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BUCHANAN'S BOOK

JULY 2018

OUR SERVICE

STBB | SMITH TABATA BUCHANAN BOYES

is a firm of business-minded lawyers which was established in 1900. At present, the firm consists of approximately 90 professionals practising from 12 offices throughout South Africa.

By understanding our clients' needs and objectives, we strive to deliver cost-effective legal solutions to their business and personal matters. A vital aspect of the professional service we provide, is a commitment to developing close working relationships with our clients. This commitment enables us to consistently succeed on their behalf.

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All information provided as per 01 July 2018

JANUARY							FEBRUARY							MARCH							
MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	
1	2	3	4	5	6	7	12	13	14	15	16	17	18	19	20	21	22	23	24	25	
8	9	10	11	12	13	14	19	20	21	22	23	24	25	26	27	28	29	30	31		
15	16	17	18	19	20	21	26	27	28												
22	23	24	25	26	27	28															
29	30	31																			
APRIL							MAY							JUNE							
MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	
2	3	4	5	6	7	8	7	8	9	10	11	12	13	4	5	6	7	8	9	10	
9	10	11	12	13	14	15	14	15	16	17	18	19	20	11	12	13	14	15	16	17	
16	17	18	19	20	21	22	21	22	23	24	25	26	27	18	19	20	21	22	23	24	
23	24	25	26	27	28	29	28	29	30	31	25	26	27	28	29	30	30				
30																					
JULY							AUGUST							SEPTEMBER							
MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	
2	3	4	5	6	7	8	6	7	8	9	10	11	12	3	4	5	6	7	8	9	
9	10	11	12	13	14	15	13	14	15	16	17	18	19	10	11	12	13	14	15	16	
16	17	18	19	20	21	22	20	21	22	23	24	25	26	17	18	19	20	21	22	23	
23	24	25	26	27	28	29	27	28	29	30	31	24	25	26	27	28	29	30			
30	31																				
OCTOBER							NOVEMBER							DECEMBER							
MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	
1	2	3	4	5	6	7	5	6	7	8	9	10	11	3	4	5	6	7	8	9	
8	9	10	11	12	13	14	12	13	14	15	16	17	18	10	11	12	13	14	15	16	
15	16	17	18	19	20	21	19	20	21	22	23	24	25	17	18	19	20	21	22	23	
22	23	24	25	26	27	28	26	27	28	29	30	24	25	26	27	28	29	30			
29	30	31												31							

JANUARY							FEBRUARY							MARCH							
MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	
7	8	9	10	11	12	13	4	5	6	7	8	9	10	4	5	6	7	8	9	10	
14	15	16	17	18	19	20	11	12	13	14	15	16	17	11	12	13	14	15	16	17	
21	22	23	24	25	26	27	18	19	20	21	22	23	24	18	19	20	21	22	23	24	
28	29	30	31	25	26	27	28	25	26	27	28	29	30								
APRIL							MAY							JUNE							
MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	
1	2	3	4	5	6	7	6	7	8	9	10	11	12	3	4	5	6	7	8	9	
8	9	10	11	12	13	14	13	14	15	16	17	18	19	10	11	12	13	14	15	16	
15	16	17	18	19	20	21	20	21	22	23	24	25	26	17	18	19	20	21	22	23	
22	23	24	25	26	27	28	27	28	29	30	31	24	25	26	27	28	29	30			
29	30																				
JULY							AUGUST							SEPTEMBER							
MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	
1	2	3	4	5	6	7	5	6	7	8	9	10	11	2	3	4	5	6	7	8	
8	9	10	11	12	13	14	12	13	14	15	16	17	18	9	10	11	12	13	14	15	
15	16	17	18	19	20	21	19	20	21	22	23	24	25	16	17	18	19	20	21	22	
22	23	24	25	26	27	28	26	27	28	29	30	31	23	24	25	26	27	28	29		
29	30	31												30							
OCTOBER							NOVEMBER							DECEMBER							
MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	
7	8	9	10	11	12	13	4	5	6	7	8	9	10	2	3	4	5	6	7	8	
14	15	16	17	18	19	20	11	12	13	14	15	16	17	9	10	11	12	13	14	15	
21	22	23	24	25	26	27	18	19	20	21	22	23	24	16	17	18	19	20	21	22	
28	29	30	31	25	26	27	28	29	30	23	24	25	26	27	28	29					
														30	31						

BOND REPAYMENT FACTORS

The table below gives the monthly repayment per R1,000 of a loan with an interest rate between 5,00% and 19,75% per annum, over a period of 5, 10, 15, 20, 25 or 30 years.

For example: If the loan is R100,000 at an interest rate of 12,00% p.a. to be repaid over 20 years, the monthly repayment is calculated as follows:
 $R100,000 \div 1,000 \times 11,01 = R1,101$ per month

Interest Rate %	YEARS					
	5	10	15	20	25	30
5,00	18,87	10,61	7,91	6,60	5,85	5,37
5,25	18,99	10,73	8,04	6,74	5,99	5,52
5,50	19,10	10,85	8,17	6,88	6,14	5,68
5,75	19,22	10,98	8,30	7,02	6,29	5,84
6,00	19,33	11,10	8,44	7,16	6,44	6,00
6,25	19,45	11,23	8,57	7,31	6,60	6,16
6,50	19,57	11,35	8,71	7,46	6,75	6,32
6,75	19,68	11,48	8,85	7,60	6,91	6,49
7,00	19,80	11,61	8,99	7,75	7,07	6,65
7,25	19,92	11,74	9,13	7,90	7,23	6,82
7,50	20,04	11,87	9,27	8,06	7,39	6,99
7,75	20,16	12,00	9,41	8,21	7,55	7,16
8,00	20,28	12,13	9,56	8,36	7,72	7,34
8,25	20,40	12,27	9,70	8,52	7,88	7,51
8,50	20,52	12,40	9,85	8,68	8,05	7,69
8,75	20,64	12,53	9,99	8,84	8,22	7,87
9,00	20,76	12,67	10,14	9,00	8,39	8,05
9,25	20,88	12,80	10,29	9,16	8,56	8,23
9,50	21,00	12,94	10,44	9,32	8,74	8,41
9,75	21,12	13,08	10,59	9,49	8,91	8,59
10,00	21,25	13,30	10,75	9,65	9,09	8,78
10,25	21,37	13,35	10,90	9,82	9,26	8,96
10,50	21,49	13,49	11,05	9,98	9,44	9,15
10,75	21,62	13,63	11,21	10,15	9,62	9,33
11,00	21,74	13,77	11,37	10,32	9,80	9,52
11,25	21,87	13,92	11,52	10,49	9,98	9,71
11,50	21,99	14,06	11,68	10,66	10,16	9,90
11,75	22,12	14,20	11,84	10,84	10,35	10,09
12,00	22,24	14,35	12,00	11,01	10,53	10,29
12,25	22,37	14,49	12,16	11,19	10,72	10,48

BOND REPAYMENT FACTORS

The table below gives the monthly repayment per R1,000 of a loan with an interest rate between 5,00% and 19,75% per annum, over a period of 5, 10, 15, 20, 25 or 30 years.

