

Tel: 021 982 0665 Fax: 021 982 2509 E-mail: freddie@fpsslaw.co.za
 Address: 8 Gert Kotze Street, Brackenfell, 7560 www.fpsslaw.co.za



RECOMMENDED TRANSFER COSTS - JUNE 2019 subject to change without prior notice

PURCHASE PRICE	TRANSFER FEE	POSTAGE & PETTIES	DO SEARCH & ELECTRONIC	FICA, STORAGE & OTHER	VAT	RATES CLEARANCE	DEEDS OFFICE	TRANSFER DUTY	TOTAL
199 999.00	7 194.00	950.00	870.00	1 200.00	1 532.10	897.00	81.00	0.00	12 724.10
200 000.01	8 041.00	950.00	870.00	1 200.00	1 659.15	897.00	507.00	0.00	14 124.15
250 000.01	8 888.00	950.00	870.00	1 200.00	1 786.20	897.00	507.00	0.00	15 098.20
300 000.01	9 735.00	950.00	870.00	1 200.00	1 913.25	897.00	632.00	0.00	16 197.25
350 000.01	10 582.00	950.00	870.00	1 200.00	2 040.30	897.00	632.00	0.00	17 171.30
400 000.01	11 429.00	950.00	870.00	1 200.00	2 167.35	897.00	632.00	0.00	18 145.35
450 000.01	12 276.00	950.00	870.00	1 200.00	2 294.40	897.00	632.00	0.00	19 119.40
500 000.01	13 970.00	950.00	870.00	1 200.00	2 548.50	897.00	632.00	0.00	21 067.50
540 000.00	13 970.00	950.00	870.00	1 200.00	2 548.50	897.00	632.00	0.00	21 067.50
560 000.00	13 970.00	950.00	870.00	1 200.00	2 548.50	897.00	632.00	0.00	21 067.50
580 000.00	13 970.00	950.00	870.00	1 200.00	2 548.50	897.00	632.00	0.00	21 067.50
600 000.00	13 970.00	950.00	870.00	1 200.00	2 548.50	897.00	632.00	0.00	21 067.50
600 001.00	15 664.00	950.00	870.00	1 200.00	2 802.60	897.00	889.00	0.00	23 272.60
620 000.00	15 664.00	950.00	870.00	1 200.00	2 802.60	897.00	889.00	0.00	23 272.60
640 000.00	15 664.00	950.00	870.00	1 200.00	2 802.60	897.00	889.00	0.00	23 272.60
660 000.00	15 664.00	950.00	870.00	1 200.00	2 802.60	897.00	889.00	0.00	23 272.60
680 000.00	15 664.00	950.00	870.00	1 200.00	2 802.60	897.00	889.00	0.00	23 272.60
700 000.00	15 664.00	950.00	870.00	1 200.00	2 802.60	897.00	889.00	0.00	23 272.60
720 000.00	17 358.00	950.00	870.00	1 200.00	3 056.70	897.00	889.00	0.00	25 220.70
740 000.00	17 358.00	950.00	870.00	1 200.00	3 056.70	897.00	889.00	0.00	25 220.70
760 000.00	17 358.00	950.00	870.00	1 200.00	3 056.70	897.00	889.00	0.00	25 220.70
780 000.00	17 358.00	950.00	870.00	1 200.00	3 056.70	897.00	889.00	0.00	25 220.70
800 000.00	17 358.00	950.00	870.00	1 200.00	3 056.70	897.00	889.00	0.00	25 220.70
820 000.00	19 052.00	950.00	870.00	1 200.00	3 310.80	897.00	1 020.00	0.00	27 299.80
840 000.00	19 052.00	950.00	870.00	1 200.00	3 310.80	897.00	1 020.00	0.00	27 299.80
860 000.00	19 052.00	950.00	870.00	1 200.00	3 310.80	897.00	1 020.00	0.00	27 299.80
880 000.00	19 052.00	950.00	870.00	1 200.00	3 310.80	897.00	1 020.00	0.00	27 299.80
900 000.00	19 052.00	950.00	870.00	1 200.00	3 310.80	897.00	1 020.00	0.00	27 299.80
920 000.00	20 746.00	950.00	870.00	1 200.00	3 564.90	897.00	1 020.00	600.00	29 847.90
940 000.00	20 746.00	950.00	870.00	1 200.00	3 564.90	897.00	1 020.00	1 200.00	30 447.90
960 000.00	20 746.00	950.00	870.00	1 200.00	3 564.90	897.00	1 020.00	1 800.00	31 047.90
980 000.00	20 746.00	950.00	870.00	1 200.00	3 564.90	897.00	1 020.00	2 400.00	31 647.90
1 000 000.00	20 746.00	950.00	870.00	1 200.00	3 564.90	897.00	1 020.00	3 000.00	32 247.90
1 000 000.01	22 440.00	950.00	870.00	1 200.00	3 819.00	897.00	1 146.00	3 000.00	34 322.00
1 100 000.00	22 440.00	950.00	870.00	1 200.00	3 819.00	897.00	1 146.00	6 000.00	37 322.00
1 200 000.00	22 440.00	950.00	870.00	1 200.00	3 819.00	897.00	1 146.00	9 000.00	40 322.00
1 300 000.00	24 134.00	950.00	870.00	1 200.00	4 073.10	897.00	1 146.00	13 500.00	46 770.10
1 300 000.01	24 134.00	950.00	870.00	1 200.00	4 073.10	897.00	1 146.00	13 500.00	46 770.10
1 400 000.01	25 828.00	950.00	870.00	1 200.00	4 327.20	897.00	1 146.00	19 500.00	54 718.20
1 500 000.00	25 828.00	950.00	870.00	1 200.00	4 327.20	897.00	1 146.00	25 500.00	60 718.20
1 500 000.01	25 828.00	950.00	870.00	1 200.00	4 327.20	897.00	1 146.00	25 500.00	60 718.20
1 600 000.00	25 828.00	950.00	870.00	1 200.00	4 327.20	897.00	1 146.00	31 500.00	66 718.20
1 700 000.00	27 522.00	950.00	870.00	1 200.00	4 581.30	897.00	1 146.00	37 500.00	74 666.30
1 800 000.00	27 522.00	950.00	870.00	1 200.00	4 581.30	897.00	1 146.00	44 500.00	81 666.30
1 900 000.00	29 216.00	950.00	870.00	1 200.00	4 835.40	897.00	1 146.00	52 500.00	91 614.40
2 000 000.00	29 216.00	950.00	870.00	1 200.00	4 835.40	897.00	1 146.00	60 500.00	99 614.40
2 200 000.00	30 910.00	950.00	870.00	1 200.00	5 089.50	897.00	1 588.00	76 500.00	118 004.50
2 400 000.00	32 604.00	950.00	870.00	1 200.00	5 343.60	897.00	1 588.00	97 000.00	140 452.60
2 600 000.00	34 298.00	950.00	870.00	1 200.00	5 597.70	897.00	1 588.00	119 000.00	164 400.70
2 800 000.00	35 992.00	950.00	870.00	1 200.00	5 851.80	897.00	1 588.00	141 000.00	188 348.80
3 000 000.00	37 686.00	950.00	870.00	1 200.00	6 105.90	897.00	1 588.00	163 000.00	212 296.90
3 200 000.00	39 380.00	950.00	870.00	1 200.00	6 360.00	897.00	1 588.00	185 000.00	236 245.00
3 400 000.00	41 074.00	950.00	870.00	1 200.00	6 614.10	897.00	1 588.00	207 000.00	260 193.10
3 600 000.00	42 768.00	950.00	870.00	1 200.00	6 868.20	897.00	1 588.00	229 000.00	284 141.20
3 800 000.00	44 462.00	950.00	870.00	1 200.00	7 122.30	897.00	1 588.00	251 000.00	308 089.30
4 000 000.00	46 156.00	950.00	870.00	1 200.00	7 376.40	897.00	1 588.00	273 000.00	332 037.40
4 200 000.00	47 850.00	950.00	870.00	1 200.00	7 630.50	897.00	2 293.00	295 000.00	356 690.50
4 400 000.00	49 544.00	950.00	870.00	1 200.00	7 884.60	897.00	2 293.00	317 000.00	380 638.60
4 600 000.00	51 238.00	950.00	870.00	1 200.00	8 138.70	897.00	2 293.00	339 000.00	404 586.70
4 800 000.00	52 932.00	950.00	870.00	1 200.00	8 392.80	897.00	2 293.00	361 000.00	428 534.80
5 000 000.00	54 626.00	950.00	870.00	1 200.00	8 646.90	897.00	2 293.00	383 000.00	452 482.90
6 000 000.00	58 861.00	950.00	870.00	1 200.00	9 282.15	897.00	2 293.00	493 000.00	567 353.15
7 000 000.00	63 096.00	950.00	870.00	1 200.00	9 917.40	897.00	2 680.00	603 000.00	682 610.40

