



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

PURCHASE PRICE	TRANSFER FEE	POST AND PETTIES	VAT	DEEDS OFFICE	TRANSFER DUTY	TOTAL
500 000	10 680	1 100	1 767	606	0	14 153
550 000	12 150	1 100	1 988	606	0	15 844
600 000	12 150	1 100	1 988	606	0	15 844
650 000	13 620	1 100	2 208	852	0	17 780
700 000	13 620	1 100	2 208	852	0	17 780
750 000	15 090	1 100	2 429	852	0	19 471
800 000	15 090	1 100	2 429	852	0	19 471
850 000	16 560	1 100	2 649	978	0	21 287
900 000	16 560	1 100	2 649	978	0	21 287
950 000	18 030	1 100	2 870	978	1 500	24 478
1 000 000	18 030	1 100	2 870	978	3 000	25 978
1 100 000	18 765	1 100	2 980	1098	6 000	29 943
1 200 000	19 500	1 100	3 090	1098	9 000	33 788
1 300 000	20 235	1 100	3 200	1098	13 500	39 133
1 400 000	20 970	1 100	3 311	1098	19 500	45 979
1 500 000	21 705	1 100	3 421	1098	25 500	52 824
1 600 000	22 440	1 100	3 531	1098	31 500	59 669
1 700 000	23 175	1 100	3 641	1098	37 500	66 514
1 800 000	23 910	1 100	3 752	1098	44 500	74 360
1 900 000	24 645	1 100	3 862	1098	52 500	83 205
2 000 000	25 380	1 100	3 972	1098	60 500	92 050
2 200 000	26 850	1 100	4 193	1522	76 500	110 165
2 400 000	28 320	1 100	4 413	1522	97 000	132 355
2 600 000	29 790	1 100	4 634	1522	119 000	156 046
2 800 000	31 260	1 100	4 854	1522	141 000	179 736
3 000 000	32 730	1 100	5 075	1522	163 000	203 427
3 200 000	34 200	1 100	5 295	1522	185 000	227 117
3 400 000	35 670	1 100	5 516	1522	207 000	250 808
3 600 000	37 140	1 100	5 736	1522	229 000	274 498
3 800 000	38 610	1 100	5 957	1522	251 000	298 189
4 000 000	40 080	1 100	6 177	1522	273 000	321 879
4 200 000	41 550	1 100	6 398	1846	295 000	345 894
4 400 000	43 020	1 100	6 618	1846	317 000	369 584
4 600 000	44 490	1 100	6 839	1846	339 000	393 275
4 800 000	45 960	1 100	7 059	1846	361 000	416 965
5 000 000	47 430	1 100	7 280	1846	383 000	440 656
5 500 000	49 280	1 100	7 557	1846	438 000	497 783
6 000 000	51 130	1 100	7 835	1846	493 000	554 911
6 500 000	52 980	1 100	8 112	2197	548 000	612 389
7 000 000	54 830	1 100	8 390	2197	603 000	669 517
7 500 000	56 680	1 100	8 667	2197	658 000	726 644
8 000 000	58 530	1 100	8 945	2197	713 000	783 772
8 500 000	60 380	1 100	9 222	2568	768 000	841 270
9 000 000	62 230	1 100	9 500	2568	823 000	898 398
9 500 000	64 080	1 100	9 777	2568	878 000	955 525
10 000 000	65 930	1 100	10 055	2568	933 000	1 012 653
20 000 000	102 930	1 100	15 605	3671	2 233 000	2 356 306
30 000 000	139 930	1 100	21 155	4890	3 533 000	3 700 075
40 000 000	176 930	1 100	26 705	4890	4 833 000	5 042 625
50 000 000	213 930	1 100	32 255	4890	6 133 000	6 385 175
60 000 000	250 930	1 100	37 805	4890	7 433 000	7 727 725
70 000 000	287 930	1 100	43 355	4890	8 733 000	9 070 275