For example: If the loan is R100,000 at an interest rate of 12,00% p.a. to be repaid over 20 years, the monthly repayment is calculated as follows:
 $R100,000 \div 1,000 \times 11,01 = R1,101$ per month

Interest Rate %	YEARS					
	5	10	15	20	25	30
12,50	22,50	14,64	12,33	11,36	10,90	10,67
12,75	22,63	14,78	12,49	11,54	11,09	10,87
13,00	22,75	14,93	12,65	11,72	11,28	11,06
13,25	22,88	15,08	12,82	11,89	11,47	11,26
13,50	23,01	15,23	12,98	12,07	11,66	11,45
13,75	23,14	15,38	13,15	12,25	11,85	11,65
14,00	23,27	15,53	13,32	12,44	12,04	11,85
14,25	23,40	15,68	13,49	12,62	12,23	12,05
14,50	23,53	15,83	13,66	12,80	12,42	12,25
14,75	23,66	15,98	13,83	12,98	12,61	12,44
15,00	23,79	16,13	14,00	13,17	12,81	12,64
15,25	23,92	16,29	14,17	13,35	13,00	12,84
15,50	24,05	16,44	14,34	13,54	13,20	13,05
15,75	24,19	16,60	14,51	13,73	13,39	13,25
16,00	24,32	16,75	14,69	13,91	13,59	13,45
16,25	24,45	16,91	14,86	14,10	13,79	13,65
16,50	24,58	17,06	15,04	14,29	13,98	13,85
16,75	24,72	17,22	15,31	14,48	14,18	14,05
17,00	24,85	17,38	15,39	14,67	14,38	14,26
17,25	24,99	17,54	15,57	14,86	14,58	14,46
17,50	25,12	17,70	15,75	15,03	14,78	14,66
17,75	25,26	17,86	15,92	15,24	14,97	14,87
18,00	25,39	18,02	16,10	15,43	15,17	15,07
18,50	25,67	18,34	16,47	15,62	15,57	15,48
18,75	25,80	18,50	16,65	16,01	15,78	15,68
19,00	25,94	18,67	16,83	16,21	15,98	15,89
19,25	26,08	18,83	17,01	16,40	16,16	16,09
19,50	26,22	19,00	17,19	16,60	16,38	16,30
19,75	26,35	19,16	17,38	16,79	16,58	16,50

IMPORTANT ADDITIONAL CHARGES

In addition to the Conveyancing Fees and Transfer Duty referred to herein, a Buyer of fixed property should also make provision for additional charges, which includes:

1. Deeds Office Fees: as per below
2. Posts, Petties: R1100 plus VAT at 15% = R1265
3. Deeds Office Search Fees: R140 plus VAT at 15% = R161
4. Rates, taxes, sectional title or home owners association clearance fees have to be paid to the local authority and/or body corporate and/or association to obtain requisite clearance/s.

DEEDS OFFICE FEES

TRANSFERS

Does not exceed R100,000	: R	36
Exceeds R100,000 but does not exceed R200,000	: R	78
Exceeds R200,000 but does not exceed R300,000	: R	486
Exceeds R300,000 but does not exceed R600,000	: R	606
Exceeds R600,000 but does not exceed R800,000	: R	852
Exceeds R800,000 but does not exceed R1,000,000	: R	978
Exceeds R1,000,000 but does not exceed R2,000,000	: R	1,098
Exceeds R2,000,000 but does not exceed R4,000,000	: R	1,522
Exceeds R4,000,000 but does not exceed R6,000,000	: R	1,846
Exceeds R6,000,000 but does not exceed R8,000,000	: R	2,197
Exceeds R8,000,000 but does not exceed R10,000,000	: R	2,568
Exceeds R10,000,000 but does not exceed R15,000,000	: R	3,057
Exceeds R15,000,000 but does not exceed R20,000,000	: R	3,671
Exceeds R20,000,000	: R	4,890

BONDS

Does not exceed R150,000	: R	376
Exceeds R150,000 but does not exceed R300,000	: R	486
Exceeds R300,000 but does not exceed R600,000	: R	606
Exceeds R600,000 but does not exceed R800,000	: R	852
Exceeds R800,000 but does not exceed R1,000,000	: R	978
Exceeds R1,000,000 but does not exceed R2,000,000	: R	1,098
Exceeds R2,000,000 but does not exceed R4,000,000	: R	1,522
Exceeds R4,000,000 but does not exceed R6,000,000	: R	1,846
Exceeds R6,000,000 but does not exceed R8,000,000	: R	2,197
Exceeds R8,000,000 but does not exceed R10,000,000	: R	2,568
Exceeds R10,000,000 but does not exceed R15,000,000	: R	3,057
Exceeds R15,000,000 but does not exceed R20,000,000	: R	3,671
Exceeds R20,000,000 but does not exceed R30,000,000	: R	4,278
Exceeds R30,000,000	: R	6,113

BOND CANCELLATIONS : R 115

BOND RELEASES : R 115

OTHER : R 319

TABLE OF TRANSFER COSTS

The table below gives the transfer fee, VAT and transfer duty for Individuals, Companies and other Legal Entities

Purchase Price or Value of Property	Fee	Posts, Petties	VAT [15%]	Deeds Office	Transfer Duty	Total
10 000	4 800	1 100	885	36	-	6 821
20 000	4 800	1 100	885	36	-	6 821
25 000	4 800	1 100	885	36	-	6 821
30 000	4 800	1 100	885	36	-	6 821
35 000	4 800	1 100	885	36	-	6 821
40 000	4 800	1 100	885	36	-	6 821
45 000	4 800	1 100	885	36	-	6 821
50 000	4 800	1 100	885	36	-	6 821
55 000	4 800	1 100	885	36	-	6 821
60 000	4 800	1 100	885	36	-	6 821
65 000	4 800	1 100	885	36	-	6 821
70 000	4 800	1 100	885	36	-	6 821
75 000	4 800	1 100	885	36	-	6 821
80 000	4 800	1 100	885	36	-	6 821
85 000	4 800	1 100	885	36	-	6 821
90 000	4 800	1 100	885	36	-	6 821
95 000	4 800	1 100	885	36	-	6 821
100 000	4 800	1 100	885	36	-	6 821
105 000	5 535	1 100	995	78	-	7 708

TABLE OF TRANSFER COSTS

The table below gives the transfer fee, VAT and transfer duty for Individuals, Companies and other Legal Entities

Purchase Price or Value of Property	Fee	Posts, Petties	VAT [15%]	Deeds Office	Transfer Duty	Total
110000	5 535	1 100	995	78	-	7 708
115000	5 535	1 100	995	78	-	7 708
120000	5 535	1 100	995	78	-	7 708
125000	5 535	1 100	995	78	-	7 708
130000	5 535	1 100	995	78	-	7 708
135000	5 535	1 100	995	78	-	7 708
140000	5 535	1 100	995	78	-	7 708
145000	5 535	1 100	995	78	-	7 708
150000	5 535	1 100	995	78	-	7 708
155000	6 270	1 100	1 106	78	-	8 554
160000	6 270	1 100	1 106	78	-	8 554
165000	6 270	1 100	1 106	78	-	8 554
170000	6 270	1 100	1 106	78	-	8 554
175000	6 270	1 100	1 106	78	-	8 554
180000	6 270	1 100	1 106	78	-	8 554
185000	6 270	1 100	1 106	78	-	8 554
190000	6 270	1 100	1 106	78	-	8 554
195000	6 270	1 100	1 106	78	-	8 554
200000	6 270	1 100	1 106	78	-	8 554

TABLE OF TRANSFER COSTS

The table below gives the transfer fee, VAT and transfer duty for Individuals, Companies and other Legal Entities

