Getting you access to South Africa's top 6 banks for your home loan, within 48 hours.

We Offer You…

CHOICE.

CONVIENENCE.

TRANSPARENCY.

CONTROL.

MORTGAGE® MARKET

Your Home, Your Way

OUR SERVICES

MortgageMarket.co.za is an online marketplace that has changed the way consumers get their home loan. We simplify the home loan process by giving consumers direct access to the top banks and lenders in the country, with just a single application.

As home loans experts, we guide you throughout your home buying journey. We provide you with all the information you need to get the best deal possible.

WHY USE MORTGAGEMARKET.CO.ZA?

We get you pre-approved for 6 home loan offers for free!

We securely pre-populate your application details, by to up to 80%, to complete your application in just 10 minutes.

Up to 50% discount on bond costs when you get your home loan through us.

We submit the home loan application on your behalf, to all banks.

You compare 6 bank quotes, which increases your chances of getting the best home loan.

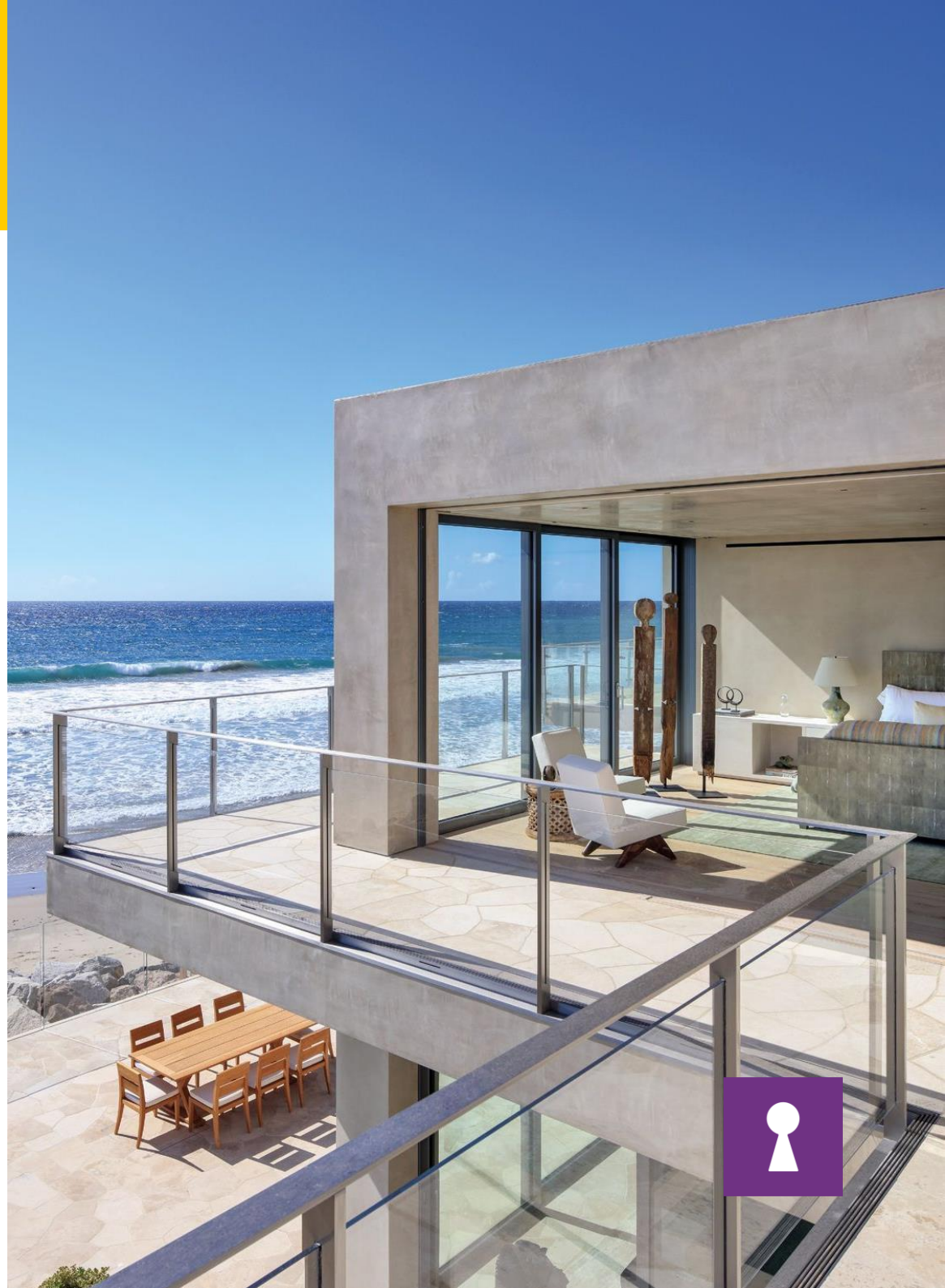
We negotiate the best deal on your behalf and save you thousands of Rands; by reducing your rate by approx. 0.5%.

Best of all our service is free at no cost to you and we offer you a no obligation insurance quote for your property.

THE HOME BUYING JOURNEY

How the process works:

- Get pre-approved through our expert consultants
- Sign an offer to purchase (OTP)
- Send us your income and expenses
- Apply for a home loan with 6 banks for free
- Accept your home loan quote
- Sign documents with the attorney
- Move into your new home
- Insure your new home with Santam or Guardrisk and enjoy the lowest premium and comprehensive cover



OUR CLIENTS

We are passionate about you and pride ourselves in offering you a quality home loan application experience. You benefit from our extensive home loans expertise, property advice and guidance, throughout your home buying journey and beyond.

"Absolutely excellent and professional service received from the team. I would recommend their service at any time. They keep you informed all the time."

- C. Pereira -

"MortgageMarket.co.za provided us with a fantastic service. No more filling in paperwork… As first-time buyers our experience was effortless."

- A. Cader -

Your time is precious...

That's why we take the hassle out of financing your dream home.

OUR PARTNERS

absa

NEDBANK

Standard Bank

FNB
First National Bank

SA Home Loans

Investec

santam

GUARDRISK
TAILORED RISK SOLUTIONS

BLACK BRICK

FREQUENTLY ASKED QUESTIONS

Q. Which bank will give me the best bond?

A. All our banking partners have great home loan products. We provide you with an efficient way to compare their products and get you the best home loan deal.

Q. What costs do I need to be aware of?

A. Typically, in a new residential development, buyers would not be liable for the transfer duties and transfer costs; but there is a property registration cost to register the property in the buyer's name (approximately R25000). However, when using MortgageMarket.co.za you will not be liable for this cost, as it has been included in the overall property price.

Q. What costs are in my monthly repayment?

A. Your monthly repayment will include a portion of what you owe the bank, and some of the interest that you owe the bank. Keep in mind that you will also need to make a monthly payment towards your life insurance policy, which the bank will require you to have.

Q. What should I look at when comparing home loans?

A. There are three main points to look at when comparing home loan offers, namely:

- *Interest rate*: The lower the interest rate, the lower your repayment
- *LTV (loan to value)*: The higher the LTV, the less deposit will be required, if any
- *Loan term*: The number of years required to pay back the home loan. Example: If your loan term is over a shorter duration, then less interest is payable, but higher monthly instalments will be required. If a longer repayment period is selected, the more interest is payable, but your home loan instalments will be lower.

CONTACT US

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to own a piece of the
BlackBrick Club and
experience the 'Vertical
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