

RECOMMENDED TRANSFER COSTS - JUNE 2023 (subject to change without prior notice)

PURCHASE PRICE UP TO	TRANSFER FEE	POSTAGE & PETTIES	DO SEARCH & ELECTRONIC	FICA, STORAGE & OTHER	VAT	RATES CLEARANCE	DEEDS OFFICE	TRANSFER DUTY	TOTAL
100 000.00	6 721.00	1 300.00	1 320.00	2 580.00	1 788.15	1 104.00	45.00	0.00	14 858.15
150 000.00	7 790.00	1 300.00	1 320.00	2 580.00	1 948.50	1 104.00	101.00	0.00	16 143.50
200 000.00	8 866.00	1 300.00	1 320.00	2 580.00	2 109.90	1 104.00	101.00	0.00	17 380.90
250 000.00	9 940.00	1 300.00	1 320.00	2 580.00	2 271.00	1 104.00	642.00	0.00	19 157.00
300 000.00	11 015.00	1 300.00	1 320.00	2 580.00	2 432.25	1 104.00	642.00	0.00	20 393.25
350 000.00	12 085.00	1 300.00	1 320.00	2 580.00	2 592.75	1 104.00	800.00	0.00	21 781.75
400 000.00	13 156.00	1 300.00	1 320.00	2 580.00	2 753.40	1 104.00	800.00	0.00	23 013.40
450 000.00	14 230.00	1 300.00	1 320.00	2 580.00	2 914.50	1 104.00	800.00	0.00	24 248.50
500 000.00	15 301.00	1 300.00	1 320.00	2 580.00	3 075.15	1 104.00	800.00	0.00	25 480.15
540 000.00	17 375.00	1 300.00	1 320.00	2 580.00	3 386.25	1 104.00	800.00	0.00	27 865.25
560 000.00	17 375.00	1 300.00	1 320.00	2 580.00	3 386.25	1 104.00	800.00	0.00	27 865.25
580 000.00	17 375.00	1 300.00	1 320.00	2 580.00	3 386.25	1 104.00	800.00	0.00	27 865.25
600 000.00	17 375.00	1 300.00	1 320.00	2 580.00	3 386.25	1 104.00	800.00	0.00	27 865.25
610 000.00	19 448.00	1 300.00	1 320.00	2 580.00	3 697.20	1 104.00	1 126.00	0.00	30 575.20
620 000.00	19 448.00	1 300.00	1 320.00	2 580.00	3 697.20	1 104.00	1 126.00	0.00	30 575.20
640 000.00	19 448.00	1 300.00	1 320.00	2 580.00	3 697.20	1 104.00	1 126.00	0.00	30 575.20
660 000.00	19 448.00	1 300.00	1 320.00	2 580.00	3 697.20	1 104.00	1 126.00	0.00	30 575.20
680 000.00	19 448.00	1 300.00	1 320.00	2 580.00	3 697.20	1 104.00	1 126.00	0.00	30 575.20
700 000.00	19 448.00	1 300.00	1 320.00	2 580.00	3 697.20	1 104.00	1 126.00	0.00	30 575.20
720 000.00	21 522.00	1 300.00	1 320.00	2 580.00	4 008.30	1 104.00	1 126.00	0.00	32 960.30
740 000.00	21 522.00	1 300.00	1 320.00	2 580.00	4 008.30	1 104.00	1 126.00	0.00	32 960.30
760 000.00	21 522.00	1 300.00	1 320.00	2 580.00	4 008.30	1 104.00	1 126.00	0.00	32 960.30
780 000.00	21 522.00	1 300.00	1 320.00	2 580.00	4 008.30	1 104.00	1 126.00	0.00	32 960.30
800 000.00	21 522.00	1 300.00	1 320.00	2 580.00	4 008.30	1 104.00	1 126.00	0.00	32 960.30
820 000.00	23 595.00	1 300.00	1 320.00	2 580.00	4 319.25	1 104.00	1 293.00	0.00	35 511.25
840 000.00	23 595.00	1 300.00	1 320.00	2 580.00	4 319.25	1 104.00	1 293.00	0.00	35 511.25
860 000.00	23 595.00	1 300.00	1 320.00	2 580.00	4 319.25	1 104.00	1 293.00	0.00	35 511.25
880 000.00	23 595.00	1 300.00	1 320.00	2 580.00	4 319.25	1 104.00	1 293.00	0.00	35 511.25
900 000.00	23 595.00	1 300.00	1 320.00	2 580.00	4 319.25	1 104.00	1 293.00	0.00	35 511.25
920 000.00	25 669.00	1 300.00	1 320.00	2 580.00	4 630.35	1 104.00	1 293.00	0.00	37 896.35
940 000.00	25 669.00	1 300.00	1 320.00	2 580.00	4 630.35	1 104.00	1 293.00	0.00	37 896.35
960 000.00	25 669.00	1 300.00	1 320.00	2 580.00	4 630.35	1 104.00	1 293.00	0.00	37 896.35
980 000.00	25 669.00	1 300.00	1 320.00	2 580.00	4 630.35	1 104.00	1 293.00	0.00	37 896.35
1 000 000.00	25 669.00	1 300.00	1 320.00	2 580.00	4 630.35	1 104.00	1 293.00	0.00	37 896.35
1 100 000.00	27 742.00	1 300.00	1 320.00	2 580.00	4 941.30	1 104.00	1 453.00	0.00	40 440.30
1 150 000.00	27 742.00	1 300.00	1 320.00	2 580.00	4 941.30	1 104.00	1 453.00	1 500.00	41 940.30
1 200 000.00	27 742.00	1 300.00	1 320.00	2 580.00	4 941.30	1 104.00	1 453.00	3 000.00	43 440.30
1 300 000.00	29 816.00	1 300.00	1 320.00	2 580.00	5 252.40	1 104.00	1 453.00	6 000.00	48 825.40
1 400 000.00	29 816.00	1 300.00	1 320.00	2 580.00	5 252.40	1 104.00	1 453.00	9 000.00	51 825.40
1 500 000.00	31 890.00	1 300.00	1 320.00	2 580.00	5 563.50	1 104.00	1 453.00	12 000.00	57 210.50
1 600 000.00	31 890.00	1 300.00	1 320.00	2 580.00	5 563.50	1 104.00	1 453.00	17 625.00	62 835.50
1 700 000.00	33 963.00	1 300.00	1 320.00	2 580.00	5 874.45	1 104.00	1 453.00	23 625.00	71 219.45
1 800 000.00	33 963.00	1 300.00	1 320.00	2 580.00	5 874.45	1 104.00	1 453.00	29 625.00	77 219.45
1 900 000.00	36 036.00	1 300.00	1 320.00	2 580.00	6 185.40	1 104.00	1 453.00	35 625.00	85 603.40
2 000 000.00	36 036.00	1 300.00	1 320.00	2 580.00	6 185.40	1 104.00	1 453.00	41 625.00	91 603.40
2 200 000.00	38 110.00	1 300.00	1 320.00	2 580.00	6 496.50	1 104.00	2 014.00	55 275.00	108 199.50
2 400 000.00	40 183.00	1 300.00	1 320.00	2 580.00	6 807.45	1 104.00	2 014.00	71 275.00	126 583.45
2 600 000.00	42 257.00	1 300.00	1 320.00	2 580.00	7 118.55	1 104.00	2 014.00	87 275.00	144 968.55
2 800 000.00	44 330.00	1 300.00	1 320.00	2 580.00	7 429.50	1 104.00	2 014.00	105 600.00	165 677.50
3 000 000.00	46 404.00	1 300.00	1 320.00	2 580.00	7 740.60	1 104.00	2 014.00	127 600.00	190 062.60
3 200 000.00	48 477.00	1 300.00	1 320.00	2 580.00	8 051.55	1 104.00	2 014.00	149 600.00	214 446.55
3 400 000.00	50 550.00	1 300.00	1 320.00	2 580.00	8 362.50	1 104.00	2 014.00	171 600.00	238 830.50
3 600 000.00	52 624.00	1 300.00	1 320.00	2 580.00	8 673.60	1 104.00	2 014.00	193 600.00	263 215.60
3 800 000.00	54 698.00	1 300.00	1 320.00	2 580.00	8 984.70	1 104.00	2 014.00	215 600.00	287 600.70
4 000 000.00	56 771.00	1 300.00	1 320.00	2 580.00	9 295.65	1 104.00	2 014.00	237 600.00	311 984.65
4 200 000.00	58 845.00	1 300.00	1 320.00	2 580.00	9 606.75	1 104.00	2 443.00	259 600.00	336 798.75
4 400 000.00	60 918.00	1 300.00	1 320.00	2 580.00	9 917.70	1 104.00	2 443.00	281 600.00	361 182.70
4 600 000.00	62 992.00	1 300.00	1 320.00	2 580.00	10 228.80	1 104.00	2 443.00	303 600.00	385 567.80
4 800 000.00	65 065.00	1 300.00	1 320.00	2 580.00	10 539.75	1 104.00	2 443.00	325 600.00	409 951.75
5 000 000.00	67 139.00	1 300.00	1 320.00	2 580.00	10 850.85	1 104.00	2 443.00	347 600.00	434 336.85
6 000 000.00	72 364.00	1 300.00	1 320.00	2 580.00	11 634.60	1 104.00	2 443.00	457 600.00	550 345.60
7 000 000.00	77 589.00	1 300.00	1 320.00	2 580.00	12 418.35	1 104.00	2 909.00	567 600.00	666 820.35

