

HANDS-ON
DEDICATED
INCREDIBLY
ABLE

Tariff Book 2019

24 HOUR PROPERTY HOTLINE SERVICE

CAPE TOWN OFFICE

8th Floor, 5 St Georges Mall, Cape Town

T: 021 406 9100 F: 021 419 7909

Darren Brander 082 335 1609 | James Phillipson 082 777 8229

Annetjie Coetsee 082 555 9355 | Luthfeya Cassim 082 463 6518

Bev l'Ons-Raeburn 082 465 2590 | Peter Arnot 082 575 5654

Nicole Mentoor 078 341 1934 | Leonè Steenkamp 082 434 7400

Charne Symington 072 828 7589 | Liezl Solomon 082 564 8923

Melanie Coetzee 082 564 9241 | Moegsiena Ishmail 065 877 3556

Zenariah Martin 084 701 2790

Key Account Manager | Nicole Picksley 072 548 2059

Key Account Manager | Michelle Bester 082 782 8731

CLAREMONT OFFICE

2nd Floor, Buchanan's Chambers, Cnr Warwick Street and Pearce Road

Claremont T: 021 673 4700 F: 021 673 4701

Martine Newman 082 445 0787 | Martin Sheard 083 700 8659

Belinda Lewis 083 297 3559 | Allan White 082 411 0041

Refqah Fataar Ho-Yee 082 782 7771 | Maryke Hennig 071 410 9715

Nicole Stevens 072 696 5848 | Lamees Daniels 071 868 3633

Steven Borwick 082 321 2282 | Junel Hickman 082 255 2243

Key Account Manager | Lauren Smith 082 781 8377

Key Account Manager | Heidi Muller 082 371 7328

FISH HOEK OFFICE

26 1st Avenue Fish Hoek

T: 021 784 1580 F: 021 782 6224

Roshana Solomon 083 524 8283 | Cris Riego De Dios 082 886 5112

Lisa Mace 082 226 5694

Key Account Manager | Robynn Prytz 082 467 8096

BLOUBERG OFFICE

24 Blaauwberg Road, Tableview | T: 021 521 4000 F: 021 521 4001

Bernice Mostert 083 648 8640 | Thabisile Dlamini 078 120 3334

Chloe Dippenaar 083 226 3000 | Lauren Sullivan 083 457 9513

Dillon Lebotschy 066 227 7152

Key Account Manager | Karin Rust 084 554 1796

HELDERBERG OFFICE

1st Floor Titanium House, 19 Gardner Williams Avenue,

Paardevelei, Somerset West T: 021 850 6400 F: 021 852 1770

Annetjie Coetsee 082 555 9355 | Corlene Mostert 083 462 0540

Hein Nauschutz 083 232 3591 | Hein Dyssel 083 662 1268

Maryna Botha 071 871 7187 | Riette Bornman 082 225 6515

Annemarie Van Vuuren 082 564 4889 | Ghislaine Barends 082 621 0454

Daniel Els 082 663 6646

Stephan Oosthuizen 076 6339 953 | Laikin Kroukamp 073 878 4635

Key Account Manager | Jacqueline Linde 060 743 8962

Key Account Manager | Lani van der Merwe 076 775 6659

TYGER VALLEY OFFICE

5 High Street, Rosenpark, Tyger Valley | T: 021 943 3800 F: 021 914 1080
Jonathan Steytler 083 263 9686 | Hanlie Ferreira 082 450 1831
Hennie Mouton 082 454 9700 | Van Wyk Jooste 084 515 1823
Key Account Manager | Natalie Biermann 083 653 8602
Key Account Manager | Karina Burger 083 800 5907

BEDFORDVIEW OFFICE

105 Boeing Road East, Bedfordview
T: 011 543 0577 F: 011 453 9721
Karl-Heinz Göhring 083 655 0603 |
Yvette Baia 083 650 6085 | Gretchen Enslin 072 276 8523
Key Account Manager | Jodi Shneier

CENTURION OFFICE

Ground Floor, Block D, Lakefield Office Park. 272 West Avenue
Centurion | T: 012 001 1546 F: 012 663 7065
Marlize Swart 082 331 6915 | Sonè Groenewald 082 414 4244
Key Account Manager | Paula Gerolemou 072 515 8951
Key Account Manager | Dina Dalcos 073 169 9454

ILLOVO OFFICE

Ground floor, Boundary Place, 18 Rivonia Road Illovo T: 011 219 6200
Anastasia Haji-Pavlou 083 325 9932 | Samantha Harvey 071 876 0973
Sherola Bharath 081 587 7005 | Keketso Tsebe 082 733 7585
Key Account Manager | Vanessa Christelis 082 853 8834

FOURWAYS OFFICE

c/o William Nicol & White Hills Boulevard Fourways
T: 010 001 2632 F: 086 596 3783
Leani Ferreira 083 680 8138
Key Account Manager | Tania Mansfield 081 430 0417

EAST LONDON OFFICE

16 Donald Road, Vincent East London
T: 043 721 1234 F: 043 721 0592
Nikhail Musamy 081 454 8758 | Sarah Petersen 083 321 7579
Zandile Nonkasana 081 236 2429

STBB HAS VARIOUS DEPARTMENTS SPECIALISING IN SPECIFIC ASPECTS OF LAW. A PROFESSIONAL AT ANY OF OUR BRANCHES WILL BE ABLE TO RECOMMEND AN APPROPRIATE ATTORNEY/STAFF MEMBER TO MEET YOUR NEEDS, GIVEN THEIR AREA OF EXPERTISE AND THE LOCATION MOST CONVENIENT FOR YOU.