Purchase Price or Value of Property	Fee	Posts, Petties	VAT [15%]	Deeds Office	Transfer Duty	Total
205 000	7 005	1 100	1 216	486	-	9 807
210 000	7 005	1 100	1 216	486	-	9 807
215 000	7 005	1 100	1 216	486	-	9 807
220 000	7 005	1 100	1 216	486	-	9 807
225 000	7 005	1 100	1 216	486	-	9 807
230 000	7 005	1 100	1 216	486	-	9 807
235 000	7 005	1 100	1 216	486	-	9 807
240 000	7 005	1 100	1 216	486	-	9 807
245 000	7 005	1 100	1 216	486	-	9 807
250 000	7 005	1 100	1 216	486	-	9 807
255 000	7 740	1 100	1 326	486	-	10 652
260 000	7 740	1 100	1 326	486	-	10 652
265 000	7 740	1 100	1 326	486	-	10 652
270 000	7 740	1 100	1 326	486	-	10 652
275 000	7 740	1 100	1 326	486	-	10 652
280 000	7 740	1 100	1 326	486	-	10 652
285 000	7 740	1 100	1 326	486	-	10 652
290 000	7 740	1 100	1 326	486	-	10 652
295 000	7 740	1 100	1 326	486	-	10 652

TABLE OF TRANSFER COSTS

The table below gives the transfer fee, VAT and transfer duty for Individuals, Companies and other Legal Entities

Purchase Price or Value of Property	Fee	Posts, Petties	VAT [15%]	Deeds Office	Transfer Duty	Total
300 000	7 740	1 100	1 326	486	-	10 652
320 000	8 475	1 100	1 436	606	-	11 617
325 000	8 475	1 100	1 436	606	-	11 617
330 000	8 475	1 100	1 436	606	-	11 617
335 000	8 475	1 100	1 436	606	-	11 617
340 000	8 475	1 100	1 436	606	-	11 617
345 000	8 475	1 100	1 436	606	-	11 617
350 000	8 475	1 100	1 436	606	-	11 617
355 000	9 210	1 100	1 547	606	-	12 463
360 000	9 210	1 100	1 547	606	-	12 463
365 000	9 210	1 100	1 547	606	-	12 463
370 000	9 210	1 100	1 547	606	-	12 463
375 000	9 210	1 100	1 547	606	-	12 463
380 000	9 210	1 100	1 547	606	-	12 463
385 000	9 210	1 100	1 547	606	-	12 463
390 000	9 210	1 100	1 547	606	-	12 463
395 000	9 210	1 100	1 547	606	-	12 463
400 000	9 210	1 100	1 547	606	-	12 463
405 000	9 945	1 100	1 657	606	-	13 308

TABLE OF TRANSFER COSTS

The table below gives the transfer fee, VAT and transfer duty for Individuals, Companies and other Legal Entities

Purchase Price or Value of Property	Fee	Posts, Petties	VAT [15%]	Deeds Office	Transfer Duty	Total
410 000	9 945	1 100	1 657	606	-	13 308
415 000	9 945	1 100	1 657	606	-	13 308
420 000	9 945	1 100	1 657	606	-	13 308
425 000	9 945	1 100	1 657	606	-	13 308
430 000	9 945	1 100	1 657	606	-	13 308
435 000	9 945	1 100	1 657	606	-	13 308
440 000	9 945	1 100	1 657	606	-	13 308
445 000	9 945	1 100	1 657	606	-	13 308
450 000	9 945	1 100	1 657	606	-	13 308
455 000	10 680	1 100	1 767	606	-	14 153
460 000	10 680	1 100	1 767	606	-	14 153
465 000	10 680	1 100	1 767	606	-	14 153
470 000	10 680	1 100	1 767	606	-	14 153
475 000	10 680	1 100	1 767	606	-	14 153
480 000	10 680	1 100	1 767	606	-	14 153
485 000	10 680	1 100	1 767	606	-	14 153
490 000	10 680	1 100	1 767	606	-	14 153
495 000	10 680	1 100	1 767	606	-	14 153
500 000	10 680	1 100	1 767	606	-	14 153

TABLE OF TRANSFER COSTS

The table below gives the transfer fee, VAT and transfer duty for Individuals, Companies and other Legal Entities

Purchase Price or Value of Property	Fee	Posts, Petties	VAT [15%]	Deeds Office	Transfer Duty	Total
505 000	12 150	1 100	1 988	606	-	15 844
510 000	12 150	1 100	1 988	606	-	15 844
515 000	12 150	1 100	1 988	606	-	15 844
520 000	12 150	1 100	1 988	606	-	15 844
525 000	12 150	1 100	1 988	606	-	15 844
530 000	12 150	1 100	1 988	606	-	15 844
535 000	12 150	1 100	1 988	606	-	15 844
540 000	12 150	1 100	1 988	606	-	15 844
545 000	12 150	1 100	1 988	606	-	15 844
550 000	12 150	1 100	1 988	606	-	15 844
555 000	12 150	1 100	1 988	606	-	15 844
560 000	12 150	1 100	1 988	606	-	15 844
565 000	12 150	1 100	1 988	606	-	15 844
570 000	12 150	1 100	1 988	606	-	15 844
575 000	12 150	1 100	1 988	606	-	15 844
580 000	12 150	1 100	1 988	606	-	15 844
585 000	12 150	1 100	1 988	606	-	15 844
590 000	12 150	1 100	1 988	606	-	15 844
595 000	12 150	1 100	1 988	606	-	15 844

TABLE OF TRANSFER COSTS

The table below gives the transfer fee, VAT and transfer duty for Individuals, Companies and other Legal Entities

Purchase Price or Value of Property	Fee	Posts, Petties	VAT [15%]	Deeds Office	Transfer Duty	Total
600 000	12 150	1 100	1 988	606	-	15 844
605 000	13 620	1 100	2 208	852	-	17 780
610 000	13 620	1 100	2 208	852	-	17 780
615 000	13 620	1 100	2 208	852	-	17 780
620 000	13 620	1 100	2 208	852	-	17 780
625 000	13 620	1 100	2 208	852	-	17 780
630 000	13 620	1 100	2 208	852	-	17 780
635 000	13 620	1 100	2 208	852	-	17 780
640 000	13 620	1 100	2 208	852	-	17 780
645 000	13 620	1 100	2 208	852	-	17 780
650 000	13 620	1 100	2 208	852	-	17 780
655 000	13 620	1 100	2 208	852	-	17 780
660 000	13 620	1 100	2 208	852	-	17 780
665 000	13 620	1 100	2 208	852	-	17 780
670 000	13 620	1 100	2 208	852	-	17 780
675 000	13 620	1 100	2 208	852	-	17 780
680 000	13 620	1 100	2 208	852	-	17 780
685 000	13 620	1 100	2 208	852	-	17 780
690 000	13 620	1 100	2 208	852	-	17 780

TABLE OF TRANSFER COSTS

The table below gives the transfer fee, VAT and transfer duty for Individuals, Companies and other Legal Entities

Purchase Price or Value of Property	Fee	Posts, Petties	VAT [15%]	Deeds Office	Transfer Duty	Total
695 000	13 620	1 100	2 208	852	-	17 780
700 000	13 620	1 100	2 208	852	-	17 780
705 000	15 090	1 100	2 429	852	-	19 471
710 000	15 090	1 100	2 429	852	-	19 471
715 000	15 090	1 100	2 429	852	-	19 471
720 000	15 090	1 100	2 429	852	-	19 471
725 000	15 090	1 100	2 429	852	-	19 471
730 000	15 090	1 100	2 429	852	-	19 471
735 000	15 090	1 100	2 429	852	-	19 471
740 000	15 090	1 100	2 429	852	-	19 471
745 000	15 090	1 100	2 429	852	-	19 471
750 000	15 090	1 100	2 429	852	-	19 471
755 000	15 090	1 100	2 429	852	-	19 471
760 000	15 090	1 100	2 429	852	-	19 471
765 000	15 090	1 100	2 429	852	-	19 471
770 000	15 090	1 100	2 429	852	-	19 471
775 000	15 090	1 100	2 429	852	-	19 471
780 000	15 090	1 100	2 429	852	-	19 471
785 000	15 090	1 100	2 429	852	-	19 471

TABLE OF TRANSFER COSTS

The table below gives the transfer fee, VAT and transfer duty for Individuals, Companies and other Legal Entities

Purchase Price or Value of Property	Fee	Posts, Petties	VAT [15%]	Deeds Office	Transfer Duty	Total
790 000	15 090	1 100	2 426	852	-	19 471
795 000	15 090	1 100	2 426	852	-	19 471
800 000	15 090	1 100	2 426	852	-	19 471
805 000	16 560	1 100	2 649	978	-	21 287
810 000	16 560	1 100	2 649	978	-	21 287
815 000	16 560	1 100	2 649	978	-	21 287
820 000	16 560	1 100	2 649	978	-	21 287
825 000	16 560	1 100	2 649	978	-	21 287
830 000	16 560	1 100	2 649	978	-	21 287
835 000	16 560	1 100	2 649	978	-	21 287
840 000	16 560	1 100	2 649	978	-	21 287
845 000	16 560	1 100	2 649	978	-	21 287
850 000	16 560	1 100	2 649	978	-	21 287
855 000	16 560	1 100	2 649	978	-	21 287
860 000	16 560	1 100	2 649	978	-	21 287
865 000	16 560	1 100	2 649	978	-	21 287
870 000	16 560	1 100	2 649	978	-	21 287
875 000	16 560	1 100	2 649	978	-	21 287
880 000	16 560	1 100	2 649	978	-	21 287

TABLE OF TRANSFER COSTS

The table below gives the transfer fee, VAT and transfer duty for Individuals, Companies and other Legal Entities

Purchase Price or Value of Property	Fee	Posts, Petties	VAT [15%]	Deeds Office	Transfer Duty	Total
885 000	16 560	1 100	2 649	978	-	21 287
890 000	16 560	1 100	2 649	978	-	21 287
895 000	16 560	1 100	2 649	978	-	21 287
900 000	16 560	1 100	2 649	978	-	21 287
905 000	18 030	1 100	2 870	978	150	23 128
910 000	18 030	1 100	2 870	978	300	23 278
915 000	18 030	1 100	2 870	978	450	23 428
920 000	18 030	1 100	2 870	978	600	23 578
925 000	18 030	1 100	2 870	978	750	23 728
930 000	18 030	1 100	2 870	978	900	23 878
935 000	18 030	1 100	2 870	978	1 050	24 028
940 000	18 030	1 100	2 870	978	1 200	24 178
945 000	18 030	1 100	2 870	978	1 350	24 328
950 000	18 030	1 100	2 870	978	1 500	24 478
955 000	18 030	1 100	2 870	978	1 650	24 628
960 000	18 030	1 100	2 870	978	1 800	24 778
965 000	18 030	1 100	2 870	978	1 950	24 928
970 000	18 030	1 100	2 870	978	2 100	25 078
975 000	18 030	1 100	2 870	978	2 250	25 228

TABLE OF TRANSFER COSTS

The table below gives the transfer fee, VAT and transfer duty for Individuals, Companies and other Legal Entities

Purchase Price or Value of Property	Fee	Posts, Petties	VAT [15%]	Deeds Office	Transfer Duty	Total
980 000	18 030	1 100	2 870	978	2 400	25 378
985 000	18 030	1 100	2 870	978	2 550	25 528
990 000	18 030	1 100	2 870	978	2 700	25 678
995 000	18 030	1 100	2 870	978	2 850	25 828
1 000 000	18 030	1 100	2 870	978	3 000	25 978
1 050 000	18 765	1 100	2 980	1 098	4 500	28 443
1 100 000	18 765	1 100	2 980	1 098	6 000	29 943
1 150 000	19 500	1 100	3 090	1 098	7 500	32 288
1 200 000	19 500	1 100	3 090	1 098	9 000	33 788
1 250 000	20 235	1 100	3 200	1 098	10 500	36 133
1 300 000	20 235	1 100	3 200	1 098	13 500	39 133
1 350 000	20 970	1 100	3 311	1 098	16 500	42 979
1 400 000	20 970	1 100	3 311	1 098	19 500	45 979
1 450 000	21 705	1 100	3 421	1 098	22 500	49 824
1 500 000	21 705	1 100	3 421	1 098	25 500	52 824
1 550 000	22 440	1 100	3 531	1 098	28 500	56 669
1 600 000	22 440	1 100	3 531	1 098	31 500	59 669
1 650 000	23 175	1 100	3 641	1 098	34 500	63 514
1 700 000	23 175	1 100	3 641	1 098	37 500	66 514

TABLE OF TRANSFER COSTS

The table below gives the transfer fee, VAT and transfer duty for Individuals, Companies and other Legal Entities

Purchase Price or Value of Property	Fee	Posts, Petties	VAT [15%]	Deeds Office	Transfer Duty	Total
1 750 000	23 910	1 100	3 752	1 098	40 500	70 360
1 800 000	23 910	1 100	3 752	1 098	44 500	74 360
1 850 000	24 645	1 100	3 862	1 098	48 500	79 205
1 900 000	24 645	1 100	3 862	1 098	52 500	83 205
1 950 000	25 380	1 100	3 972	1 098	56 500	88 050
2 000 000	25 380	1 100	3 972	1 098	60 500	92 050
2 100 000	26 115	1 100	4 082	1 522	68 500	101 319
2 200 000	26 850	1 100	4 193	1 522	76 500	110 165
2 300 000	27 585	1 100	4 303	1 522	86 000	120 510
2 400 000	28 320	1 100	4 413	1 522	97 000	132 355
2 500 000	29 055	1 100	4 523	1 522	108 000	144 200
2 600 000	29 790	1 100	4 634	1 522	119 000	156 046
2 700 000	30 525	1 100	4 744	1 522	130 000	167 891
2 800 000	31 260	1 100	4 854	1 522	141 000	179 736
2 900 000	31 995	1 100	4 964	1 522	152 000	191 581
3 000 000	32 730	1 100	5 075	1 522	163 000	203 427
3 100 000	33 465	1 100	5 185	1 522	174 000	215 272
3 200 000	34 200	1 100	5 295	1 522	185 000	227 117
3 300 000	34 935	1 100	5 405	1 522	196 000	238 962

TABLE OF TRANSFER COSTS

The table below gives the transfer fee, VAT and transfer duty for Individuals, Companies and other Legal Entities

