

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, which varies, depending on the institution. Provision should also be made for Rates & Taxes and additional disbursements which can range between R2,000 and R6,000 depending on the value of the Transfer or Bond.

TRANSFER COSTS

May 2022

Purchase Price	Transfer Fee	Post and Petties	VAT	Deeds Office	Transfer Duty	Total
500 000	12 990	1100	2 114	755	0	16 959
550 000	14 750	1100	2 378	755	0	18 983
600 000	14 750	1100	2 378	755	0	18 983
650 000	16 510	1100	2 642	1063	0	21 315
700 000	16 510	1100	2 642	1063	0	21 315
750 000	18 270	1100	2 906	1063	0	23 339
800 000	18 270	1100	2 906	1063	0	23 339
850 000	20 030	1100	3 170	1220	0	25 520
900 000	20 030	1100	3 170	1220	0	25 520
950 000	21 790	1100	3 434	1220	0	27 544
1 000 000	21 790	1100	3 434	1220	0	27 544
1 100 000	23 550	1100	3 698	1371	3000	32 719
1 200 000	23 550	1100	3 698	1371	6000	35 719
1 300 000	25 310	1100	3 962	1371	9000	40 743
1 400 000	25 310	1100	3 962	1371	12 750	44 493
1 500 000	27 070	1100	4 226	1371	18 750	52 517
1 600 000	27 070	1100	4 226	1371	24750	58 517
1 700 000	28 830	1100	4 490	1371	30 750	66 541
1 800 000	28 830	1100	4 490	1371	36 750	72 541
1 900 000	30 590	1100	4 754	1371	42 750	80 565
2 000 000	30 590	1100	4 754	1371	50 250	88 065
2 200 000	32 350	1100	5 018	1900	66 250	106 618
2 400 000	34 110	1100	5 282	1900	82 250	124 642
2 600 000	35 870	1100	5 546	1900	102000	146 416
2 800 000	37 630	1100	5 810	1900	124000	170 440
3 000 000	39 390	1100	6 074	1900	146000	194 464
3 200 000	41 150	1100	6 338	1900	168000	218 488
3 400 000	42 910	1100	6 602	1900	190000	242 512
3 600 000	44 670	1100	6 866	1900	212000	266 536
3 800 000	46 430	1100	7 130	1900	234000	290 560
4 000 000	48 190	1100	7 394	1900	256000	314 584
4 200 000	49 950	1100	7 658	2305	278000	339 013
4 400 000	51 710	1100	7 922	2305	300000	363 037
4 600 000	53 470	1100	8 186	2305	322000	387 061
4 800 000	55 230	1100	8 450	2305	344000	411 085
5 000 000	56 990	1100	8 714	2305	366000	435 109
5 500 000	61 430	1100	9 380	2305	421000	495 215
6 000 000	61 430	1100	9 380	2305	476000	550 215
6 500 000	65 870	1100	10 046	2745	531000	610 761
7 000 000	65 870	1100	10 046	2745	586000	665 761
7 500 000	70 310	1100	10 712	2745	641000	725 867
8 000 000	70 310	1100	10 712	2745	696000	780 867
8 500 000	74 750	1100	11 378	3209	751000	841 437
9 000 000	74 750	1100	11 378	3209	806000	896 437
9 500 000	79 190	1100	12 044	3209	861000	956 543
10 000 000	79 190	1100	12 044	3209	916000	1 011 543
20 000 000	123 590	1100	18 704	4588	2196000	2 343 982
30 000 000	167 990	1100	25 364	6111	3496000	3 69 6565
40 000 000	212 390	1100	32 024	6111	4796000	5 047 625
50 000 000	256 790	1100	38 684	6111	6096000	6 398 685
60 000 000	301 190	1100	45 344	6111	7396000	7 749 745
70 000 000	345 590	1100	52 004	6111	8696000	9 100 805

MORTGAGE BONDS COSTS

May 2022

Bond Amount	Conveyancing Fee	Posts & Petties	VAT	Deeds Office	Total
150 000	6620	1100	1 158	468	9 346
200 000	7530	1100	1 295	606	10 531
250 000	8440	1100	1 431	606	11 577
300 000	9350	1100	1 568	606	12 624
350 000	10260	1100	1 704	755	13 819
400 000	11170	1100	1 841	755	14 866
450 000	12080	1100	1 977	755	15 912
500 000	12990	1100	2 114	755	16 959
550 000	14750	1100	2 378	755	18 983
600 000	14750	1100	2 378	755	18 983
650 000	16510	1100	2 642	1063	21 315
700 000	16510	1100	2 642	1063	21 315
750 000	18270	1100	2 906	1063	23 339
800 000	18270	1100	2 906	1063	23 339
850 000	20030	1100	3 170	1220	25 520
900 000	20030	1100	3 170	1220	25 520
950 000	21790	1100	3 434	1220	27 544
1 000 000	21790	1100	3 434	1220	27 544
1 100 000	23550	1100	3 698	1371	29 719
1 200 000	23550	1100	3 698	1371	29 719
1 300 000	25310	1100	3 962	1371	31 743
1 400 000	25310	1100	3 962	1371	31 743
1 500 000	27070	1100	4 226	1371	33 767
1 600 000	27070	1100	4 226	1371	33 767
1 700 000	28830	1100	4 490	1371	35 791
1 800 000	28830	1100	4 490	1371	35 791
1 900 000	30590	1100	4 754	1371	37 815
2 000 000	30590	1100	4 754	1371	37 815
2 200 000	32350	1100	5 018	1900	40 368
2 400 000	34110	1100	5 282	1900	42 392
2 600 000	35870	1100	5 546	1900	44 416
2 800 000	37630	1100	5 810	1900	46 440
3 000 000	39390	1100	6 074	1900	48 464
3 200 000	41150	1100	6 338	1900	50 488
3 400 000	42910	1100	6 602	1900	52 512
3 600 000	44670	1100	6 866	1900	54 536
3 800 000	46430	1100	7 130	1900	56 560
4 000 000	48190	1100	7 394	1900	58 584
4 200 000	49950	1100	7 658	2305	61 013
4 400 000	51710	1100	7 922	2305	63 037
4 600 000	53470	1100	8 186	2305	65 061
4 800 000	55230	1100	8 450	2305	67 085
5 000 000	56990	1100	8 714	2305	69 109

Bond Repayment factor over 20 years

5,50%	6,60
5,75%	6,74
6,00%	6,88
6,25%	7,02
6,50%	7,16
6,75%	7,31
7,00%	7,46
7,25%	7,60
7,50%	7,75
7,75%	7,90
8,00%	8,06
8,25%	8,21
8,50%	8,36
8,75%	8,52
9,00%	8,68
9,25%	8,84
9,50%	9,00
9,75%	9,16
10,00%	9,32
10,25%	9,49
10,50%	9,65
10,75%	9,82
11,00%	9,98
11,25%	10,15
11,50%	10,32
11,75%	10,49
12,00%	10,66
12,25%	10,84
12,50%	11,01
12,75%	11,19
13,00%	11,36
13,25%	11,54
13,50%	11,72
13,75%	11,89
14,00%	12,07
14,25%	12,25
14,50%	12,44
14,75%	12,62
15,00%	12,80
15,25%	12,98
15,50%	13,17
15,75%	13,35
16,00%	13,54
16,25%	13,73
16,50%	13,91