

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 R1,000 and R3,000 depending on the value of the Transfer or Bond.

TRANSFER COSTS

March 2019

Purchase Price	Transfer Fee	Post and Petties	VAT	Deeds Office	Transfer Duty	Total
500 000	10 680	1100	1 767	632	0	14 179
550 000	12 150	1100	1 988	632	0	15 870
600 000	12 150	1100	1 988	632	0	15 870
650 000	13 620	1100	2 208	889	0	17 817
700 000	13 620	1100	2 208	889	0	17 817
750 000	15 090	1100	2 429	889	0	19 508
800 000	15 090	1100	2 429	889	0	19 508
850 000	16 560	1100	2 649	1020	0	21 329
900 000	16 560	1100	2 649	1020	0	21 329
950 000	18 030	1100	2 870	1020	1500	24 520
1 000 000	18 030	1100	2 870	1020	3000	26 020
1 100 000	18 765	1100	2 980	1146	6000	29 991
1 200 000	19 500	1100	3 090	1146	9000	33 836
1 300 000	20 235	1100	3 200	1146	13500	39 181
1 400 000	20 970	1100	3 311	1146	19500	46 027
1 500 000	21 705	1100	3 421	1146	25500	52 872
1 600 000	22 440	1100	3 531	1146	31500	59 717
1 700 000	23 175	1100	3 641	1146	37500	66 562
1 800 000	23 910	1100	3 752	1146	44500	74 408
1 900 000	24 645	1100	3 862	1146	52500	83 253
2 000 000	25 380	1100	3 972	1146	60500	92 098
2 200 000	26 850	1100	4 193	1588	76500	110 231
2 400 000	28 320	1100	4 413	1588	97000	132 421
2 600 000	29 790	1100	4 634	1588	119000	156 112
2 800 000	31 260	1100	4 854	1588	141000	179 802
3 000 000	32 730	1100	5 075	1588	163000	203 493
3 200 000	34 200	1100	5 295	1588	185000	227 183
3 400 000	35 670	1100	5 516	1588	207000	250 874
3 600 000	37 140	1100	5 736	1588	229000	274 564
3 800 000	38 610	1100	5 957	1588	251000	298 255
4 000 000	40 080	1100	6 177	1588	273000	321 945
4 200 000	41 550	1100	6 398	1926	295000	345 974
4 400 000	43 020	1100	6 618	1926	317000	369 664
4 600 000	44 490	1100	6 839	1926	339000	393 355
4 800 000	45 960	1100	7 059	1926	361000	417 045
5 000 000	47 430	1100	7 280	1926	383000	440 736
5 500 000	49 280	1100	7 557	1926	438000	497 863
6 000 000	51 130	1100	7 835	1926	493000	554 991
6 500 000	52 980	1100	8 112	2293	548000	612 485
7 000 000	54 830	1100	8 390	2293	603000	669 613
7 500 000	56 680	1100	8 667	2293	658000	726 740
8 000 000	58 530	1100	8 945	2293	713000	783 868
8 500 000	60 380	1100	9 222	2680	768000	841 382
9 000 000	62 230	1100	9 500	2680	823000	898 510
9 500 000	64 080	1100	9 777	2680	878000	955 637
10 000 000	65 930	1100	10 055	2680	933000	1 012 765
20 000 000	102 930	1100	15 605	3831	2233000	2 356 466
30 000 000	139 930	1100	21 155	5104	3533000	3 700 289
40 000 000	176 930	1100	26 705	5104	4833000	5 042 839
50 000 000	213 930	1100	32 255	5104	6133000	6 385 389
60 000 000	250 930	1100	37 805	5104	7433000	7 727 939
70 000 000	287 930	1100	43 355	5104	8733000	9 070 489

MORTGAGE BONDS COSTS

March 2019

Bond Amount	Conveyancing Fee	Posts & Petties	VAT	Deeds Office Fee	Total	Bond Repayment Factor over 20 years	
150 000	5535	1100	995	392	8 022	5.00%	6.60
200 000	6270	1100	1 106	507	8 983	5.25%	6.74
250 000	7005	1100	1 216	507	9 828	5.50%	6.88
300 000	7740	1100	1 326	507	10 673	5.75%	7.02
350 000	8475	1100	1 436	632	11 643	6.00%	7.16
400 000	9210	1100	1 547	632	12 489	6.25%	7.31
450 000	9945	1100	1 657	632	13 334	6.50%	7.46
500 000	10680	1100	1 767	632	14 179	6.75%	7.60
550 000	12150	1100	1 988	632	15 870	7.00%	7.75
600 000	12150	1100	1 988	632	15 870	7.25%	7.90
650 000	13620	1100	2 208	889	17 817	7.50%	8.06
700 000	13620	1100	2 208	889	17 817	7.75%	8.21
750 000	15090	1100	2 429	889	19 508	8.00%	8.36
800 000	15090	1100	2 429	889	19 508	8.25%	8.52
850 000	16560	1100	2 649	1020	21 329	8.75%	8.84
900 000	16560	1100	2 649	1020	21 329	9.00%	9.00
950 000	18030	1100	2 870	1020	23 020	9.25%	9.16
1 000 000	18030	1100	2 870	1020	23 020	9.50%	9.32
1 100 000	18765	1100	2 980	1146	23 991	9.75%	9.49
1 200 000	19500	1100	3 090	1146	24 836	10.00%	9.65
1 300 000	20235	1100	3 200	1146	25 681	10.25%	9.82
1 400 000	20970	1100	3 311	1146	26 527	10.50%	9.98
1 500 000	21705	1100	3 421	1146	27 372	10.75%	10.15
1 600 000	22440	1100	3 531	1146	28 217	11.00%	10.32
1 700 000	23175	1100	3 641	1146	29 062	11.25%	10.49
1 800 000	23910	1100	3 752	1146	29 908	11.50%	10.66
1 900 000	24645	1100	3 862	1146	30 753	11.75%	10.84
2 000 000	25380	1100	3 972	1146	31 598	12.00%	11.01
2 200 000	26850	1100	4 193	1588	33 731	12.25%	11.19
2 400 000	28320	1100	4 413	1588	35 421	12.50%	11.36
2 600 000	29790	1100	4 634	1588	37 112	12.75%	11.54
2 800 000	31260	1100	4 854	1588	38 802	13.00%	11.72
3 000 000	32730	1100	5 075	1588	40 493	13.25%	11.89
3 200 000	34200	1100	5 295	1588	42 183	13.50%	12.07
3 400 000	35670	1100	5 516	1588	43 874	13.75%	12.25
3 600 000	37140	1100	5 736	1588	45 564	14.00%	12.44
3 800 000	38610	1100	5 957	1588	47 255	14.25%	12.62
4 000 000	40080	1100	6 177	1588	48 945	14.50%	12.80
4 200 000	41550	1100	6 398	1926	50 974	14.75%	12.98
4 400 000	43020	1100	6 618	1926	52 664	15.00%	13.17
4 600 000	44490	1100	6 839	1926	54 355	15.25%	13.35
4 800 000	45960	1100	7 059	1926	56 045	15.50%	13.54
5 000 000	47430	1100	7 280	1926	57 736	15.75%	13.73
						16.00%	13.91