Purchase Price or Value of Property	Fee	Posts, Petties	VAT [15%]	Deeds Office	Transfer Duty	Total
3 400 000	35 670	1 100	5 516	1 522	207 000	250 808
3 500 000	36 405	1 100	5 626	1 522	218 000	262 653
3 600 000	37 140	1 100	5 736	1 522	229 000	274 498
3 700 000	37 875	1 100	5 846	1 522	240 000	286 343
3 800 000	38 610	1 100	5 957	1 522	251 000	298 189
3 900 000	39 345	1 100	6 067	1 522	262 000	310 034
4 000 000	40 080	1 100	6 177	1 522	273 000	321 879
4 100 000	40 815	1 100	6 287	1 846	284 000	334 048
4 200 000	41 550	1 100	6 398	1 846	295 000	345 894
4 300 000	42 285	1 100	6 508	1 846	306 000	357 739
4 400 000	43 020	1 100	6 618	1 846	317 000	369 584
4 500 000	43 755	1 100	6 728	1 846	328 000	381 429
4 600 000	44 490	1 100	6 839	1 846	339 000	393 275
4 700 000	45 225	1 100	6 949	1 846	350 000	405 120
4 800 000	45 960	1 100	7 059	1 846	361 000	416 965
4 900 000	46 695	1 100	7 169	1 846	372 000	428 810
5 000 000	47 430	1 100	7 280	1 846	383 000	440 656
5 100 000	47 800	1 100	7 335	1 846	394 000	452 081
5 200 000	48 170	1 100	7 391	1 846	405 000	463 507

TABLE OF TRANSFER COSTS

The table below gives the transfer fee, VAT and transfer duty for Individuals, Companies and other Legal Entities

Purchase Price or Value of Property	Fee	Posts, Petties	VAT [15%]	Deeds Office	Transfer Duty	Total
5 300 000	48 540	1 100	7 446	1 846	416 000	474 932
5 400 000	48 910	1 100	7 502	1 846	427 000	486 358
5 500 000	49 280	1 100	7 557	1 846	438 000	497 783
5 600 000	49 650	1 100	7 613	1 846	449 000	509 209
5 700 000	50 020	1 100	7 668	1 846	460 000	520 634
5 800 000	50 390	1 100	7 724	1 846	471 000	532 060
5 900 000	50 760	1 100	7 779	1 846	482 000	543 485
6 000 000	51 130	1 100	7 835	1 846	493 000	554 911
6 100 000	51 500	1 100	7 890	2 197	504 000	566 687
6 200 000	51 870	1 100	7 946	2 197	515 000	578 113
6 300 000	52 240	1 100	8 001	2 197	526 000	589 538
6 400 000	52 610	1 100	8 057	2 197	537 000	600 964
6 500 000	52 980	1 100	8 112	2 197	548 000	612 389
6 600 000	53 350	1 100	8 168	2 197	559 000	623 815
6 700 000	53 720	1 100	8 223	2 197	570 000	635 240
6 800 000	54 090	1 100	8 279	2 197	581 000	646 666
6 900 000	54 460	1 100	8 334	2 197	592 000	658 091
7 000 000	54 830	1 100	8 390	2 197	603 000	669 517
7 100 000	55 200	1 100	8 445	2 197	614 000	680 942

TABLE OF TRANSFER COSTS

The table below gives the transfer fee, VAT and transfer duty for Individuals, Companies and other Legal Entities

Purchase Price or Value of Property	Fee	Posts, Petties	VAT [15%]	Deeds Office	Transfer Duty	Total
7 200 000	55 570	1 100	8 501	2 197	625 000	692 368
7 300 000	55 940	1 100	8 556	2 197	636 000	703 793
7 400 000	56 310	1 100	8 612	2 197	647 000	715 219
7 500 000	56 680	1 100	8 667	2 197	658 000	726 644
7 600 000	57 050	1 100	8 723	2 197	669 000	738 070
7 700 000	57 420	1 100	8 778	2 197	680 000	749 495
7 800 000	57 790	1 100	8 834	2 197	691 000	760 921
7 900 000	58 160	1 100	8 889	2 197	702 000	772 346
8 000 000	58 530	1 100	8 945	2 197	713 000	783 772
8 100 000	58 900	1 100	9 000	2 568	724 000	795 568
8 200 000	59 270	1 100	9 056	2 568	735 000	806 994
8 300 000	59 640	1 100	9 111	2 568	746 000	818 419
8 400 000	60 010	1 100	9 167	2 568	757 000	829 845
8 500 000	60 380	1 100	9 222	2 568	768 000	841 270
8 600 000	60 750	1 100	9 278	2 568	779 000	852 696
8 700 000	61 120	1 100	9 333	2 568	790 000	864 121
8 800 000	61 490	1 100	9 389	2 568	801 000	875 547
8 900 000	61 860	1 100	9 444	2 568	812 000	886 972
9 000 000	62 230	1 100	9 500	2 568	823 000	898 398

TABLE OF TRANSFER COSTS

The table below gives the transfer fee, VAT and transfer duty for Individuals, Companies and other Legal Entities

Purchase Price or Value of Property	Fee	Posts, Petties	VAT [15%]	Deeds Office	Transfer Duty	Total
9 100 000	62 600	1 100	9 555	2 568	834 000	909 823
9 200 000	62 970	1 100	9 611	2 568	845 000	921 249
9 300 000	63 340	1 100	9 666	2 568	856 000	932 674
9 400 000	63 710	1 100	9 722	2 568	867 000	944 100
9 500 000	64 080	1 100	9 777	2 568	878 000	955 525
9 600 000	64 450	1 100	9 833	2 568	889 000	966 951
9 700 000	64 820	1 100	9 888	2 568	900 000	978 376
9 800 000	65 190	1 100	9 944	2 568	911 000	989 802
9 900 000	65 560	1 100	9 999	2 568	922 000	1 001 227
10 000 000	65 930	1 100	10 055	2 568	933 000	1 012 653
10 100 000	66 300	1 100	10 110	3 057	946 000	1 026 567
10 200 000	66 670	1 100	10 166	3 057	959 000	1 039 993
10 300 000	67 040	1 100	10 221	3 057	972 000	1 053 418
10 400 000	67 410	1 100	10 277	3 057	985 000	1 066 844
10 500 000	67 780	1 100	10 332	3 057	998 000	1 080 269
10 600 000	68 150	1 100	10 388	3 057	1 011 000	1 093 695
10 700 000	68 520	1 100	10 443	3 057	1 024 000	1 107 120
10 800 000	68 890	1 100	10 499	3 057	1 037 000	1 120 546
10 900 000	69 260	1 100	10 554	3 057	1 050 000	1 133 971

TABLE OF TRANSFER COSTS

The table below gives the transfer fee, VAT and transfer duty for Individuals, Companies and other Legal Entities

