

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	36 750	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	776 170
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	6260	1100	1 104	438	8 902	5.00%	6.60
200 000	7120	1100	1 233	567	10 020	5.25%	6.74
250 000	7980	1100	1 362	567	11 009	5.50%	6.88
300 000	8840	1100	1 491	567	11 998	5.75%	7.02
350 000	9700	1100	1 620	707	13 127	6.00%	7.16
400 000	10560	1100	1 749	707	14 116	6.25%	7.31
450 000	11420	1100	1 878	707	15 105	6.50%	7.46
500 000	12280	1100	2 007	707	16 094	6.75%	7.60
550 000	13940	1100	2 256	707	18 003	7.00%	7.75
600 000	13940	1100	2 256	707	18 003	7.25%	7.90
650 000	15600	1100	2 505	995	20 200	7.50%	8.06
700 000	15600	1100	2 505	995	20 200	7.75%	8.21
750 000	17260	1100	2 754	995	22 109	8.00%	8.36
800 000	17260	1100	2 754	995	22 109	8.25%	8.52
850 000	18920	1100	3 003	1142	24 165	8.75%	8.84
900 000	18920	1100	3 003	1142	24 165	9.00%	9.00
950 000	20580	1100	3 252	1142	26 074	9.25%	9.16
1 000 000	20580	1100	3 252	1142	26 074	9.50%	9.32
1 100 000	22240	1100	3 501	1283	28 124	9.75%	9.49
1 200 000	22240	1100	3 501	1283	28 124	10.00%	9.65
1 300 000	23900	1100	3 750	1283	30 033	10.25%	9.82
1 400 000	23900	1100	3 750	1283	30 033	10.50%	9.98
1 500 000	25560	1100	3 999	1283	31 942	10.75%	10.15
1 600 000	25560	1100	3 999	1283	31 942	11.00%	10.32
1 700 000	27220	1100	4 248	1283	33 851	11.25%	10.49
1 800 000	27220	1100	4 248	1283	33 851	11.50%	10.66
1 900 000	28880	1100	4 497	1283	35 760	11.75%	10.84
2 000 000	28880	1100	4 497	1283	35 760	12.00%	11.01
2 200 000	30540	1100	4 746	1778	38 164	12.25%	11.19
2 400 000	32200	1100	4 995	1778	40 073	12.50%	11.36
2 600 000	33860	1100	5 244	1778	41 982	12.75%	11.54
2 800 000	35520	1100	5 493	1778	43 891	13.00%	11.72
3 000 000	37180	1100	5 742	1778	45 800	13.25%	11.89
3 200 000	38840	1100	5 991	1778	47 709	13.50%	12.07
3 400 000	40500	1100	6 240	1778	49 618	13.75%	12.25
3 600 000	42160	1100	6 489	1778	51 527	14.00%	12.44
3 800 000	43820	1100	6 738	1778	53 436	14.25%	12.62
4 000 000	45480	1100	6 987	1778	55 345	14.50%	12.80
4 200 000	47140	1100	7 236	2157	57 633	14.75%	12.98
4 400 000	48800	1100	7 485	2157	59 542	15.00%	13.17
4 600 000	50460	1100	7 734	2157	61 451	15.25%	13.35
4 800 000	52120	1100	7 983	2157	63 360	15.50%	13.54
5 000 000	53780	1100	8 232	2157	65 269	15.75%	13.73
						16.00%	13.91