TRANSFER DUTY RATES - Natural & Legal Person

PURCHASE PRICE / VALUE	RATE
R -	R 1 100 000.00 0% of property value
R 1 100 001.00	R 1 512 500.00 3% of property value above R1 100 000.00
R 1 512 501.00	R 2 117 500.00 R12 375 plus 6% of value above R1 512 500
R 2 117 501.00	R 2 722 500.00 R48 675 plus 8% of value above R2 117 500
R 2 722 501.00	R 12 100 000.00 R97 075 plus 11% of value above R2 722 500
R 12 100 001.00	R1 128 600 + 13% of value above R12 100 000

EXTRA DISBURSEMENTS

CLEARANCE CERTIFICATE FOR SECTIONAL TITLE OR HOME OWNERS		estimated at	R2 500.00
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@fpplaw.co.za
 Address: 8 Gert Kotze Street, Brackenfell, 7560 www.fpplaw.co.za



RECOMMENDED BOND COSTS - JUNE 2023 (subject to change without prior notice)

BOND AMOUNT UP TO	BOND REG. FEE	POSTAGE & PETTIES	DEEDS SEARCH & AUDIT	COURIER & STORAGE	ELECT. COST	VAT	DEEDS OFFICE	TOTAL
150 000.00	7 085.00	1 300.00	580.00	670.00	920.00	1 583.25	496.00	12 634.25
200 000.00	8 060.00	1 300.00	580.00	670.00	920.00	1 729.50	642.00	13 901.50
250 000.00	9 035.00	1 300.00	580.00	670.00	920.00	1 875.75	642.00	15 022.75
300 000.00	10 010.00	1 300.00	580.00	670.00	920.00	2 022.00	642.00	16 144.00
350 000.00	10 985.00	1 300.00	580.00	670.00	920.00	2 168.25	800.00	17 423.25
400 000.00	11 960.00	1 300.00	580.00	670.00	920.00	2 314.50	800.00	18 544.50
450 000.00	12 935.00	1 300.00	580.00	670.00	920.00	2 460.75	800.00	19 665.75
500 000.00	13 910.00	1 300.00	580.00	670.00	920.00	2 607.00	800.00	20 787.00
600 000.00	15 795.00	1 300.00	580.00	670.00	920.00	2 889.75	800.00	22 954.75
700 000.00	17 680.00	1 300.00	580.00	670.00	920.00	3 172.50	1 126.00	25 448.50
800 000.00	19 565.00	1 300.00	580.00	670.00	920.00	3 455.25	1 126.00	27 616.25
900 000.00	21 450.00	1 300.00	580.00	670.00	920.00	3 738.00	1 293.00	29 951.00
1 000 000.00	23 335.00	1 300.00	580.00	670.00	920.00	4 020.75	1 293.00	32 118.75
1 100 000.00	25 220.00	1 300.00	580.00	670.00	920.00	4 303.50	1 453.00	34 446.50
1 200 000.00	25 220.00	1 300.00	580.00	670.00	920.00	4 303.50	1 453.00	34 446.50