Purchase Price or Value of Property	Fee	Posts, Petties	VAT [15%]	Deeds Office	Transfer Duty	Total
11 000 000	69 630	1 100	10 610	3 057	1 063 000	1 147 397
11 100 000	70 000	1 100	10 665	3 057	1 076 000	1 160 822
11 200 000	70 370	1 100	10 721	3 057	1 089 000	1 174 248
11 300 000	70 740	1 100	10 776	3 057	1 102 000	1 187 673
11 400 000	71 110	1 100	10 832	3 057	1 115 000	1 201 099
11 500 000	71 480	1 100	10 887	3 057	1 128 000	1 214 524
11 600 000	71 850	1 100	10 943	3 057	1 141 000	1 227 950
11 700 000	72 220	1 100	10 998	3 057	1 154 000	1 241 375
11 800 000	72 590	1 100	11 054	3 057	1 167 000	1 254 801
11 900 000	72 960	1 100	11 109	3 057	1 180 000	1 268 226
12 000 000	73 330	1 100	11 165	3 057	1 193 000	1 281 652
12 100 000	73 700	1 100	11 220	3 057	1 206 000	1 295 077
12 200 000	74 070	1 100	11 276	3 057	1 219 000	1 308 503
12 300 000	74 440	1 100	11 331	3 057	1 232 000	1 321 928
12 400 000	74 810	1 100	11 387	3 057	1 245 000	1 335 354
12 500 000	75 180	1 100	11 442	3 057	1 258 000	1 348 779
12 600 000	75 550	1 100	11 498	3 057	1 271 000	1 362 205
12 700 000	75 920	1 100	11 553	3 057	1 284 000	1 375 630
12 800 000	76 290	1 100	11 609	3 057	1 297 000	1 389 056

TABLE OF TRANSFER COSTS

The table below gives the transfer fee, VAT and transfer duty for Individuals, Companies and other Legal Entities

Purchase Price or Value of Property	Fee	Posts, Petties	VAT [15%]	Deeds Office	Transfer Duty	Total
12 900 000	76660	1 100	11 664	3 057	1 310 000	1 402 481
13 000 000	77030	1 100	11 720	3 057	1 323 000	1 415 907
13 100 000	77400	1 100	11 775	3 057	1 336 000	1 429 332
13 200 000	77770	1 100	11 831	3 057	1 349 000	1 442 758
13 300 000	78 140	1 100	11 886	3 057	1 362 000	1 456 183
13 400 000	78 510	1 100	11 942	3 057	1 375 000	1 469 609
13 500 000	78 880	1 100	11 997	3 057	1 388 000	1 483 034
13 600 000	79 250	1 100	12 053	3 057	1 401 000	1 496 460
13 700 000	79 620	1 100	12 108	3 057	1 414 000	1 509 885
13 800 000	79 990	1 100	12 164	3 057	1 427 000	1 523 311
13 900 000	80 360	1 100	12 219	3 057	1 440 000	1 536 736
14 000 000	80 730	1 100	12 275	3 057	1 453 000	1 550 162
14 100 000	81 100	1 100	12 330	3 057	1 466 000	1 563 587
14 200 000	81 470	1 100	12 386	3 057	1 479 000	1 577 013
14 300 000	81 840	1 100	12 441	3 057	1 492 000	1 590 438
14 400 000	82 210	1 100	12 497	3 057	1 505 000	1 603 864
14 500 000	82 580	1 100	12 552	3 057	1 518 000	1 617 289
14 600 000	82 950	1 100	12 608	3 057	1 531 000	1 630 715
14 700 000	83 320	1 100	12 663	3 057	1 544 000	1 644 140

TABLE OF TRANSFER COSTS

The table below gives the transfer fee, VAT and transfer duty for Individuals, Companies and other Legal Entities

Purchase Price or Value of Property	Fee	Posts, Petties	VAT [15%]	Deeds Office	Transfer Duty	Total
14 800 000	83 690	1 100	12 719	3 057	1 557 000	1 657 566
14 900 000	84 060	1 100	12 774	3 057	1 570 000	1 670 991
15 000 000	84 430	1 100	12 830	3 057	1 583 000	1 684 417
15 500 000	86 280	1 100	13 107	3 671	1 648 000	1 752 158
16 000 000	88 130	1 100	13 385	3 671	1 713 000	1 819 286
16 500 000	89 980	1 100	13 662	3 671	1 778 000	1 886 413
17 000 000	91 830	1 100	13 940	3 671	1 843 000	1 953 541
17 500 000	93 680	1 100	14 217	3 671	1 908 000	2 020 668
18 000 000	95 530	1 100	14 495	3 671	1 973 000	2 087 796
18 500 000	97 380	1 100	14 772	3 671	2 038 000	2 154 923
19 000 000	99 230	1 100	15 050	3 671	2 103 000	2 222 051
19 500 000	101 080	1 100	15 327	3 671	2 168 000	2 289 178
20 000 000	102 930	1 100	15 605	3 671	2 233 000	2 356 306
30 000 000	139 930	1 100	21 155	4 890	3 533 000	3 700 075
40 000 000	176 930	1 100	26 705	4 890	4 833 000	5 042 625
50 000 000	213 930	1 100	32 255	4 890	6 133 000	6 385 175

TABLE OF BOND COSTS

The table below provides the fee payable on the Capital Sum
to register a mortgage bond

Capital Sum	Fee	Posts, Petties	VAT [15%]	Deeds Office	Total
10 000	4 800	1 100	885	376	7 161
50 000	4 800	1 100	885	376	7 161
100 000	4 800	1 100	885	376	7 161
105 000	5 535	1 100	995	376	8 006
125 000	5 535	1 100	995	376	8 006
130 000	5 535	1 100	995	376	8 006
150 000	5 535	1 100	995	376	8 006
155 000	6 270	1 100	1 106	486	8 962
175 000	6 270	1 100	1 106	486	8 962
180 000	6 270	1 100	1 106	486	8 962
200 000	6 270	1 100	1 106	486	8 962
205 000	7 005	1 100	1 216	486	9 807
250 000	7 005	1 100	1 216	486	9 807
255 000	7 740	1 100	1 326	486	10 652
300 000	7 740	1 100	1 326	486	10 652
320 000	8 475	1 100	1 436	606	11 617
350 000	8 475	1 100	1 436	606	11 617
355 000	9 210	1 100	1 547	606	12 463
400 000	9 210	1 100	1 547	606	12 463
405 000	9 945	1 100	1 657	606	13 308
450 000	9 945	1 100	1 657	606	13 308
455 000	10 680	1 100	1 767	606	14 153
500 000	10 680	1 100	1 767	606	14 153
505 000	12 150	1 100	1 988	606	15 844
600 000	12 150	1 100	1 988	606	15 844
605 000	13 620	1 100	2 208	852	17 780
700 000	13 620	1 100	2 208	852	17 780
705 000	15 090	1 100	2 429	852	19 471
800 000	15 090	1 100	2 429	852	19 471
805 000	16 560	1 100	2 649	978	21 287
900 000	16 560	1 100	2 649	978	21 287
905 000	18 030	1 100	2 870	978	22 978
1 000 000	18 030	1 100	2 870	978	22 978
1 050 000	18 765	1 100	2 980	1 098	23 943
1 100 000	18 765	1 100	2 980	1 098	23 943
1 150 000	19 500	1 100	3 090	1 098	24 788
1 200 000	19 500	1 100	3 090	1 098	24 788
1 250 000	20 235	1 100	3 200	1 098	25 633
1 300 000	20 235	1 100	3 200	1 098	25 633
1 350 000	20 970	1 100	3 311	1 098	26 479
1 400 000	20 970	1 100	3 311	1 098	26 479

TABLE OF BOND COSTS

The table below provides the fee payable on the Capital Sum
to register a mortgage bond