- All conveyancing
- Commercial law
- Commercial property law
- Constitutional law
- Construction law
- Correspondent services
- Divorce, child and family law
- Insolvency law
- Insurance law
- Labour law
- Litigation and dispute resolution
- Mergers and acquisitions
- Motor vehicle accident and personal injury claims
- Municipal planning law
- Non-resident services
- Property development and environmental law
- Residential property law
- Tax
- Wills, trusts and deceased estates

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:

$$R100,000 \div 1,000 \times 11,01 = R1,101 \text{ per month}$$

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:

$$R100,000 \div 1,000 \times 11,01 = R1,101 \text{ per month}$$

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	37,00
(ii) exceeds R100 000 but does not exceed R200 000	81,00
(iii) exceeds R200 000 but does not exceed R300 000	507,00
(iv) exceeds R300 000 but does not exceed R600 000	632,00
(v) exceeds R600 000 but does not exceed R 800 000	889,00
(vi) exceeds R 800 000 but does not exceed R1 000 000	1 020,00
(vii) exceeds R1 000 000 but does not exceed R2 000 000	1 146,00
(viii) exceeds R2 000 000 but does not exceed R4 000 000	1 588,00
(ix) exceeds R4 000 000 but does not exceed R6 000 000	1 926,00
(x) exceeds R6 000 000 but does not exceed R8 000 000	2 293,00
(xi) exceeds R8 000 000 but does not exceed R10 000 000	2 680,00
(xii) exceeds R10 000 000 but does not exceed R15 000 000	3 190,00
(xiii) exceeds R15 000 000 but does not exceed R20 000 000	3 831,00
(xiv) exceeds R20 000 000	5 104,00

BONDS

(i) does not exceed R150 000	392,00
(ii) exceeds R150 000 but does not exceed R300 000	507,00
(iii) exceeds R300 000 but does not exceed R600 000	632,00
(iv) exceeds R600 000 but does not exceed R 800 000	889,00
(v) exceeds R 800 000 but does not exceed R1 000 000	1 020,00
(vi) exceeds R1 000 000 but does not exceed R2 000 000	1 146,00
(vii) exceeds R2 000 000 but does not exceed R4 000 000	1 588,00
(viii) exceeds R4 000 000 but does not exceed R6 000 000	1 926,00
(ix) exceeds R6 000 000 but does not exceed R8 000 000	2 293,00
(x) exceeds R8 000 000 but does not exceed R10 000 000	2 680,00
(xi) exceeds R10 000 000 but does not exceed R15 000 000	3 190,00
(xii) exceeds R15 000 000 but does not exceed R20 000 000	3 831,00
(xiii) exceeds R20 000 000 but does not exceed R30 000 000	4 465,00
(xiv) exceeds R30 000 000	6 380

Bond Cancellation R120

Bond release R120

Other R332

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, Pees	VAT [15%]	Deeds Office	Transfer Duty	Total
10 000	4 800	1100	885	37	-	6 822
20 000	4 800	1100	885	37	-	6 822
25 000	4 800	1100	885	37	-	6 822
30 000	4 800	1100	885	37	-	6 822
35 000	4 800	1100	885	37	-	6 822
40 000	4 800	1100	885	37	-	6 822
45 000	4 800	1100	885	37	-	6 822
50 000	4 800	1100	885	37	-	6 822
55 000	4 800	1100	885	37	-	6 822
60 000	4 800	1100	885	37	-	6 822
65 000	4 800	1100	885	37	-	6 822
70 000	4 800	1100	885	37	-	6 822
75 000	4 800	1100	885	37	-	6 822
80 000	4 800	1100	885	37	-	6 822
85 000	4 800	1100	885	37	-	6 822
90 000	4 800	1100	885	37	-	6 822
95 000	4 800	1100	885	37	-	6 822
100 000	4 800	1100	885	37	-	6 822
105 000	5 535	1100	995	81	-	7 711

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, Pees	VAT [15%]	Deeds Office	Transfer Duty	Total
110 000	5 535	1100	995	81	-	7 711
115 000	5 535	1100	995	81	-	7 711
120 000	5 535	1100	995	81	-	7 711
125 000	5 535	1100	995	81	-	7 711
130 000	5 535	1100	995	81	-	7 711
135 000	5 535	1100	995	81	-	7 711
140 000	5 535	1100	995	81	-	7 711
145 000	5 535	1100	995	81	-	7 711
150 000	5 535	1100	995	81	-	7 711
155 000	6 270	1100	1 106	81	-	8 557
160 000	6 270	1100	1 106	81	-	8 557
165 000	6 270	1100	1 106	81	-	8 557
170 000	6 270	1100	1 106	81	-	8 557
175 000	6 270	1100	1 106	81	-	8 557
180 000	6 270	1100	1 106	81	-	8 557
185 000	6 270	1100	1 106	81	-	8 557
190 000	6 270	1100	1 106	81	-	8 557
195 000	6 270	1100	1 106	81	-	8 557
200 000	6 270	1100	1 106	81	-	8 557

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, Pees	VAT [15%]	Deeds Office	Transfer Duty	Total
205 000	7 005	1100	1216	507	-	9 828
210 000	7 005	1100	1216	507	-	9 828
215 000	7 005	1100	1216	507	-	9 828
220 000	7 005	1100	1216	507	-	9 828
225 000	7 005	1100	1216	507	-	9 828
230 000	7 005	1100	1216	507	-	9 828
235 000	7 005	1100	1216	507	-	9 828
240 000	7 005	1100	1216	507	-	9 828
245 000	7 005	1100	1216	507	-	9 828
250 000	7 005	1100	1216	507	-	9 828
255 000	7 740	1100	1326	507	-	10 673
260 000	7 740	1100	1326	507	-	10 673
265 000	7 740	1100	1326	507	-	10 673
270 000	7 740	1100	1326	507	-	10 673
275 000	7 740	1100	1326	507	-	10 673
280 000	7 740	1100	1326	507	-	10 673
285 000	7 740	1100	1326	507	-	10 673
290 000	7 740	1100	1326	507	-	10 673
295 000	7 740	1100	1326	507	-	10 673

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, Pees	VAT [15%]	Deeds Office	Transfer Duty	Total
300 000	7 740	1100	1 326	507	-	10 673
320 000	8 475	1100	1 436	632	-	11 643
325 000	8 475	1100	1 436	632	-	11 643
330 000	8 475	1100	1 436	632	-	11 643
335 000	8 475	1100	1 436	632	-	11 643
340 000	8 475	1100	1 436	632	-	11 643
345 000	8 475	1100	1 436	632	-	11 643
350 000	8 475	1100	1 436	632	-	11 643
355 000	9 210	1100	1 547	632	-	12 489
360 000	9 210	1100	1 547	632	-	12 489
365 000	9 210	1100	1 547	632	-	12 489
370 000	9 210	1100	1 547	632	-	12 489
375 000	9 210	1100	1 547	632	-	12 489
380 000	9 210	1100	1 547	632	-	12 489
385 000	9 210	1100	1 547	632	-	12 489
390 000	9 210	1100	1 547	632	-	12 489
395 000	9 210	1100	1 547	632	-	12 489
400 000	9 210	1100	1 547	632	-	12 489
405 000	9 945	1100	1 657	632	-	13 334

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, Pees	VAT [15%]	Deeds Office	Transfer Duty	Total
410 000	9 945	1100	1 657	632	-	13 334
415 000	9 945	1100	1 657	632	-	13 334
420 000	9 945	1100	1 657	632	-	13 334
425 000	9 945	1100	1 657	632	-	13 334
430 000	9 945	1100	1 657	632	-	13 334
435 000	9 945	1100	1 657	632	-	13 334
440 000	9 945	1100	1 657	632	-	13 334
445 000	9 945	1100	1 657	632	-	13 334
450 000	9 945	1100	1 657	632	-	13 334
455 000	10 680	1100	1 767	632	-	14 179
460 000	10 680	1100	1 767	632	-	14 179
465 000	10 680	1100	1 767	632	-	14 179
470 000	10 680	1100	1 767	632	-	14 179
475 000	10 680	1100	1 767	632	-	14 179
480 000	10 680	1100	1 767	632	-	14 179
485 000	10 680	1100	1 767	632	-	14 179
490 000	10 680	1100	1 767	632	-	14 179
495 000	10 680	1100	1 767	632	-	14 179
500 000	10 680	1100	1 767	632	-	14 179

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, Pees	VAT [15%]	Deeds Office	Transfer Duty	Total
505 000	12 150	1100	1988	632	-	15 870
510 000	12 150	1100	1988	632	-	15 870
515 000	12 150	1100	1988	632	-	15 870
520 000	12 150	1100	1988	632	-	15 870
525 000	12 150	1100	1988	632	-	15 870
530 000	12 150	1100	1988	632	-	15 870
535 000	12 150	1100	1988	632	-	15 870
540 000	12 150	1100	1988	632	-	15 870
545 000	12 150	1100	1988	632	-	15 870
550 000	12 150	1100	1988	632	-	15 870
555 000	12 150	1100	1988	632	-	15 870
560 000	12 150	1100	1988	632	-	15 870
565 000	12 150	1100	1988	632	-	15 870
570 000	12 150	1100	1988	632	-	15 870
575 000	12 150	1100	1988	632	-	15 870
580 000	12 150	1100	1988	632	-	15 870
585 000	12 150	1100	1988	632	-	15 870
590 000	12 150	1100	1988	632	-	15 870
595 000	12 150	1100	1988	632	-	15 870

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, Pees	VAT [15%]	Deeds Office	Transfer Duty	Total
600 000	12 150	1100	1 988	632	-	15 870
605 000	13 620	1100	2 208	889	-	17 817
610 000	13 620	1100	2 208	889	-	17 817
615 000	13 620	1100	2 208	889	-	17 817
620 000	13 620	1100	2 208	889	-	17 817
625 000	13 620	1100	2 208	889	-	17 817
630 000	13 620	1100	2 208	889	-	17 817
635 000	13 620	1100	2 208	889	-	17 817
640 000	13 620	1100	2 208	889	-	17 817
645 000	13 620	1100	2 208	889	-	17 817
650 000	13 620	1100	2 208	889	-	17 817
655 000	13 620	1100	2 208	889	-	17 817
660 000	13 620	1100	2 208	889	-	17 817
665 000	13 620	1100	2 208	889	-	17 817
670 000	13 620	1100	2 208	889	-	17 817
675 000	13 620	1100	2 208	889	-	17 817
680 000	13 620	1100	2 208	889	-	17 817
685 000	13 620	1100	2 208	889	-	17 817
690 000	13 620	1100	2 208	889	-	17 817

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, Pees	VAT [15%]	Deeds Office	Transfer Duty	Total
695 000	13 620	1100	2 208	889	-	17 817
700 000	13 620	1100	2 208	889	-	17 817
705 000	15 090	1100	2 429	889	-	19 508
710 000	15 090	1100	2 429	889	-	19 508
715 000	15 090	1100	2 429	889	-	19 508
720 000	15 090	1100	2 429	889	-	19 508
725 000	15 090	1100	2 429	889	-	19 508
730 000	15 090	1100	2 429	889	-	19 508
735 000	15 090	1100	2 429	889	-	19 508
740 000	15 090	1100	2 429	889	-	19 508
745 000	15 090	1100	2 429	889	-	19 508
750 000	15 090	1100	2 429	889	-	19 508
755 000	15 090	1100	2 429	889	-	19 508
760 000	15 090	1100	2 429	889	-	19 508
765 000	15 090	1100	2 429	889	-	19 508
770 000	15 090	1100	2 429	889	-	19 508
775 000	15 090	1100	2 429	889	-	19 508
780 000	15 090	1100	2 429	889	-	19 508
785 000	15 090	1100	2 429	889	-	19 508

