G Kheswa

"Phatisa is an excellent bond originator. She is kind, professional and proactive. She answered all questions, cleared up any areas of uncertainty and walks you through the process, step by step. She communicated regularly and makes one feel supported and comfortable when going through this process for the first time. I recommend Phatisa 100. She did a great job!"

-David Johnston

"Ingrid at Phoenix Bonds is an amazing person to work with and goes the extra mile to get the best possible outcome. I'm so happy with the service and results I received and I look forward to working with Ingrid again in the future!"

-Tamara Dalhuijsen

"INCREDIBLY impressed with the service from Gary and Dane. We came to Phoenix Bonds with a peculiar case that others had not been able to help with, after a quick call Gary & Dane got us offers at unbeatable rates within 3 days which have made our dreams possible. The amount of patience, helping me understand next steps and being a true ally in this space has made our home buying experience the absolute best. Thank you for kick starting us and delivering WORLD CLASS SERVICE. 1000/10 recommended. Brilliant, brilliant service!"

OUR PARTNERS

We are proudly affiliated with:

Major retail banks

ABSA – FNB/RMB – Standard Bank – Nedbank – Investec

Specialised lending solutions

Sentinel Homes – SA Home Loans – Housing Investec Partners

Paragon Lending – Access Bank – Other Private Funders

Leading estate agencies including Byron Thomas Properties
Just Property Heritage – Willco Properties – Homes of Distincion

Industry educators and thought leaders such as Richard Wright and Dr. Roelof Botha



Core Values



Integrity And Accountability

We operate with honesty and transparency in every interaction - taking ownership of the client experience and ensuring we deliver what we promise.



Partnership Over Transaction

We don't chase deals; we build relationships. Whether with clients, estate agents, or attorneys, we see every collaboration as a long-term partnership based on trust and mutual success.



Continuous Improvement

We believe excellence is a habit. Through constant refinement of our systems, training, and client communication, we improve every day - together.



Innovation And Efficiency

Our tech-driven processes (Pipedrive CRM, TimelinesAI, Outfunnel, Lightstone integrations, and bespoke workflows) enable precision, speed, and consistency - freeing our consultants to focus on people, not paperwork.



Humanity At The Heart

Behind every bond is a dream, a family, a home. We treat our clients as people first - providing empathy, education, and empowerment throughout their journey.

info@phoenixbonds.finance
www.phoenixbonds.finance

Phoenix Bonds (PTY) LTD
2 Cullinan Close, Morningside,
Johannesburg, South Africa

