

Bond Optimiser

Use your home to get out of **Debt Review**



and **Settle Your Debts**



If you own a property and you are permanently employed, we can help you with finance when no one else will.

Our clients use their loans to:

- ✓ Remove themselves out of debt review
- ✓ Consolidate all their expensive debts into their bond
- ✓ Pay for primary and tertiary education
- ✓ Renovate their homes
- ✓ Transfer properties into their own name



FREE WhatsApp assessment
0600 151 926

We assist customers who are **in arrears** with their accounts, **struggling** with judgements, and who are in **debt review**.

We give you access to the value in your home to finance your loan.



Your Property Value

R1 Million

—



Minus the outstanding bond with your bank

R200 000

=



Equals the money available to you.

R800 000

Try our

**AVAILABILITY
CALCULATOR**



www.bondoptimiser.co.za

The **value in your home** is the **cheapest form of funding**, that is **available** to you to **pay off**, personal, retail and vehicle debts.



Bond Optimiser is a service of Africa Direct Edubond (Pty) Ltd. Edubond is an NCR and FSB approved Company. Africa Direct Edubond (Pty) Ltd. Registration no: 2015/171541/07 NCR No: 8048. FSP No. 48498. Terms & Conditions apply.

The **Bond Optimiser** Process



1 - Get assessed

Complete our quick and **FREE** Financial Assessment



2 - Negotiation

We negotiate with your creditors on your behalf to get the best rate for you



3 - Settle & Consolidate

We will settle your debt, get rid of judgements and get you out of debt review by restructuring and consolidating your debts into a single monthly payment



4 - Edvance Financial Literacy Program

We enroll you into our in house financial literacy program that teaches you the fundamentals of making better financial decisions. This enables you to live better and save smarter. You also receive R1500 for every successful learning module that you complete.



5 - Switching

With all your debts consolidated within our 12 month program, we switch you over to a traditional mortgage lender where you pay less every month. You will have a healthier credit profile, peace of mind, and extra cash flow every month.



*"I would like to thank Bond Optimiser for funding my daughter's university and res fees as well as saving me **R150 000** through debt settlement negotiation on my behalf. The Bond Optimiser plan has saved me **thousands of Rands** every month."*

Thobeka Ntubuntu

Deputy Principal, Groenheuwel Primary School



Whatsapp us for a **FREE** assesement: **0600 151 926**

www.bondoptimiser.co.za

Call us today on **0861 91 91 91**

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Our working affiliates include:

