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## RECOMMENDED TRANSFER COSTS - MARCH 2020

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	960.00	1 300.00	1 560.60	931.50	86.00	0.00	12 982.10
200 000.01	8 041.00	950.00	960.00	1 300.00	1 687.65	931.50	539.00	0.00	14 409.15
250 000.01	8 888.00	950.00	960.00	1 300.00	1 814.70	931.50	539.00	0.00	15 383.20
300 000.01	9 735.00	950.00	960.00	1 300.00	1 941.75	931.50	673.00	0.00	16 491.25
350 000.01	10 582.00	950.00	960.00	1 300.00	2 068.80	931.50	673.00	0.00	17 465.30
400 000.01	11 429.00	950.00	960.00	1 300.00	2 195.85	931.50	673.00	0.00	18 439.35
450 000.01	12 276.00	950.00	960.00	1 300.00	2 322.90	931.50	673.00	0.00	19 413.40
500 000.01	13 970.00	950.00	960.00	1 300.00	2 577.00	931.50	673.00	0.00	21 361.50
540 000.00	13 970.00	950.00	960.00	1 300.00	2 577.00	931.50	673.00	0.00	21 361.50
560 000.00	13 970.00	950.00	960.00	1 300.00	2 577.00	931.50	673.00	0.00	21 361.50
580 000.00	13 970.00	950.00	960.00	1 300.00	2 577.00	931.50	673.00	0.00	21 361.50
600 000.00	13 970.00	950.00	960.00	1 300.00	2 577.00	931.50	673.00	0.00	21 361.50
600 001.00	15 664.00	950.00	960.00	1 300.00	2 831.10	931.50	946.00	0.00	23 582.60
620 000.00	15 664.00	950.00	960.00	1 300.00	2 831.10	931.50	946.00	0.00	23 582.60
640 000.00	15 664.00	950.00	960.00	1 300.00	2 831.10	931.50	946.00	0.00	23 582.60
660 000.00	15 664.00	950.00	960.00	1 300.00	2 831.10	931.50	946.00	0.00	23 582.60
680 000.00	15 664.00	950.00	960.00	1 300.00	2 831.10	931.50	946.00	0.00	23 582.60
700 000.00	15 664.00	950.00	960.00	1 300.00	2 831.10	931.50	946.00	0.00	23 582.60
720 000.00	17 358.00	950.00	960.00	1 300.00	3 085.20	931.50	946.00	0.00	25 530.70
740 000.00	17 358.00	950.00	960.00	1 300.00	3 085.20	931.50	946.00	0.00	25 530.70
760 000.00	17 358.00	950.00	960.00	1 300.00	3 085.20	931.50	946.00	0.00	25 530.70
780 000.00	17 358.00	950.00	960.00	1 300.00	3 085.20	931.50	946.00	0.00	25 530.70
800 000.00	17 358.00	950.00	960.00	1 300.00	3 085.20	931.50	946.00	0.00	25 530.70
820 000.00	19 052.00	950.00	960.00	1 300.00	3 339.30	931.50	1 086.00	0.00	27 618.80
840 000.00	19 052.00	950.00	960.00	1 300.00	3 339.30	931.50	1 086.00	0.00	27 618.80
860 000.00	19 052.00	950.00	960.00	1 300.00	3 339.30	931.50	1 086.00	0.00	27 618.80
880 000.00	19 052.00	950.00	960.00	1 300.00	3 339.30	931.50	1 086.00	0.00	27 618.80
900 000.00	19 052.00	950.00	960.00	1 300.00	3 339.30	931.50	1 086.00	0.00	27 618.80
920 000.00	20 746.00	950.00	960.00	1 300.00	3 593.40	931.50	1 086.00	0.00	29 566.90
940 000.00	20 746.00	950.00	960.00	1 300.00	3 593.40	931.50	1 086.00	0.00	29 566.90
960 000.00	20 746.00	950.00	960.00	1 300.00	3 593.40	931.50	1 086.00	0.00	29 566.90
980 000.00	20 746.00	950.00	960.00	1 300.00	3 593.40	931.50	1 086.00	0.00	29 566.90
