

To assist you in the purchase of your new property, we have set out, in the table below, the costs involved therein (VAT inclusive). These costs apply whether the purchaser is a natural person or legal entity. Apart from these fees, the financial institutions also charge an initiation/valuation fee, which varies, depending on the institution. Provision should also be made for Rates & Taxes and additional disbursements which can range between R2,000 and R6,000 depending on the value of the Transfer or Bond.

## TRANSFER COSTS

July 2020

Purchase Price	Transfer Fee	Post and Petties	VAT	Deeds Office	Transfer Duty	Total
500 000	11 600	1 100	1 905	673	0	15 278
550 000	13 200	1 100	2 145	673	0	17 118
600 000	13 200	1 100	2 145	673	0	17 118
650 000	14 800	1 100	2 385	946	0	19 231
700 000	14 800	1 100	2 385	946	0	19 231
750 000	16 400	1 100	2 625	946	0	21 071
800 000	16 400	1 100	2 625	946	0	21 071
850 000	18 000	1 100	2 865	1 086	0	23 051
900 000	18 000	1 100	2 865	1 086	0	23 051
950 000	19 600	1 100	3 105	1 086	0	24 891
1 000 000	19 600	1 100	3 105	1 086	0	24 891
1 100 000	21 200	1 100	3 345	1 220	3 000	29 865
1 200 000	21 200	1 100	3 345	1 220	6 000	32 865
1 300 000	22 800	1 100	3 585	1 220	9 000	37 705
1 400 000	22 800	1 100	3 585	1 220	12 750	41 455
1 500 000	24 400	1 100	3 825	1 220	18 750	49 295
1 600 000	24 400	1 100	3 825	1 220	24 750	55 295
1 700 000	26 000	1 100	4 065	1 220	30 750	63 135
1 800 000	26 000	1 100	4 065	1 220	36 750	69 135
1 900 000	27 600	1 100	4 305	1 220	42 750	76 975
2 000 000	27 600	1 100	4 305	1 220	50 250	84 475
2 200 000	29 200	1 100	4 545	1 691	66 250	102 786
2 400 000	30 800	1 100	4 785	1 691	82 250	120 626
2 600 000	32 400	1 100	5 025	1 691	102 000	142 216
2 800 000	34 000	1 100	5 265	1 691	124 000	166 056
3 000 000	35 600	1 100	5 505	1 691	146 000	189 896
3 200 000	37 200	1 100	5 745	1 691	168 000	213 736
3 400 000	38 800	1 100	5 985	1 691	190 000	237 576
3 600 000	40 400	1 100	6 225	1 691	212 000	261 416
3 800 000	42 000	1 100	6 465	1 691	234 000	285 256
4 000 000	43 600	1 100	6 705	1 691	256 000	309 096
4 200 000	45 200	1 100	6 945	2 051	278 000	333 296
4 400 000	46 800	1 100	7 185	2 051	300 000	357 136
4 600 000	48 400	1 100	7 425	2 051	322 000	380 976
4 800 000	50 000	1 100	7 665	2 051	344 000	404 816
5 000 000	51 600	1 100	7 905	2 051	366 000	428 656
5 500 000	53 600	1 100	8 205	2 051	421 000	485 956
6 000 000	55 600	1 100	8 505	2 051	476 000	543 256
6 500 000	57 600	1 100	8 805	2 442	531 000	600 947
7 000 000	59 600	1 100	9 105	2 442	586 000	658 247
7 500 000	61 600	1 100	9 405	2 442	641 000	715 547
8 000 000	63 600	1 100	9 705	2 442	696 000	772 847
8 500 000	65 600	1 100	10 005	2 854	751 000	830 559
9 000 000	67 600	1 100	10 305	2 854	806 000	887 859
9 500 000	69 600	1 100	10 605	2 854	861 000	945 159
10 000 000	71 600	1 100	10 905	3 397	916 000	1 003 002
20 000 000	111 600	1 100	16 905	4 080	2 196 000	2 329 685
30 000 000	151 600	1 100	22 905	5 435	3 496 000	3 677 040
40 000 000	191 600	1 100	28 905	5 435	4 796 000	5 023 040
50 000 000	231 600	1 100	34 905	5 435	6 096 000	6 369 040
60 000 000	271 600	1 100	40 905	5 435	7 396 000	7 715 040
70 000 000	311 600	1 100	46 905	5 435	8 696 000	9 061 040