Capital Sum	Fee	Posts, Petties	VAT [15%]	Deeds Office	Total
1 450 000	21 705	1 100	3 421	1 098	27 324
1 500 000	21 705	1 100	3 421	1 098	27 324
1 550 000	22 440	1 100	3 531	1 098	28 169
1 600 000	22 440	1 100	3 531	1 098	28 169
1 650 000	23 175	1 100	3 641	1 098	29 014
1 700 000	23 175	1 100	3 641	1 098	29 014
1 750 000	23 910	1 100	3 752	1 098	29 860
1 800 000	23 910	1 100	3 752	1 098	29 860
1 850 000	24 645	1 100	3 862	1 098	30 705
1 900 000	24 645	1 100	3 862	1 098	30 705
1 950 000	25 380	1 100	3 972	1 098	31 550
2 000 000	35 380	1 100	3 972	1 098	31 550
2 100 000	26 115	1 100	4 082	1 522	32 819
2 200 000	26 850	1 100	4 193	1 522	33 665
2 300 000	27 585	1 100	4 303	1 522	34 510
2 400 000	28 320	1 100	4 413	1 522	35 355
2 500 000	29 055	1 100	4 523	1 522	36 200
2 600 000	29 790	1 100	4 634	1 522	37 046
2 700 000	30 525	1 100	4 744	1 522	37 891
2 800 000	31 260	1 100	4 854	1 522	38 736
2 900 000	31 995	1 100	4 964	1 522	39 581
3 000 000	32 730	1 100	5 075	1 522	40 427
3 100 000	33 465	1 100	5 185	1 522	41 272
3 200 000	34 200	1 100	5 295	1 522	42 117
3 300 000	34 935	1 100	5 405	1 522	42 962
3 400 000	35 670	1 100	5 516	1 522	43 808
3 500 000	36 405	1 100	5 626	1 522	44 653
3 600 000	37 140	1 100	5 736	1 522	45 498
3 700 000	37 875	1 100	5 846	1 522	46 343
3 800 000	38 610	1 100	5 957	1 522	47 189
3 900 000	39 345	1 100	6 067	1 522	48 034
4 000 000	40 080	1 100	6 177	1 522	48 879
4 100 000	40 815	1 100	6 287	1 846	50 048
4 200 000	41 550	1 100	6 398	1 846	50 894
4 300 000	42 285	1 100	6 508	1 846	51 739
4 400 000	43 020	1 100	6 618	1 846	52 584
4 500 000	43 755	1 100	6 728	1 846	53 429
4 600 000	44 490	1 100	6 839	1 846	54 275
4 700 000	45 225	1 100	6 949	1 846	55 120
4 800 000	45 960	1 100	7 059	1 846	55 965
4 900 000	46 695	1 100	7 169	1 846	56 810

TABLE OF BOND COSTS

The table below provides the fee payable on the Capital Sum to register a mortgage bond

Capital Sum	Fee	Posts, Petties	VAT [15%]	Deeds Office	Total
5 000 000	47 430	1 100	7 280	1 846	57 656
5 100 000	47 800	1 100	7 335	1 846	58 081
5 200 000	48 170	1 100	7 391	1 846	58 507
5 300 000	48 540	1 100	7 446	1 846	58 932
5 400 000	48 910	1 100	7 502	1 846	59 358
5 500 000	49 280	1 100	7 557	1 846	59 783
5 600 000	49 650	1 100	7 613	1 846	60 209
5 700 000	50 020	1 100	7 668	1 846	60 634
5 800 000	50 390	1 100	7 724	1 846	61 060
5 900 000	50 760	1 100	7 779	1 846	61 485
6 000 000	51 130	1 100	7 835	1 846	61 911
6 100 000	51 500	1 100	7 890	2 197	62 687
6 200 000	51 870	1 100	7 946	2 197	63 113
6 300 000	52 240	1 100	8 001	2 197	63 538
6 400 000	52 610	1 100	8 057	2 197	63 964
6 500 000	52 980	1 100	8 112	2 197	64 389
6 600 000	53 350	1 100	8 168	2 197	64 815
6 700 000	53 720	1 100	8 223	2 197	65 240
6 800 000	54 090	1 100	8 279	2 197	65 666
6 900 000	54 460	1 100	8 334	2 197	66 091
7 000 000	54 830	1 100	8 390	2 197	66 517
7 100 000	55 200	1 100	8 445	2 197	66 942
7 200 000	55 570	1 100	8 501	2 197	67 368
7 300 000	55 940	1 100	8 556	2 197	67 793
7 400 000	56 310	1 100	8 612	2 197	68 219
7 500 000	56 680	1 100	8 667	2 197	68 644
7 600 000	57 050	1 100	8 723	2 197	69 070
7 700 000	57 420	1 100	8 778	2 197	69 495
7 800 000	57 790	1 100	8 834	2 197	69 921
7 900 000	58 160	1 100	8 889	2 197	70 346
8 000 000	58 530	1 100	8 945	2 197	70 772
8 100 000	58 900	1 100	9 000	2 568	71 568
8 200 000	59 270	1 100	9 056	2 568	71 994
8 300 000	59 640	1 100	9 111	2 568	72 419
8 400 000	60 010	1 100	9 167	2 568	72 845
8 500 000	60 380	1 100	9 222	2 568	73 270
8 600 000	60 750	1 100	9 278	2 568	73 696
8 700 000	61 120	1 100	9 333	2 568	74 121
8 800 000	61 490	1 100	9 389	2 568	74 547
8 900 000	61 860	1 100	9 444	2 568	74 972
9 000 000	62 230	1 100	9 500	2 568	75 398

TABLE OF BOND COSTS

The table below provides the fee payable on the Capital Sum to register a mortgage bond

Capital Sum	Fee	Posts, Petties	VAT [15%]	Deeds Office	Total
9 100 000	62 600	1 100	9 555	2 568	75 823
9 200 000	62 970	1 100	9 611	2 568	76 249
9 300 000	63 340	1 100	9 666	2 568	76 674
9 400 000	63 710	1 100	9 722	2 568	77 100
9 500 000	64 080	1 100	9 777	2 568	77 525
9 600 000	64 450	1 100	9 833	2 568	77 951
9 700 000	64 820	1 100	9 888	2 568	78 376
9 800 000	65 190	1 100	9 944	2 568	78 802
9 900 000	65 560	1 100	9 999	2 568	79 227
10 000 000	65 930	1 100	10 055	2 568	79 653
10 100 000	66 300	1 100	10 110	3 057	80 567
10 200 000	66 670	1 100	10 166	3 057	80 993
10 300 000	67 040	1 100	10 221	3 057	81 418
10 400 000	67 410	1 100	10 277	3 057	81 844
10 500 000	67 780	1 100	10 332	3 057	82 269
10 600 000	68 150	1 100	10 388	3 057	82 695
10 700 000	68 520	1 100	10 443	3 057	83 120
10 800 000	68 890	1 100	10 499	3 057	83 546
10 900 000	69 260	1 100	10 554	3 057	83 971
11 000 000	69 630	1 100	10 610	3 057	84 397
11 100 000	70 000	1 100	10 665	3 057	84 822
11 200 000	70 370	1 100	10 721	3 057	85 248
11 300 000	70 740	1 100	10 776	3 057	85 673
11 400 000	71 110	1 100	10 832	3 057	86 099
11 500 000	71 480	1 100	10 887	3 057	86 524
11 600 000	71 850	1 100	10 943	3 057	86 950
11 700 000	72 220	1 100	10 998	3 057	87 375
11 800 000	72 590	1 100	11 054	3 057	87 801
11 900 000	72 960	1 100	11 109	3 057	88 226
12 000 000	73 330	1 100	11 165	3 057	88 652
12 100 000	73 700	1 100	11 220	3 057	89 077
12 200 000	74 070	1 100	11 276	3 057	89 503
12 300 000	74 440	1 100	11 331	3 057	89 928
12 400 000	74 810	1 100	11 387	3 057	90 354
12 500 000	75 180	1 100	11 442	3 057	90 779
12 600 000	75 550	1 100	11 498	3 057	91 205
12 700 000	75 920	1 100	11 553	3 057	91 630
12 800 000	76 290	1 100	11 609	3 057	92 056
12 900 000	76 660	1 100	11 664	3 057	92 481
13 000 000	77 030	1 100	11 720	3 057	92 907
13 100 000	77 400	1 100	11 775	3 057	93 332