1 300 000.00	27 105.00	1 300.00	580.00	670.00	920.00	4 586.25	1 453.00	36 614.25
1 400 000.00	27 105.00	1 300.00	580.00	670.00	920.00	4 586.25	1 453.00	36 614.25
1 500 000.00	28 990.00	1 300.00	580.00	670.00	920.00	4 869.00	1 453.00	38 782.00
1 600 000.00	28 990.00	1 300.00	580.00	670.00	920.00	4 869.00	1 453.00	38 782.00
1 700 000.00	30 875.00	1 300.00	580.00	670.00	920.00	5 151.75	1 453.00	40 949.75
1 800 000.00	30 875.00	1 300.00	580.00	670.00	920.00	5 151.75	1 453.00	40 949.75
1 900 000.00	32 760.00	1 300.00	580.00	670.00	920.00	5 434.50	1 453.00	43 117.50
2 000 000.00	32 760.00	1 300.00	580.00	670.00	920.00	5 434.50	1 453.00	43 117.50
2 100 000.00	34 645.00	1 300.00	580.00	670.00	920.00	5 717.25	2 014.00	45 846.25
2 200 000.00	34 645.00	1 300.00	580.00	670.00	920.00	5 717.25	2 014.00	45 846.25
2 300 000.00	36 530.00	1 300.00	580.00	670.00	920.00	6 000.00	2 014.00	48 014.00
2 400 000.00	36 530.00	1 300.00	580.00	670.00	920.00	6 000.00	2 014.00	48 014.00
2 800 000.00	40 300.00	1 300.00	580.00	670.00	920.00	6 565.50	2 014.00	52 349.50
3 000 000.00	42 185.00	1 300.00	580.00	670.00	920.00	6 848.25	2 014.00	54 517.25
3 200 000.00	44 070.00	1 300.00	580.00	670.00	920.00	7 131.00	2 014.00	56 685.00
3 700 000.00	49 725.00	1 300.00	580.00	670.00	920.00	7 979.25	2 014.00	63 188.25
4 000 000.00	51 610.00	1 300.00	580.00	670.00	920.00	8 262.00	2 014.00	65 356.00
4 300 000.00	55 380.00	1 300.00	580.00	670.00	920.00	8 827.50	2 443.00	70 120.50
4 700 000.00	59 150.00	1 300.00	580.00	670.00	920.00	9 393.00	2 443.00	74 456.00
5 000 000.00	61 035.00	1 300.00	580.00	670.00	920.00	9 675.75	2 443.00	76 623.75
6 000 000.00	65 785.00	1 300.00	580.00	670.00	920.00	10 388.25	2 443.00	82 086.25
7 000 000.00	70 535.00	1 300.00	580.00	670.00	920.00	11 100.75	2 909.00	88 014.75

The table below gives the monthly repayment per R1,000.00 of a loan with the interest rate between 7.00% 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 800.00**

CONSENT FOR HOME OWNERS estimated at **R2 300.00** per property

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

TRANSFER COST - TURN OVER

NOTES