**MORTGAGE BOND COSTS**

July 2020

Bond Amount	Conveyancing Fee	Posts & Petties	VAT	Deeds Office Fee	Total	Bond Repayment Factor over 20 years	
150 000	6 000	1 100	1 065	417	8 582	5.00%	6.60
200 000	6 000	1 100	1 065	539	8 704	5.25%	6.74
250 000	6 800	1 100	1 185	539	9 624	5.50%	6.88
300 000	8 400	1 100	1 425	539	11 464	5.75%	7.02
350 000	9 200	1 100	1 545	673	12 518	6.00%	7.16
400 000	10 000	1 100	1 665	673	13 438	6.25%	7.31
450 000	10 800	1 100	1 785	673	14 358	6.50%	7.46
500 000	11 600	1 100	1 905	673	15 278	6.75%	7.60
550 000	13 200	1 100	2 145	673	17 118	7.00%	7.75
600 000	13 200	1 100	2 145	673	17 118	7.25%	7.90
650 000	14 800	1 100	2 385	946	19 231	7.50%	8.06
700 000	14 800	1 100	2 385	946	19 231	7.75%	8.21
750 000	16 400	1 100	2 625	946	21 071	8.00%	8.36
800 000	16 400	1 100	2 625	946	21 071	8.25%	8.52
850 000	18 000	1 100	2 865	1 086	23 051	8.75%	8.84
900 000	18 000	1 100	2 865	1 086	23 051	9.00%	9.00
950 000	19 600	1 100	3 105	1 086	24 891	9.25%	9.16
1 000 000	19 600	1 100	3 105	1 086	24 891	9.50%	9.32
1 100 000	21 200	1 100	3 345	1 220	26 865	9.75%	9.49
1 200 000	21 200	1 100	3 345	1 220	26 865	10.00%	9.65
1 300 000	22 800	1 100	3 585	1 220	28 705	10.25%	9.82
1 400 000	22 800	1 100	3 585	1 220	28 705	10.50%	9.98
1 500 000	24 400	1 100	3 825	1 220	30 545	10.75%	10.15
1 600 000	24 400	1 100	3 825	1 220	30 545	11.00%	10.32
1 700 000	26 000	1 100	4 065	1 220	32 385	11.25%	10.49
1 800 000	26 000	1 100	4 065	1 220	32 385	11.50%	10.66
1 900 000	27 600	1 100	4 305	1 220	34 225	11.75%	10.84
2 000 000	27 600	1 100	4 305	1 220	34 225	12.00%	11.01
2 200 000	29 200	1 100	4 545	1 691	36 536	12.25%	11.19
2 400 000	30 800	1 100	4 785	1 691	38 376	12.50%	11.36
2 600 000	32 400	1 100	5 025	1 691	40 216	12.75%	11.54
2 800 000	34 000	1 100	5 265	1 691	42 056	13.00%	11.72
3 000 000	35 600	1 100	5 505	1 691	43 896	13.25%	11.89
3 200 000	37 200	1 100	5 745	1 691	45 736	13.50%	12.07
3 400 000	38 800	1 100	5 985	1 691	47 576	13.75%	12.25
3 600 000	40 400	1 100	6 225	1 691	49 416	14.00%	12.44
3 800 000	42 000	1 100	6 465	1 691	51 256	14.25%	12.62
4 000 000	43 600	1 100	6 705	1 691	53 096	14.50%	12.80
4 200 000	45 200	1 100	6 945	2 051	55 296	14.75%	12.98
4 400 000	46 800	1 100	7 185	2 051	57 136	15.00%	13.17
4 600 000	48 400	1 100	7 425	2 051	58 976	15.25%	13.35
4 800 000	50 000	1 100	7 665	2 051	60 816	15.50%	13.54
5 000 000	51 600	1 100	7 905	2 051	62 656	15.75%	13.73
						16.00%	13.91

Commercial Law | Conveyancing | Development Law | Labour Law | Estates | Family Law | Litigation | Personal Injuries & Third Party Claims

Cape Town	T: 021 406 9100	Blouberg	T: 021 521 4000	Centurion	T: 012 001 1546
Claremont	T: 021 673 4700	Tyger Valley	T: 021 943 3800	Bedfordview	T: 011 453 0577
Fish Hoek	T: 021 784 1580	Illovo	T: 011 219 6200	East London	T: 043 721 1234
Helderberg	T: 021 850 6400	Fourways	T: 010 001 2632		