1 000 000.00	20 746.00	950.00	960.00	1 300.00	3 593.40	931.50	1 086.00	0.00	29 566.90
1 000 000.01	22 440.00	950.00	960.00	1 300.00	3 847.50	931.50	1 220.00	0.03	31 649.03
1 100 000.00	22 440.00	950.00	960.00	1 300.00	3 847.50	931.50	1 220.00	3 000.00	34 649.00
1 200 000.00	22 440.00	950.00	960.00	1 300.00	3 847.50	931.50	1 220.00	6 000.00	37 649.00
1 300 000.00	24 134.00	950.00	960.00	1 300.00	4 101.60	931.50	1 220.00	9 000.00	42 597.10
1 300 000.01	24 134.00	950.00	960.00	1 300.00	4 101.60	931.50	1 220.00	9 000.03	42 597.13
1 400 000.01	25 828.00	950.00	960.00	1 300.00	4 355.70	931.50	1 220.00	12 750.06	48 295.26
1 500 000.00	25 828.00	950.00	960.00	1 300.00	4 355.70	931.50	1 220.00	18 750.00	54 295.20
1 500 000.01	25 828.00	950.00	960.00	1 300.00	4 355.70	931.50	1 220.00	18 750.06	54 295.26
1 600 000.00	25 828.00	950.00	960.00	1 300.00	4 355.70	931.50	1 220.00	24 750.00	60 295.20
1 700 000.00	27 522.00	950.00	960.00	1 300.00	4 609.80	931.50	1 220.00	30 750.00	68 243.30
1 800 000.00	27 522.00	950.00	960.00	1 300.00	4 609.80	931.50	1 220.00	36 750.00	74 243.30
1 900 000.00	29 216.00	950.00	960.00	1 300.00	4 863.90	931.50	1 220.00	42 750.00	82 191.40
2 000 000.00	29 216.00	950.00	960.00	1 300.00	4 863.90	931.50	1 220.00	50 250.00	89 691.40
2 200 000.00	30 910.00	950.00	960.00	1 300.00	5 118.00	931.50	1 691.00	66 250.00	108 110.50
2 400 000.00	32 604.00	950.00	960.00	1 300.00	5 372.10	931.50	1 691.00	82 250.00	126 058.60
2 600 000.00	34 298.00	950.00	960.00	1 300.00	5 626.20	931.50	1 691.00	102 000.00	147 756.70
2 800 000.00	35 992.00	950.00	960.00	1 300.00	5 880.30	931.50	1 691.00	124 000.00	171 704.80
3 000 000.00	37 686.00	950.00	960.00	1 300.00	6 134.40	931.50	1 691.00	146 000.00	195 652.90
3 200 000.00	39 380.00	950.00	960.00	1 300.00	6 388.50	931.50	1 691.00	168 000.00	219 601.00
3 400 000.00	41 074.00	950.00	960.00	1 300.00	6 642.60	931.50	1 691.00	190 000.00	243 549.10
3 600 000.00	42 768.00	950.00	960.00	1 300.00	6 896.70	931.50	1 691.00	212 000.00	267 497.20
3 800 000.00	44 462.00	950.00	960.00	1 300.00	7 150.80	931.50	1 691.00	234 000.00	291 445.30
4 000 000.00	46 156.00	950.00	960.00	1 300.00	7 404.90	931.50	1 691.00	256 000.00	315 393.40
4 200 000.00	47 850.00	950.00	960.00	1 300.00	7 659.00	931.50	2 051.00	278 000.00	339 701.50
4 400 000.00	49 544.00	950.00	960.00	1 300.00	7 913.10	931.50	2 051.00	300 000.00	363 649.60
4 600 000.00	51 238.00	950.00	960.00	1 300.00	8 167.20	931.50	2 051.00	322 000.00	387 597.70
4 800 000.00	52 932.00	950.00	960.00	1 300.00	8 421.30	931.50	2 051.00	344 000.00	411 545.80
5 000 000.00	54 626.00	950.00	960.00	1 300.00	8 675.40	931.50	2 051.00	366 000.00	435 493.90
6 000 000.00	58 861.00	950.00	960.00	1 300.00	9 310.65	931.50	2 051.00	476 000.00	550 364.15
7 000 000.00	63 096.00	950.00	960.00	1 300.00	9 945.90	931.50	2 442.00	586 000.00	665 625.40