TRANSFER DUTY RATES - Natural & Legal Person		
PURCHASE PRICE / VALUE	RATE	
R0 - R 900,000	0% (exempt)	
R900,001 - R1,250,000	3% of property value above R900,000	
R1,250,001 - R1,750,000	R10,500 plus 6% of value above R1,250,000	
R1,750,001 - R2,250,000	R40,500 plus 8% of value above R1,750,000	
R2,250,000 - R10,000,000	R80,500 plus 11% of value above R2,250,000	
Above R10,000,000	R933,000 + 13% of value above R10,000,000	

EXTRA DISBURSEMENTS

CLEARANCE CERTIFICATE FOR SECTIONAL TITLE
 OR HOME OWNERS estimated at R1 550.00

You will be liable for additional fees for any further services rendered after registration.

BOND COST - TURN OVER

Tel: 021 982 0665 Fax: 021 982 2509 E-mail: freddie@fpslaw.co.za
 Address: 8 Gert Kotze Street, Brackenfell, 7560 www.fpslaw.co.za



RECOMMENDED BOND COSTS - JUNE 2019 subject to change without prior notice

BOND AMOUNT	BOND REG. FEE	POSTAGE & PETTIES	DEEDS OFFICE SEARCH	COURIER & STORAGE	ELECT. COST	VAT	DEEDS OFFICE	TOTAL
200 000.01	7 310.00	850.00	320.00	550.00	680.00	1 456.50	507.00	11 673.50
250 000.01	8 080.00	850.00	320.00	550.00	680.00	1 572.00	507.00	12 559.00
300 000.01	8 850.00	850.00	320.00	550.00	680.00	1 687.50	632.00	13 569.50
350 000.01	9 620.00	850.00	320.00	550.00	680.00	1 803.00	632.00	14 455.00
400 000.01	10 390.00	850.00	320.00	550.00	680.00	1 918.50	632.00	15 340.50
450 000.01	11 160.00	850.00	320.00	550.00	680.00	2 034.00	632.00	16 226.00
500 000.01	12 700.00	850.00	320.00	550.00	680.00	2 265.00	632.00	17 997.00
600 000.01	14 240.00	850.00	320.00	550.00	680.00	2 496.00	889.00	20 025.00
700 000.01	15 780.00	850.00	320.00	550.00	680.00	2 727.00	889.00	21 796.00
800 000.01	17 320.00	850.00	320.00	550.00	680.00	2 958.00	1 020.00	23 698.00
900 000.01	18 860.00	850.00	320.00	550.00	680.00	3 189.00	1 020.00	25 469.00
1 000 000.01	20 400.00	850.00	320.00	550.00	680.00	3 420.00	1 146.00	27 366.00
1 100 000.01	20 400.00	850.00	320.00	550.00	680.00	3 420.00	1 146.00	27 366.00
1 200 000.01	21 940.00	850.00	320.00	550.00	680.00	3 651.00	1 146.00	29 137.00
1 300 000.01	21 940.00	850.00	320.00	550.00	680.00	3 651.00	1 146.00	29 137.00
1 400 000.01	23 480.00	850.00	320.00	550.00	680.00	3 882.00	1 146.00	30 908.00
1 500 000.01	23 480.00	850.00	320.00	550.00	680.00	3 882.00	1 146.00	30 908.00
1 600 000.01	25 020.00	850.00	320.00	550.00	680.00	4 113.00	1 146.00	32 679.00
1 700 000.01	25 020.00	850.00	320.00	550.00	680.00	4 113.00	1 146.00	32 679.00