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, Pees	VAT [15%]	Deeds Office	Transfer Duty	Total
790 000	15 090	1100	2 429	889	-	19 508
795 000	15 090	1100	2 429	889	-	19 508
800 000	15 090	1100	2 429	889	-	19 508
805 000	16 560	1100	2 649	1 020	-	21 329
810 000	16 560	1100	2 649	1 020	-	21 329
815 000	16 560	1100	2 649	1 020	-	21 329
820 000	16 560	1100	2 649	1 020	-	21 329
825 000	16 560	1100	2 649	1 020	-	21 329
830 000	16 560	1100	2 649	1 020	-	21 329
835 000	16 560	1100	2 649	1 020	-	21 329
840 000	16 560	1100	2 649	1 020	-	21 329
845 000	16 560	1100	2 649	1 020	-	21 329
850 000	16 560	1100	2 649	1 020	-	21 329
855 000	16 560	1100	2 649	1 020	-	21 329
860 000	16 560	1100	2 649	1 020	-	21 329
865 000	16 560	1100	2 649	1 020	-	21 329
870 000	16 560	1100	2 649	1 020	-	21 329
875 000	16 560	1100	2 649	1 020	-	21 329
880 000	16 560	1100	2 649	1 020	-	21 329

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, Pees	VAT [15%]	Deeds Office	Transfer Duty	Total
885 000	16 560	1100	2 649	1 020	-	21 329
890 000	16 560	1100	2 649	1 020	-	21 329
895 000	16 560	1100	2 649	1 020	-	21 329
900 000	16 560	1100	2 649	1 020	-	21 329
905 000	18 030	1100	2 870	1 020	150	23 170
910 000	18 030	1100	2 870	1 020	300	23 320
915 000	18 030	1100	2 870	1 020	450	23 470
920 000	18 030	1100	2 870	1 020	600	23 620
925 000	18 030	1100	2 870	1 020	750	23 770
930 000	18 030	1100	2 870	1 020	900	23 920
935 000	18 030	1100	2 870	1 020	1 050	24 070
940 000	18 030	1100	2 870	1 020	1 200	24 220
945 000	18 030	1100	2 870	1 020	1 350	24 370
950 000	18 030	1100	2 870	1 020	1 500	24 520
955 000	18 030	1100	2 870	1 020	1 650	24 670
960 000	18 030	1100	2 870	1 020	1 800	24 820
965 000	18 030	1100	2 870	1 020	1 950	24 970
970 000	18 030	1100	2 870	1 020	2 100	25 120
975 000	18 030	1100	2 870	1 020	2 250	25 270

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, Pees	VAT [15%]	Deeds Office	Transfer Duty	Total
980 000	18 030	1100	2 870	1 020	2 400	25 420
985 000	18 030	1100	2 870	1 020	2 550	25 570
990 000	18 030	1100	2 870	1 020	2 700	25 720
995 000	18 030	1100	2 870	1 020	2 850	25 870
1 000 000	18 030	1100	2 870	1 020	3 000	26 020
1 050 000	18 765	1100	2 980	1 146	4 500	28 491
1 100 000	18 765	1100	2 980	1 146	6 000	29 991
1 150 000	19 500	1100	3 090	1 146	7 500	32 336
1 200 000	19 500	1100	3 090	1 146	9 000	33 836
1 250 000	20 235	1100	3 200	1 146	10 500	36 181
1 300 000	20 235	1100	3 200	1 146	13 500	39 181
1 350 000	20 970	1100	3 311	1 146	16 500	43 027
1 400 000	20 970	1100	3 311	1 146	19 500	46 027
1 450 000	21 705	1100	3 421	1 146	22 500	49 872
1 500 000	21 705	1100	3 421	1 146	25 500	52 872
1 550 000	22 440	1100	3 531	1 146	28 500	56 717
1 600 000	22 440	1100	3 531	1 146	31 500	59 717
1 650 000	23 175	1100	3 641	1 146	34 500	63 562
1 700 000	23 175	1100	3 641	1 146	37 500	66 562

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, Pees	VAT [15%]	Deeds Office	Transfer Duty	Total
1 750 000	23 910	1100	3 752	1 146	40 500	70 408
1 800 000	23 910	1100	3 752	1 146	44 500	74 408
1 850 000	24 645	1100	3 862	1 146	48 500	79 253
1 900 000	24 645	1100	3 862	1 146	52 500	83 253
1 950 000	25 380	1100	3 972	1 146	56 500	88 098
2 000 000	25 380	1100	3 972	1 146	60 500	92 098
2 100 000	26 115	1100	4 082	1 588	68 500	101 385
2 200 000	26 850	1100	4 193	1 588	76 500	110 231
2 300 000	27 585	1100	4 303	1 588	86 000	120 576
2 400 000	28 320	1100	4 413	1 588	97 000	132 421
2 500 000	29 055	1100	4 523	1 588	108 000	144 266
2 600 000	29 790	1100	4 634	1 588	119 000	156 112
2 700 000	30 525	1100	4 744	1 588	130 000	167 957
2 800 000	31 260	1100	4 854	1 588	141 000	179 802
2 900 000	31 995	1100	4 964	1 588	152 000	191 647
3 000 000	32 730	1100	5 075	1 588	163 000	203 493
3 100 000	33 465	1100	5 185	1 588	174 000	215 338
3 200 000	34 200	1100	5 295	1 588	185 000	227 183
3 300 000	34 935	1100	5 405	1 588	196 000	239 028

