

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**

May 2021

Purchase Price	Transfer Fee	Post and Petties	VAT	Deeds Office	Transfer Duty	Total
500 000	12 280	1100	2 007	707	0	16 094
550 000	13 940	1100	2 256	707	0	18 003
600 000	13 940	1100	2 256	707	0	18 003
650 000	15 600	1100	2 505	995	0	20 200
700 000	15 600	1100	2 505	995	0	20 200
750 000	17 260	1100	2 754	995	0	22 109
800 000	17 260	1100	2 754	995	0	22 109
850 000	18 920	1100	3 003	1142	0	24 165
900 000	18 920	1100	3 003	1142	0	24 165
950 000	20 580	1100	3 252	1142	0	26 074
1 000 000	20 580	1100	3 252	1142	0	26 074
1 100 000	22 240	1100	3 501	1283	3000	31 124
1 200 000	22 240	1100	3 501	1283	6000	34 124
1 300 000	23 900	1100	3 750	1283	9000	39 033
1 400 000	23 900	1100	3 750	1283	12 750	42 783
1 500 000	25 560	1100	3 999	1283	18 750	50 692
1 600 000	25 560	1100	3 999	1283	24750	56 692
1 700 000	27 220	1100	4 248	1283	30 750	64 601
1 800 000	27 220	1100	4 248	1283	36 760	70 601
1 900 000	28 880	1100	4 497	1283	42 750	78 510
2 000 000	28880	1100	4 497	1283	50 250	86 010
2 200 000	30 540	1100	4 746	1778	66 250	104 414
2 400 000	32 200	1100	4 995	1778	82 250	122 323
2 600 000	33 860	1100	5 244	1778	102000	143 982
2 800 000	35 520	1100	5 493	1778	124000	167 891
3 000 000	37 180	1100	5 742	1778	146000	191 800
3 200 000	38 840	1100	5 991	1778	168000	215 709
3 400 000	40 500	1100	6 240	1778	190000	239 618
3 600 000	42 160	1100	6 489	1778	212000	263 527
3 800 000	43 820	1100	6 738	1778	234000	287 436
4 000 000	45 480	1100	6 987	1778	256000	311 345
4 200 000	47 140	1100	7 236	2157	278000	335 633
4 400 000	48 800	1100	7 485	2157	300000	359 542
4 600 000	50 460	1100	7 734	2157	322000	383 451
4 800 000	52 120	1100	7 983	2157	344000	407 360
5 000 000	53 780	1100	8 232	2157	366000	431 269
5 500 000	57 980	1100	8 862	2157	421000	491 099
6 000 000	57 980	1100	8 862	2157	476000	546 099
6 500 000	62 180	1100	9 492	2568	531000	606 340
7 000 000	62180	1100	9 492	2568	586000	661 340
7 500 000	66 380	1100	10 122	2568	641000	721 170
8 000 000	66 380	1100	10 122	2568	696000	776 160
8 500 000	70 580	1100	10 752	3002	751000	836 434
9 000 000	70 580	1100	10 752	3002	806000	891 434
9 500 000	74 780	1100	11 382	3002	861000	951 264
10 000 000	74 780	1100	11 382	3002	916000	1 006 264
20 000 000	116 780	1100	17 682	4292	2196000	2 335 854
30 000 000	158 780	1100	23 982	5717	3496000	3 685 579
40 000 000	200 780	1100	30 282	5717	4796000	5 033 879
50 000 000	242 780	1100	36 582	5717	6096000	6 382 179
60 000 000	284 780	1100	42 882	5717	7396000	7 730 479
70 000 000	326 780	1100	49 182	5717	8696000	9 078 779

MORTGAGE BONDS COSTS

May 2021

Bond Amount	Conveyancing Fee	Posts & Petties	VAT	Deeds Office Fee	Total	Bond Repayment Factor over 20 years	
150 000	6000	1100	1 065	438	8 603	5.00%	6.60
200 000	6000	1100	1 065	567	8 732	5.25%	6.74
250 000	6800	1100	1 185	567	9 652	5.50%	6.88
300 000	8400	1100	1 425	567	11 492	5.75%	7.02
350 000	9200	1100	1 545	707	12 552	6.00%	7.16
400 000	10000	1100	1 665	707	13 472	6.25%	7.31
450 000	10800	1100	1 785	707	14 392	6.50%	7.46
500 000	11600	1100	1 905	707	15 312	6.75%	7.60
550 000	13200	1100	2 145	707	17 152	7.00%	7.75
600 000	13200	1100	2 145	707	17 152	7.25%	7.90
650 000	14800	1100	2 385	995	19 280	7.50%	8.06
700 000	14800	1100	2 385	995	19 280	7.75%	8.21
750 000	16400	1100	2 625	995	21 120	8.00%	8.36
800 000	16400	1100	2 625	995	21 120	8.25%	8.52
850 000	18000	1100	2 865	1142	23 107	8.75%	8.84
900 000	18000	1100	2 865	1142	23 107	9.00%	9.00
950 000	19600	1100	3 105	1142	24 947	9.25%	9.16
1 000 000	19600	1100	3 105	1142	24 947	9.50%	9.32
1 100 000	21200	1100	3 345	1283	26 928	9.75%	9.49
1 200 000	21200	1100	3 345	1283	26 928	10.00%	9.65
1 300 000	22800	1100	3 585	1283	28 768	10.25%	9.82
1 400 000	22800	1100	3 585	1283	28 768	10.50%	9.98
1 500 000	24400	1100	3 825	1283	30 608	10.75%	10.15
1 600 000	24400	1100	3 825	1283	30 608	11.00%	10.32
1 700 000	26000	1100	4 065	1283	32 448	11.25%	10.49
1 800 000	26000	1100	4 065	1283	32 448	11.50%	10.66
1 900 000	27600	1100	4 305	1283	34 288	11.75%	10.84
2 000 000	27600	1100	4 305	1283	34 288	12.00%	11.01
2 200 000	29200	1100	4 545	1778	36 623	12.25%	11.19
2 400 000	30800	1100	4 785	1778	38 463	12.50%	11.36
2 600 000	32400	1100	5 025	1778	40 303	12.75%	11.54
2 800 000	34000	1100	5 265	1778	42 143	13.00%	11.72
3 000 000	35600	1100	5 505	1778	43 983	13.25%	11.89
3 200 000	37200	1100	5 745	1778	45 823	13.50%	12.07
3 400 000	38800	1100	5 985	1778	47 663	13.75%	12.25
3 600 000	40400	1100	6 225	1778	49 503	14.00%	12.44
3 800 000	42000	1100	6 465	1778	51 343	14.25%	12.62
4 000 000	43600	1100	6 705	1778	53 183	14.50%	12.80
4 200 000	45200	1100	6 945	2157	55 402	14.75%	12.98
4 400 000	46800	1100	7 185	2157	57 242	15.00%	13.17
4 600 000	48400	1100	7 425	2157	59 082	15.25%	13.35
4 800 000	50000	1100	7 665	2157	60 922	15.50%	13.54
5 000 000	51600	1100	7 905	2157	62 762	15.75%	13.73
						16.00%	13.91