1 800 000.01	26 560.00	850.00	320.00	550.00	680.00	4 344.00	1 146.00	34 450.00
1 900 000.01	26 560.00	850.00	320.00	550.00	680.00	4 344.00	1 146.00	34 450.00
2 000 000.01	28 100.00	850.00	320.00	550.00	680.00	4 575.00	1 588.00	36 663.00
2 100 000.01	28 100.00	850.00	320.00	550.00	680.00	4 575.00	1 588.00	36 663.00
2 200 000.01	28 100.00	850.00	320.00	550.00	680.00	4 575.00	1 588.00	36 663.00
2 300 000.01	29 640.00	850.00	320.00	550.00	680.00	4 806.00	1 588.00	38 434.00
2 400 000.01	29 640.00	850.00	320.00	550.00	680.00	4 806.00	1 588.00	38 434.00
2 800 000.01	32 720.00	850.00	320.00	550.00	680.00	5 268.00	1 588.00	41 976.00
3 000 000.01	34 260.00	850.00	320.00	550.00	680.00	5 499.00	1 588.00	43 747.00
3 200 000.01	37 340.00	850.00	320.00	550.00	680.00	5 961.00	1 588.00	47 289.00
3 700 000.01	40 420.00	850.00	320.00	550.00	680.00	6 423.00	1 588.00	50 831.00
4 000 000.01	43 500.00	850.00	320.00	550.00	680.00	6 885.00	1 926.00	54 711.00
4 300 000.01	45 040.00	850.00	320.00	550.00	680.00	7 116.00	1 926.00	56 482.00
4 700 000.01	48 120.00	850.00	320.00	550.00	680.00	7 578.00	1 926.00	60 024.00
5 000 000.01	51 585.00	850.00	320.00	550.00	680.00	8 097.75	1 926.00	64 008.75
6 000 000.01	53 510.00	850.00	320.00	550.00	680.00	8 386.50	2 293.00	66 589.50
7 000 000.01	57 360.00	850.00	320.00	550.00	680.00	8 964.00	2 293.00	71 017.00

The table below gives the monthly repayment per R1,000.00 of a loan with the interest rate between 9% and 18,5% per annum, over a period of 20 and 30 years. For example if the loan is R950,500.00 @ an interest rate of 14% p.a., to be repaid over 20 years, the monthly repayment will be R950,500.00 / 1000 x 12.44 = R11,824.22

Interest Rate	Factor 20 yrs	Factor 30 yrs	Interest Rate	Factor 20 yrs	Factor 30 yrs
7.00%	7.75	6.65	13.00%	11.72	11.06
7.50%	8.06	6.99	13.50%	12.07	11.45
8.00%	8.36	7.34	14.00%	12.44	11.85
8.50%	8.68	7.69	14.50%	12.80	12.25
9.00%	9.00	8.05	15.00%	13.17	12.64
9.50%	9.32	8.41	15.50%	13.54	13.05
10.00%	9.65	8.78	16.00%	13.91	13.45
10.50%	9.98	9.15	16.50%	14.29	13.85
11.00%	10.32	9.52	17.00%	14.67	14.26
11.50%	10.66	9.90	17.50%	15.05	14.66
12.00%	11.01	10.29	18.00%	15.43	15.07
12.50%	11.36	10.67	18.50%	15.82	15.48

EXTRA DISBURSEMENTS	
BANK INITIATION & VALUATION FEE added to loan amount	R6 100.00
CONSENT FOR HOME OWNERS estimated at per property	R1 500.00
You will be liable for additional fees for any further services rendered after registration.	

TRANSFER COST - TURN OVER

NOTES