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, Pees	VAT [15%]	Deeds Office	Transfer Duty	Total
3 400 000	35 670	1100	5 516	1 588	207 000	250 874
3 500 000	36 405	1100	5 626	1 588	218 000	262 719
3 600 000	37 140	1100	5 736	1 588	229 000	274 564
3 700 000	37 875	1100	5 846	1 588	240 000	286 409
3 800 000	38 610	1100	5 957	1 588	251 000	298 255
3 900 000	39 345	1100	6 067	1 588	262 000	310 100
4 000 000	40 080	1100	6 177	1 588	273 000	321 945
4 100 000	40 815	1100	6 287	1 926	284 000	334 128
4 200 000	41 550	1100	6 398	1 926	295 000	345 974
4 300 000	42 285	1100	6 508	1 926	306 000	357 819
4 400 000	43 020	1100	6 618	1 926	317 000	369 664
4 500 000	43 755	1100	6 728	1 926	328 000	381 509
4 600 000	44 490	1100	6 839	1 926	339 000	393 355
4 700 000	45 225	1100	6 949	1 926	350 000	405 200
4 800 000	45 960	1100	7 059	1 926	361 000	417 045
4 900 000	46 695	1100	7 169	1 926	372 000	428 890
5 000 000	47 430	1100	7 280	1 926	383 000	440 736
5 100 000	47 800	1100	7 335	1 926	394 000	452 161
5 200 000	48 170	1100	7 391	1 926	405 000	463 587

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, Pees	VAT [15%]	Deeds Office	Transfer Duty	Total
5 300 000	48 540	1100	7 446	1 926	416 000	475 012
5 400 000	48 910	1100	7 502	1 926	427 000	486 438
5 500 000	49 280	1100	7 557	1 926	438 000	497 863
5 600 000	49 650	1100	7 613	1 926	449 000	509 289
5 700 000	50 020	1100	7 668	1 926	460 000	520 714
5 800 000	50 390	1100	7 724	1 926	471 000	532 140
5 900 000	50 760	1100	7 779	1 926	482 000	543 565
6 000 000	51 130	1100	7 835	1 926	493 000	554 991
6 100 000	51 500	1100	7 890	2 293	504 000	566 783
6 200 000	51 870	1100	7 946	2 293	515 000	578 209
6 300 000	52 240	1100	8 001	2 293	526 000	589 634
6 400 000	52 610	1100	8 057	2 293	537 000	601 060
6 500 000	52 980	1100	8 112	2 293	548 000	612 485
6 600 000	53 350	1100	8 168	2 293	559 000	623 911
6 700 000	53 720	1100	8 223	2 293	570 000	635 336
6 800 000	54 090	1100	8 279	2 293	581 000	646 762
6 900 000	54 460	1100	8 334	2 293	592 000	658 187
7 000 000	54 830	1100	8 390	2 293	603 000	669 613
7 100 000	55 200	1100	8 445	2 293	614 000	681 038

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, Pees	VAT [15%]	Deeds Office	Transfer Duty	Total
7 200 000	55 570	1100	8 501	2 293	625 000	692 464
7 300 000	55 940	1100	8 556	2 293	636 000	703 889
7 400 000	56 310	1100	8 612	2 293	647 000	715 315
7 500 000	56 680	1100	8 667	2 293	658 000	726 740
7 600 000	57 050	1100	8 723	2 293	669 000	738 166
7 700 000	57 420	1100	8 778	2 293	680 000	749 591
7 800 000	57 790	1100	8 834	2 293	691 000	761 017
7 900 000	58 160	1100	8 889	2 293	702 000	772 442
8 000 000	58 530	1100	8 945	2 293	713 000	783 868
8 100 000	58 900	1100	9 000	2 680	724 000	795 680
8 200 000	59 270	1100	9 056	2 680	735 000	807 106
8 300 000	59 640	1100	9 111	2 680	746 000	818 531
8 400 000	60 010	1100	9 167	2 680	757 000	829 957
8 500 000	60 380	1100	9 222	2 680	768 000	841 382
8 600 000	60 750	1100	9 278	2 680	779 000	852 808
8 700 000	61 120	1100	9 333	2 680	790 000	864 233
8 800 000	61 490	1100	9 389	2 680	801 000	875 659
8 900 000	61 860	1100	9 444	2 680	812 000	887 084
9 000 000	62 230	1100	9 500	2 680	823 000	898 510

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, Pees	VAT [15%]	Deeds Office	Transfer Duty	Total
9 100 000	62 600	1100	9 555	2 680	834 000	909 935
9 200 000	62 970	1100	9 611	2 680	845 000	921 361
9 300 000	63 340	1100	9 666	2 680	856 000	932 786
9 400 000	63 710	1100	9 722	2 680	867 000	944 212
9 500 000	64 080	1100	9 777	2 680	878 000	955 637
9 600 000	64 450	1100	9 833	2 680	889 000	967 063
9 700 000	64 820	1100	9 888	2 680	900 000	978 488
9 800 000	65 190	1100	9 944	2 680	911 000	989 914
9 900 000	65 560	1100	9 999	2 680	922 000	1 001 339
10 000 000	65 930	1100	10 055	2 680	933 000	1 012 765
10 100 000	66 300	1100	10 110	3 190	946 000	1 026 700
10 200 000	66 670	1100	10 166	3 190	959 000	1 040 126
10 300 000	67 040	1100	10 221	3 190	972 000	1 053 551
10 400 000	67 410	1100	10 277	3 190	985 000	1 066 977
10 500 000	67 780	1100	10 332	3 190	998 000	1 080 402
10 600 000	68 150	1100	10 388	3 190	1 011 000	1 093 828
10 700 000	68 520	1100	10 443	3 190	1 024 000	1 107 253
10 800 000	68 890	1100	10 499	3 190	1 037 000	1 120 679
10 900 000	69 260	1100	10 554	3 190	1 050 000	1 134 104