TABLE OF BOND COSTS

The table below provides the fee payable on the Capital Sum to register a mortgage bond

Capital Sum	Fee	Posts, Petties	VAT [15%]	Deeds Office	Total
13 200 000	77 770	1 100	11 831	3 057	93 758
13 300 000	78 140	1 100	11 886	3 057	94 183
13 400 000	78 510	1 100	11 942	3 057	94 609
13 500 000	78 880	1 100	11 997	3 057	95 034
13 600 000	79 250	1 100	12 053	3 057	95 460
13 700 000	79 620	1 100	12 108	3 057	95 885
13 800 000	79 990	1 100	12 164	3 057	96 311
13 900 000	80 360	1 100	12 219	3 057	96 736
14 000 000	80 730	1 100	12 275	3 057	97 162
14 100 000	81 100	1 100	12 330	3 057	97 587
14 200 000	81 470	1 100	12 386	3 057	98 013
14 300 000	81 840	1 100	12 441	3 057	98 438
14 400 000	82 210	1 100	12 497	3 057	98 864
14 500 000	82 580	1 100	12 552	3 057	99 289
14 600 000	82 950	1 100	12 608	3 057	99 715
14 700 000	83 320	1 100	12 663	3 057	100 140
14 800 000	83 690	1 100	12 719	3 057	100 566
14 900 000	84 060	1 100	12 774	3 057	100 991
15 000 000	84 430	1 100	12 830	3 057	101 417
15 500 000	86 280	1 100	13 107	3 671	104 158
16 000 000	88 130	1 100	13 385	3 671	106 286
16 500 000	89 980	1 100	13 662	3 671	108 413
17 000 000	91 830	1 100	13 940	3 671	110 541
17 500 000	93 680	1 100	14 217	3 671	112 668
18 000 000	95 530	1 100	14 495	3 671	114 796
18 500 000	97 380	1 100	14 772	3 671	116 923
19 000 000	99 230	1 100	15 050	3 671	119 051
19 500 000	101 080	1 100	15 327	3 671	121 178
20 000 000	102 930	1 100	15 605	3 671	123 306

* Should the capital exceed R20 million, obtain the cost quotation from your conveyancer or use the cost calculator at www.stbb.co.za.

PLEASE NOTE

Fees and charges listed in this booklet are per individual transfer, bond registration or bond cancellation (as at 1 July 2018). If a transaction involves more than one property or bond cancellation, fees and charges must be adapted accordingly.

Disclaimer :

All estimated calculations are provided for general information purposes only and do not constitute professional advice.

For more accurate calculations, please contact your closest STBB branch and ask for the conveyancing department.

FREQUENTLY ASKED QUESTIONS

- Q:** AS A FOREIGN BUYER AM I ALLOWED TO TAKE OUT MONEY WHICH I BROUGHT INTO SA TO INVEST IN PROPERTY?
DOES THIS INCLUDE THE PROFIT I MAKE ON MY ATLANTIC SEABOARD APARTMENT IF I SELL IT?

All funds introduced from outside South Africa to acquire fixed property within South Africa may be repatriated together with any profit on resale of the property, provided, certain documents are submitted to the Reserve Bank proving the origin and use of the funds introduced. Similarly, funds introduced to acquire shares in a company/members interest in a close corporation may be repatriated together with any profit on resale. Funds introduced into South Africa in the form of a foreign loan to fund acquisitions of corporate entities which own property in South Africa, may be repatriated in terms of the original loan approval by the Reserve Bank. The profit on resale may also be repatriated, provided the requirements are met.

FREQUENTLY ASKED QUESTIONS

Q: WHAT SHOULD THE AGENT DO IF THE PURCHASER / SELLER SUSPECTS THAT THE ELECTRICAL INSTALLATION IN RESPECT OF THE PROPERTY IS NOT COMPLIANT OR EITHER OF THEM IS NOT HAPPY WITH THE STEPS TAKEN TO MAKE THE INSTALLATION COMPLIANT?

The agent should first contact the electrical contractor that signed the electrical certificate of compliance. The electrical contractor is obliged to evaluate the installation in accordance with the Occupational Health and Safety Act, remedy defects and ensure the electrical installation complies in all aspects. If the parties are still not satisfied, the agent needs to contact the provincial Electrical Inspection Authority. The Authority will audit the installation and, if it proves necessary, instruct the electrical contractor to amend the defects. Once this has been done the Authority will re-inspect and require the contractor to issue a new electrical certificate of compliance.

If the quality of the workmanship is questionable, the agent should communicate with the Electrical Contracting Board of South Africa.

No changes to the installation should be made prior to transfer once the certificate of compliance has been issued, as this may invalidate the certificate.

FREQUENTLY ASKED QUESTIONS

Q: VOETSTOOTS CLAUSES & DEFECTS:

Agreements of sale usually include a clause in which it is confirmed that the property is sold as it stands, and that the seller will not be liable for any defects in the property that may become apparent after the sale was concluded. This is the so-called 'voetstoots clause' and protects a seller should defects show up after the sale. It does not, however, protect a seller who fraudulently fails to disclose to the purchaser defects of which he was aware.

Therefore, should a defect in property become apparent, an honest seller who sold voetstoots and who disclosed all the defects he was aware of before the agreement, will not be held liable, whether or not the defects became apparent before or after registration of transfer of the property. It will, however make a difference if the agreement of sale had not yet been concluded; in such an instance, a purchaser who is unhappy with the state of the property can refuse to enter into the agreement or can negotiate a decrease in the purchase price.

Note importantly that the aforementioned applies to a typical sale agreement, where the seller is not acting in the ordinary course of his business. If the seller is a "supplier" for purposes of the Consumer Protection Act (ie, he sells properties in the ordinary course of his business, such as a developer), then he is prohibited from selling a property with material defects, unless the purchaser was made aware of the condition of the property and the defects and agreed to buy the property in that condition.

FREQUENTLY ASKED QUESTIONS

Q: WHAT IS A "RATES CLEARANCE CERTIFICATE" AND HOW DOES THIS AFFECT THE TRANSFER PROCESS?

Legislation requires that, when registering a transfer, a clearance certificate must be lodged together with other transfer documents to prove that rates for the preceding 24 months and other Local Authority charges have been paid to the relevant Local Authority.

The Local Authorities require that, in addition to arrear rates, 120 days advance rates must be paid before the certificate will be issued.

Payment of these municipal charges are for the seller's account. All payments received will be credited to the seller's account. Any credit remaining after the transfer date will be refunded in due course by the Municipality to the seller, pro rata to the date of registration of transfer.

The cost of the certificate itself is, however, for the account of the purchaser.