MORTGAGE BOND COSTS

BOND AMOUNT	CONVEYANCING FEE	POSTS & PETTIES	VAT	DEEDS OFFICE FEE	TOTAL	BOND REPAYMENT FACTOR OVER 20 YEARS	
150 000	5 535	1 100	995	376	8 006	5.50%	6.88
200 000	6 270	1 100	1 106	486	8 962	5.75%	7.02
250 000	7 005	1 100	1 216	486	9 807	6.00%	7.16
300 000	7 740	1 100	1 326	486	10 652	6.25%	7.31
350 000	8 475	1 100	1 436	606	11 617	6.50%	7.46
400 000	9 210	1 100	1 547	606	12 463	6.75%	7.60
450 000	9 945	1 100	1 657	606	13 308	7.00%	7.75
500 000	10 680	1 100	1 767	606	14 153	7.25%	7.90
550 000	12 150	1 100	1 988	606	15 844	7.50%	8.06
600 000	12 150	1 100	1 988	606	15 844	7.75%	8.21
650 000	13 620	1 100	2 208	852	17 780	8.00%	8.36
700 000	13 620	1 100	2 208	852	17 780	8.25%	8.52
750 000	15 090	1 100	2 429	852	19 471	8.50%	8.68
800 000	15 090	1 100	2 429	852	19 471	8.75%	8.84
850 000	16 560	1 100	2 649	978	21 287	9.00%	9.00
900 000	16 560	1 100	2 649	978	21 287	9.25%	9.16
950 000	18 030	1 100	2 870	978	22 978	9.50%	9.32
1 000 000	18 030	1 100	2 870	978	22 978	9.75%	9.49
1 100 000	18 765	1 100	2 980	1098	23 943	10.00%	9.65
1 200 000	19 500	1 100	3 090	1098	24 788	10.25%	9.82
1 300 000	20 235	1 100	3 200	1098	25 633	10.50%	9.98
1 400 000	20 970	1 100	3 311	1098	26 479	10.75%	10.15
1 500 000	21 705	1 100	3 421	1098	27 324	11.00%	10.32
1 600 000	22 440	1 100	3 531	1098	28 169	11.25%	10.49
1 700 000	23 175	1 100	3 641	1098	29 014	11.50%	10.66
1 800 000	23 910	1 100	3 752	1098	29 860	11.75%	10.84
1 900 000	24 645	1 100	3 862	1098	30 705	12.00%	11.01
2 000 000	25 380	1 100	3 972	1098	31 550	12.25%	11.19
2 200 000	26 850	1 100	4 193	1522	33 665	12.75%	11.54
2 400 000	28 320	1 100	4 413	1522	35 355	13.25%	11.89
2 600 000	29 790	1 100	4 634	1522	37 046	13.75%	12.25
2 800 000	31 260	1 100	4 854	1522	38 736	14.25%	12.62
3 000 000	32 730	1 100	5 075	1522	40 427	14.75%	12.98
3 200 000	34 200	1 100	5 295	1522	42 117	15.25%	13.35
3 400 000	35 670	1 100	5 516	1522	43 808	15.75%	13.73
3 600 000	37 140	1 100	5 736	1522	45 498	16.25%	14.10
3 800 000	38 610	1 100	5 957	1522	47 189	16.75%	14.48
4 000 000	40 080	1 100	6 177	1522	48 879	17.25%	14.86
4 200 000	41 550	1 100	6 398	1846	50 894	17.50%	15.03
4 400 000	43 020	1 100	6 618	1846	52 584	17.75%	15.24
4 600 000	44 490	1 100	6 839	1846	54 275	18.00%	15.43
4 800 000	45 960	1 100	7 059	1846	55 965	18.50%	15.62
5 000 000	47 430	1 100	7 280	1846	57 656	18.75%	16.01

Last updated July 2018

* BOND CANCELLATION FEES: These range from R2300 upwards, depending on the financial institution involved and increases for every additional bond cancelled.

To calculate your bond repayment, divide the bond amount by 1000 and multiply by the relevant factor.

Cape Town 021 406 9100 | Claremont 021 673 4700 | Fish Hoek 021 784 1580 | Somerset Mall 021 850 6400
Stellenbosch 021 001 1170 | Blouberg 021 521 4000 | Tyger Valley 021 943 3800 | Bedfordview 011 453 0577
Centurion 012 001 1546 | Illovo 011 219 6200 | East London 043 721 1234 | Fourways 010 001 2632