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, Pees	VAT [15%]	Deeds Office	Transfer Duty	Total
11 000 000	69 630	1100	10 610	3 190	1 063 000	1 147 530
11 100 000	70 000	1100	10 665	3 190	1 076 000	1 160 955
11 200 000	70 370	1100	10 721	3 190	1 089 000	1 174 381
11 300 000	70 740	1100	10 776	3 190	1 102 000	1 187 806
11 400 000	71 110	1100	10 832	3 190	1 115 000	1 201 232
11 500 000	71 480	1100	10 887	3 190	1 128 000	1 214 657
11 600 000	71 850	1100	10 943	3 190	1 141 000	1 228 083
11 700 000	72 220	1100	10 998	3 190	1 154 000	1 241 508
11 800 000	72 590	1100	11 054	3 190	1 167 000	1 254 934
11 900 000	72 960	1100	11 109	3 190	1 180 000	1 268 359
12 000 000	73 330	1100	11 165	3 190	1 193 000	1 281 785
12 100 000	73 700	1100	11 220	3 190	1 206 000	1 295 210
12 200 000	74 070	1100	11 276	3 190	1 219 000	1 308 636
12 300 000	74 440	1100	11 331	3 190	1 232 000	1 322 061
12 400 000	74 810	1100	11 387	3 190	1 245 000	1 335 487
12 500 000	75 180	1100	11 442	3 190	1 258 000	1 348 912
12 600 000	75 550	1100	11 498	3 190	1 271 000	1 362 338
12 700 000	75 920	1100	11 553	3 190	1 284 000	1 375 763
12 800 000	76 290	1100	11 609	3 190	1 297 000	1 389 189

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, Pees	VAT [15%]	Deeds Office	Transfer Duty	Total
12 900 000	76 660	1100	11 664	3 190	1 310 000	1 402 614
13 000 000	77 030	1100	11 720	3 190	1 323 000	1 416 040
13 100 000	77 400	1100	11 775	3 190	1 336 000	1 429 465
13 200 000	77 770	1100	11 831	3 190	1 349 000	1 442 891
13 300 000	78 140	1100	11 886	3 190	1 362 000	1 456 316
13 400 000	78 510	1100	11 942	3 190	1 375 000	1 469 742
13 500 000	78 880	1100	11 997	3 190	1 388 000	1 483 167
13 600 000	79 250	1100	12 053	3 190	1 401 000	1 496 593
13 700 000	79 620	1100	12 108	3 190	1 414 000	1 510 018
13 800 000	79 990	1100	12 164	3 190	1 427 000	1 523 444
13 900 000	80 360	1100	12 219	3 190	1 440 000	1 536 869
14 000 000	80 730	1100	12 275	3 190	1 453 000	1 550 295
14 100 000	81 100	1100	12 330	3 190	1 466 000	1 563 720
14 200 000	81 470	1100	12 386	3 190	1 479 000	1 577 146
14 300 000	81 840	1100	12 441	3 190	1 492 000	1 590 571
14 400 000	82 210	1100	12 497	3 190	1 505 000	1 603 997
14 500 000	82 580	1100	12 552	3 190	1 518 000	1 617 422
14 600 000	82 950	1100	12 608	3 190	1 531 000	1 630 848
14 700 000	83 320	1100	12 663	3 190	1 544 000	1 644 273

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, Pees	VAT [15%]	Deeds Office	Transfer Duty	Total
14 800 000	83 690	1100	12 719	3 190	1 557 000	1 657 699
14 900 000	84 060	1100	12 774	3 190	1 570 000	1 671 124
15 000 000	84 430	1100	12 830	3 190	1 583 000	1 684 550
15 500 000	86 280	1100	13 107	3 831	1 648 000	1 752 318
16 000 000	88 130	1100	13 385	3 831	1 713 000	1 819 446
16 500 000	89 980	1100	13 662	3 831	1 778 000	1 886 573
17 000 000	91 830	1100	13 940	3 831	1 843 000	1 953 701
17 500 000	93 680	1100	14 217	3 831	1 908 000	2 020 828
18 000 000	95 530	1100	14 495	3 831	1 973 000	2 087 956
18 500 000	97 380	1100	14 772	3 831	2 038 000	2 155 083
19 000 000	99 230	1100	15 050	3 831	2 103 000	2 222 211
19 500 000	101 080	1100	15 327	3 831	2 168 000	2 289 338
20 000 000	102 930	1100	15 605	3 831	2 233 000	2 356 466
30 000 000	139 930	1100	21 155	5 104	3 533 000	3 700 289
40 000 000	176 930	1100	26 705	5 104	4 833 000	5 042 839
50 000 000	213 930	1100	32 255	5 104	6 133 000	6 385 389

TABLE OF BOND COSTS

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

Capital Sum	Fee	Posts, Pees	VAT [15%]	Deeds Office	Total
10 000	4 800	1 100	885	392	7 177
50 000	4 800	1 100	885	392	7 177
100 000	4 800	1 100	885	392	7 177
105 000	5 535	1 100	995	392	8 022
125 000	5 535	1 100	995	392	8 022
130 000	5 535	1 100	995	392	8 022
150 000	5 535	1 100	995	392	8 022
155 000	6 270	1 100	1 106	507	8 983
175 000	6 270	1 100	1 106	507	8 983
180 000	6 270	1 100	1 106	507	8 983
200 000	6 270	1 100	1 106	507	8 983
205 000	7 005	1 100	1 216	507	9 828
250 000	7 005	1 100	1 216	507	9 828
255 000	7 740	1 100	1 326	507	10 673
300 000	7 740	1 100	1 326	507	10 673
320 000	8 475	1 100	1 436	632	11 643
350 000	8 475	1 100	1 436	632	11 643
355 000	9 210	1 100	1 547	632	12 489
400 000	9 210	1 100	1 547	632	12 489
405 000	9 945	1 100	1 657	632	13 334
450 000	9 945	1 100	1 657	632	13 334
455 000	10 680	1 100	1 767	632	14 179
500 000	10 680	1 100	1 767	632	14 179
505 000	12 150	1 100	1 988	632	15 870
600 000	12 150	1 100	1 988	632	15 870
605 000	13 620	1 100	2 208	889	17 817
700 000	13 620	1 100	2 208	889	17 817
705 000	15 090	1 100	2 429	889	19 508
800 000	15 090	1 100	2 429	889	19 508
805 000	16 560	1 100	2 649	1 020	21 329
900 000	16 560	1 100	2 649	1 020	21 329
905 000	18 030	1 100	2 870	1 020	23 020
1 000 000	18 030	1 100	2 870	1 020	23 020
1 050 000	18 765	1 100	2 980	1 146	23 991
1 100 000	18 765	1 100	2 980	1 146	23 991
1 150 000	19 500	1 100	3 090	1 146	24 836
1 200 000	19 500	1 100	3 090	1 146	24 836
1 250 000	20 235	1 100	3 200	1 146	25 681
1 300 000	20 235	1 100	3 200	1 146	25 681
1 350 000	20 970	1 100	3 311	1 146	26 527
1 400 000	20 970	1 100	3 311	1 146	26 527

