

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

March 2020

Purchase Price	Transfer Fee	Post and Petties	VAT	Deeds Office	Transfer Duty	Total
500 000	11 160	1100	1 839	632	0	14 731
550 000	12 700	1100	2 070	632	0	16 502
600 000	12 700	1100	2 070	632	0	16 502
650 000	14 240	1100	2 301	889	0	18 530
700 000	14 240	1100	2 301	889	0	18 530
750 000	15 780	1100	2 532	889	0	20 301
800 000	15 780	1100	2 532	889	0	20 301
850 000	17 320	1100	2 763	1020	0	22 203
900 000	17 320	1100	2 763	1020	0	22 203
950 000	18 860	1100	2 994	1020	0	23 974
1 000 000	18 860	1100	2 994	1020	0	23 974
1 100 000	20 400	1100	3 225	1146	3000	28 871
1 200 000	20 400	1100	3 225	1146	6000	31 871
1 300 000	21 940	1100	3 456	1146	9000	36 642
1 400 000	21 940	1100	3 456	1146	12 750	40 392
1 500 000	23 480	1100	3 687	1146	18 750	48 163
1 600 000	23 480	1100	3 687	1146	24750	54 163
1 700 000	25 020	1100	3 918	1146	30 750	61 934
1 800 000	25 020	1100	3 918	1146	36 760	67 934
1 900 000	26 560	1100	4 149	1146	42 750	75 705
2 000 000	26 560	1100	4 149	1146	50 250	83 205
2 200 000	28 100	1100	4 380	1588	66 250	101 418
2 400 000	29 640	1100	4 611	1588	82 250	119 189
2 600 000	31 180	1100	4 842	1588	102000	140 710
2 800 000	32 720	1100	5 073	1588	124000	163 481
3 000 000	34 260	1100	5 304	1588	146000	188 252
3 200 000	35 800	1100	5 535	1588	168000	212 023
3 400 000	37 340	1100	5 766	1588	190000	235 794
3 600 000	38 880	1100	5 997	1588	212000	259 565
3 800 000	40 420	1100	6 228	1588	234000	283 336
4 000 000	41 960	1100	6 459	1588	256000	307 107
4 200 000	43 500	1100	6 690	1926	278000	331 216
4 400 000	45 040	1100	6 921	1926	300000	354 987
4 600 000	46 580	1100	7 152	1926	322000	378 758
4 800 000	48 120	1100	7 383	1926	344000	402 529
5 000 000	49 660	1100	7 614	1926	366000	426 300
5 500 000	51 585	1100	7 903	1926	421000	483 514
6 000 000	53 510	1100	8 192	1926	476000	540 728
6 500 000	55 435	1100	8 480	2293	531000	598 308
7 000 000	57 360	1100	8 769	2293	586000	655 522
7 500 000	59 285	1100	9 058	2293	641000	712 736
8 000 000	61 210	1100	9 347	2293	696000	769 950
8 500 000	63 135	1100	9 635	2680	751000	827 550
9 000 000	65 060	1100	9 924	2680	806000	884 764
9 500 000	66 985	1100	10 213	2680	861000	941 978
10 000 000	68 910	1100	10 502	2680	916000	999 192
20 000 000	107 410	1100	16 277	3831	2196000	2 324 618
30 000 000	145 910	1100	22 052	5104	3496000	3 670 166
40 000 000	184 410	1100	27 827	5104	4796000	5 014 441
50 000 000	222 910	1100	33 602	5104	6096000	6 358 716
60 000 000	261 410	1100	39 377	5104	7396000	7 702 991
70 000 000	299 910	1100	45 152	5104	8696000	9 047 266

MORTGAGE BONDS COSTS

March 2020

Bond Amount	Conveyancing Fee	Posts & Petties	VAT	Deeds Office Fee	Total	Bond Repayment Factor over 20 years	
150 000	5770	1100	1 031	392	8 293	5.00%	6.60
200 000	6540	1100	1 146	507	9 293	5.25%	6.74
250 000	7310	1100	1 262	507	10 179	5.50%	6.88
300 000	8080	1100	1 377	507	11 064	5.75%	7.02
350 000	8850	1100	1 493	632	12 075	6.00%	7.16
400 000	9620	1100	1 608	632	12 960	6.25%	7.31
450 000	10390	1100	1 724	632	13 846	6.50%	7.46
500 000	11160	1100	1 839	632	14 731	6.75%	7.60
550 000	12700	1100	2 070	632	16 502	7.00%	7.75
600 000	12700	1100	2 070	632	16 502	7.25%	7.90
650 000	14240	1100	2 301	889	18 530	7.50%	8.06
700 000	14240	1100	2 301	889	18 530	7.75%	8.21
750 000	15780	1100	2 532	889	20 301	8.00%	8.36
800 000	15780	1100	2 532	889	20 301	8.25%	8.52
850 000	17320	1100	2 763	1020	22 203	8.75%	8.84
900 000	17320	1100	2 763	1020	22 203	9.00%	9.00
950 000	18860	1100	2 994	1020	23 974	9.25%	9.16
1 000 000	18860	1100	2 994	1020	23 974	9.50%	9.32
1 100 000	20400	1100	3 225	1146	25 871	9.75%	9.49
1 200 000	20400	1100	3 225	1146	25 871	10.00%	9.65
1 300 000	21940	1100	3 456	1146	27 642	10.25%	9.82
1 400 000	21940	1100	3 456	1146	27 642	10.50%	9.98
1 500 000	23480	1100	3 687	1146	29 413	10.75%	10.15
1 600 000	23480	1100	3 687	1146	29 413	11.00%	10.32
1 700 000	25020	1100	3 918	1146	31 184	11.25%	10.49
1 800 000	25020	1100	3 918	1146	31 184	11.50%	10.66
1 900 000	26560	1100	4 149	1146	32 955	11.75%	10.84
2 000 000	26560	1100	4 149	1146	32 955	12.00%	11.01
2 200 000	28100	1100	4 380	1588	35 168	12.25%	11.19
2 400 000	29640	1100	4 611	1588	36 939	12.50%	11.36
2 600 000	31180	1100	4 842	1588	38 710	12.75%	11.54
2 800 000	32720	1100	5 073	1588	40 481	13.00%	11.72
3 000 000	34260	1100	5 304	1588	42 252	13.25%	11.89
3 200 000	35800	1100	5 535	1588	44 023	13.50%	12.07
3 400 000	37340	1100	5 766	1588	45 794	13.75%	12.25
3 600 000	38880	1100	5 997	1588	47 565	14.00%	12.44
3 800 000	40420	1100	6 228	1588	49 336	14.25%	12.62
4 000 000	41960	1100	6 459	1588	51 107	14.50%	12.80
4 200 000	43500	1100	6 690	1926	53 216	14.75%	12.98
4 400 000	45040	1100	6 921	1926	54 987	15.00%	13.17
4 600 000	46580	1100	7 152	1926	56 758	15.25%	13.35
4 800 000	48120	1100	7 383	1926	58 529	15.50%	13.54
5 000 000	49660	1100	7 614	1926	60 300	15.75%	13.73
						16.00%	13.91