TABLE OF BOND COSTS

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

Capital Sum	Fee	Posts, Pees	VAT [15%]	Deeds Office	Total
1 450 000	21 705	1 100	3 421	1 146	27 372
1 500 000	21 705	1 100	3 421	1 146	27 372
1 550 000	22 440	1 100	3 531	1 146	28 217
1 600 000	22 440	1 100	3 531	1 146	28 217
1 650 000	23 175	1 100	3 641	1 146	29 062
1 700 000	23 175	1 100	3 641	1 146	29 062
1 750 000	23 910	1 100	3 752	1 146	29 908
1 800 000	23 910	1 100	3 752	1 146	29 908
1 850 000	24 645	1 100	3 862	1 146	30 753
1 900 000	24 645	1 100	3 862	1 146	30 753
1 950 000	25 380	1 100	3 972	1 146	31 598
2 000 000	25 380	1 100	3 972	1 146	31 598
2 100 000	26 115	1 100	4 082	1 588	32 885
2 200 000	26 850	1 100	4 193	1 588	33 731
2 300 000	27 585	1 100	4 303	1 588	34 576
2 400 000	28 320	1 100	4 413	1 588	35 421
2 500 000	29 055	1 100	4 523	1 588	36 266
2 600 000	29 790	1 100	4 634	1 588	37 112
2 700 000	30 525	1 100	4 744	1 588	37 957
2 800 000	31 260	1 100	4 854	1 588	38 802
2 900 000	31 995	1 100	4 964	1 588	39 647
3 000 000	32 730	1 100	5 075	1 588	40 493
3 100 000	33 465	1 100	5 185	1 588	41 338
3 200 000	34 200	1 100	5 295	1 588	42 183
3 300 000	34 935	1 100	5 405	1 588	43 028
3 400 000	35 670	1 100	5 516	1 588	43 874
3 500 000	36 405	1 100	5 626	1 588	44 719
3 600 000	37 140	1 100	5 736	1 588	45 564
3 700 000	37 875	1 100	5 846	1 588	46 409
3 800 000	38 610	1 100	5 957	1 588	47 255
3 900 000	39 345	1 100	6 067	1 588	48 100
4 000 000	40 080	1 100	6 177	1 588	48 945
4 100 000	40 815	1 100	6 287	1 926	50 128
4 200 000	41 550	1 100	6 398	1 926	50 974
4 300 000	42 285	1 100	6 508	1 926	51 819
4 400 000	43 020	1 100	6 618	1 926	52 664
4 500 000	43 755	1 100	6 728	1 926	53 509
4 600 000	44 490	1 100	6 839	1 926	54 355
4 700 000	45 225	1 100	6 949	1 926	55 200
4 800 000	45 960	1 100	7 059	1 926	56 045
4 900 000	46 695	1 100	7 169	1 926	56 890

TABLE OF BOND COSTS

The table below provides the fee payable on the Capital Sum

to register a mortgage bond

Capital Sum	Fee	Posts, Pees	VAT [15%]	Deeds Office	Total
5 000 000	47 430	1 100	7 280	1 926	57 736
5 100 000	47 800	1 100	7 335	1 926	58 161
5 200 000	48 170	1 100	7 391	1 926	58 587
5 300 000	48 540	1 100	7 446	1 926	59 012
5 400 000	48 910	1 100	7 502	1 926	59 438
5 500 000	49 280	1 100	7 557	1 926	59 863
5 600 000	49 650	1 100	7 613	1 926	60 289
5 700 000	50 020	1 100	7 668	1 926	60 714
5 800 000	50 390	1 100	7 724	1 926	61 140
5 900 000	50 760	1 100	7 779	1 926	61 565
6 000 000	51 130	1 100	7 835	1 926	61 991
6 100 000	51 500	1 100	7 890	2 293	62 783
6 200 000	51 870	1 100	7 946	2 293	63 209
6 300 000	52 240	1 100	8 001	2 293	63 634
6 400 000	52 610	1 100	8 057	2 293	64 060
6 500 000	52 980	1 100	8 112	2 293	64 485
6 600 000	53 350	1 100	8 168	2 293	64 911
6 700 000	53 720	1 100	8 223	2 293	65 336
6 800 000	54 090	1 100	8 279	2 293	65 762
6 900 000	54 460	1 100	8 334	2 293	66 187
7 000 000	54 830	1 100	8 390	2 293	66 613
7 100 000	55 200	1 100	8 445	2 293	67 038
7 200 000	55 570	1 100	8 501	2 293	67 464
7 300 000	55 940	1 100	8 556	2 293	67 889
7 400 000	56 310	1 100	8 612	2 293	68 315
7 500 000	56 680	1 100	8 667	2 293	68 740
7 600 000	57 050	1 100	8 723	2 293	69 166
7 700 000	57 420	1 100	8 778	2 293	69 591
7 800 000	57 790	1 100	8 834	2 293	70 017
7 900 000	58 160	1 100	8 889	2 293	70 442
8 000 000	58 530	1 100	8 945	2 293	70 868
8 100 000	58 900	1 100	9 000	2 680	71 680
8 200 000	59 270	1 100	9 056	2 680	72 106
8 300 000	59 640	1 100	9 111	2 680	72 531
8 400 000	60 010	1 100	9 167	2 680	72 957
8 500 000	60 380	1 100	9 222	2 680	73 382
8 600 000	60 750	1 100	9 278	2 680	73 808
8 700 000	61 120	1 100	9 333	2 680	74 233
8 800 000	61 490	1 100	9 389	2 680	74 659
8 900 000	61 860	1 100	9 444	2 680	75 084
9 000 000	62 230	1 100	9 500	2 680	75 510

TABLE OF BOND COSTS

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

Capital Sum	Fee	Posts, Pees	VAT [15%]	Deeds Office	Total
9 100 000	62 600	1 100	9 555	2 680	75 935
9 200 000	62 970	1 100	9 611	2 680	76 361
9 300 000	63 340	1 100	9 666	2 680	76 786
9 400 000	63 710	1 100	9 722	2 680	77 212
9 500 000	64 080	1 100	9 777	2 680	77 637
9 600 000	64 450	1 100	9 833	2 680	78 063
9 700 000	64 820	1 100	9 888	2 680	78 488
9 800 000	65 190	1 100	9 944	2 680	78 914
9 900 000	65 560	1 100	9 999	2 680	79 339
10 000 000	65 930	1 100	10 055	2 680	79 765
10 100 000	66 300	1 100	10 110	3 190	80 700
10 200 000	66 670	1 100	10 166	3 190	81 126
10 300 000	67 040	1 100	10 221	3 190	81 551
10 400 000	67 410	1 100	10 277	3 190	81 977
10 500 000	67 780	1 100	10 332	3 190	82 402
10 600 000	68 150	1 100	10 388	3 190	82 828
10 700 000	68 520	1 100	10 443	3 190	83 253
10 800 000	68 890	1 100	10 499	3 190	83 679
10 900 000	69 260	1 100	10 554	3 190	84 104
11 000 000	69 630	1 100	10 610	3 190	84 530
11 100 000	70 000	1 100	10 665	3 190	84 955
11 200 000	70 370	1 100	10 721	3 190	85 381
11 300 000	70 740	1 100	10 776	3 190	85 806
11 400 000	71 110	1 100	10 832	3 190	86 232
11 500 000	71 480	1 100	10 887	3 190	86 657
11 600 000	71 850	1 100	10 943	3 190	87 083
11 700 000	72 220	1 100	10 998	3 190	87 508
11 800 000	72 590	1 100	11 054	3 190	87 934
11 900 000	72 960	1 100	11 109	3 190	88 359
12 000 000	73 330	1 100	11 165	3 190	88 785
12 100 000	73 700	1 100	11 220	3 190	89 210
12 200 000	74 070	1 100	11 276	3 190	89 636
12 300 000	74 440	1 100	11 331	3 190	90 061
12 400 000	74 810	1 100	11 387	3 190	90 487
12 500 000	75 180	1 100	11 442	3 190	90 912
12 600 000	75 550	1 100	11 498	3 190	91 338
12 700 000	75 920	1 100	11 553	3 190	91 763
12 800 000	76 290	1 100	11 609	3 190	92 189
12 900 000	76 660	1 100	11 664	3 190	92 614
13 000 000	77 030	1 100	11 720	3 190	93 040
13 100 000	77 400	1 100	11 775	3 190	93 465

TABLE OF BOND COSTS

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

Capital Sum	Fee	Posts, Pees	VAT [15%]	Deeds Office	Total
13 200 000	77 770	1 100	11 831	3 190	93 891
13 300 000	78 140	1 100	11 886	3 190	94 316
13 400 000	78 510	1 100	11 942	3 190	94 742
13 500 000	78 880	1 100	11 997	3 190	95 167
13 600 000	79 250	1 100	12 053	3 190	95 593
13 700 000	79 620	1 100	12 108	3 190	96 018
13 800 000	79 990	1 100	12 164	3 190	96 444
13 900 000	80 360	1 100	12 219	3 190	96 869
14 000 000	80 730	1 100	12 275	3 190	97 295
14 100 000	81 100	1 100	12 330	3 190	97 720
14 200 000	81 470	1 100	12 386	3 190	98 146
14 300 000	81 840	1 100	12 441	3 190	98 571
14 400 000	82 210	1 100	12 497	3 190	98 997
14 500 000	82 580	1 100	12 552	3 190	99 422
14 600 000	82 950	1 100	12 608	3 190	99 848
14 700 000	83 320	1 100	12 663	3 190	100 273
14 800 000	83 690	1 100	12 719	3 190	100 699
14 900 000	84 060	1 100	12 774	3 190	101 124
15 000 000	84 430	1 100	12 830	3 190	101 550
15 500 000	86 280	1 100	13 107	3 831	104 318
16 000 000	88 130	1 100	13 385	3 831	106 446
16 500 000	89 980	1 100	13 662	3 831	108 573
17 000 000	91 830	1 100	13 940	3 831	110 701
17 500 000	93 680	1 100	14 217	3 831	112 828
18 000 000	95 530	1 100	14 495	3 831	114 956
18 500 000	97 380	1 100	14 772	3 831	117 083
19 000 000	99 230	1 100	15 050	3 831	119 211
19 500 000	101 080	1 100	15 327	3 831	121 338
20 000 000	102 930	1 100	15 605	3 831	123 466

* 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 June 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.

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.

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.