### TRANSFER DUTY RATES - Natural & Legal Person

PURCHASE PRICE / VALUE	RATE
R0 - R1,000,000	0% (exempt)
R1,000,001 - R1,375,000	3% of property value above R1,000,000
R1,375,001 - R1,925,000	R11,250 plus 6% of value above R1,375,000
R1,925,001 - R2,475,000	R44,250 plus 8% of value above R1,925,000
R2,475,001 - R11,000,000	R88,250 plus 11% of value above R2,475,000
Above R11,000,001	R1,026,000 + 13% of value above R11,000,000

### EXTRA DISBURSEMENTS

CLEARANCE CERTIFICATE FOR SECTIONAL TITLE  
 OR HOME OWNERS estimated at R1 700.00  
 You will be liable for additional fees for any further services rendered after registration.

### BOND COST - TURN OVER

**RECOMMENDED BOND COSTS - MARCH 2020** subject to change without prior notice

BOND AMOUNT	BOND REG. FEE	POSTAGE & PETTIES	DEEDS OFFICE ARCH & STORA	COURIER & STORAGE	ELECT. COST	VAT	DEEDS OFFICE	TOTAL
200 000.01	7 310.00	850.00	450.00	580.00	682.00	1 480.80	539.00	11 891.80
250 000.01	8 080.00	850.00	450.00	580.00	682.00	1 596.30	539.00	12 777.30
300 000.01	8 850.00	850.00	450.00	580.00	682.00	1 711.80	673.00	13 796.80
350 000.01	9 620.00	850.00	450.00	580.00	682.00	1 827.30	673.00	14 682.30
400 000.01	10 390.00	850.00	450.00	580.00	682.00	1 942.80	673.00	15 567.80
450 000.01	11 160.00	850.00	450.00	580.00	682.00	2 058.30	673.00	16 453.30
500 000.01	12 700.00	850.00	450.00	580.00	682.00	2 289.30	673.00	18 224.30
600 000.01	14 240.00	850.00	450.00	580.00	682.00	2 520.30	946.00	20 268.30
700 000.01	15 780.00	850.00	450.00	580.00	682.00	2 751.30	946.00	22 039.30
800 000.01	17 320.00	850.00	450.00	580.00	682.00	2 982.30	1 086.00	23 950.30
900 000.01	18 860.00	850.00	450.00	580.00	682.00	3 213.30	1 086.00	25 721.30
1 000 000.01	20 400.00	850.00	450.00	580.00	682.00	3 444.30	1 220.00	27 626.30
1 100 000.01	20 400.00	850.00	450.00	580.00	682.00	3 444.30	1 220.00	27 626.30
1 200 000.01	21 940.00	850.00	450.00	580.00	682.00	3 675.30	1 220.00	29 397.30
1 300 000.01	21 940.00	850.00	450.00	580.00	682.00	3 675.30	1 220.00	29 397.30
1 400 000.01	23 480.00	850.00	450.00	580.00	682.00	3 906.30	1 220.00	31 168.30
1 500 000.01	23 480.00	850.00	450.00	580.00	682.00	3 906.30	1 220.00	31 168.30
1 600 000.01	25 020.00	850.00	450.00	580.00	682.00	4 137.30	1 220.00	32 939.30
1 700 000.01	25 020.00	850.00	450.00	580.00	682.00	4 137.30	1 220.00	32 939.30
1 800 000.01	26 560.00	850.00	450.00	580.00	682.00	4 368.30	1 220.00	34 710.30
1 900 000.01	26 560.00	850.00	450.00	580.00	682.00	4 368.30	1 220.00	34 710.30
2 000 000.01	28 100.00	850.00	450.00	580.00	682.00	4 599.30	1 691.00	36 952.30
2 100 000.01	28 100.00	850.00	450.00	580.00	682.00	4 599.30	1 691.00	36 952.30
2 200 000.01	28 100.00	850.00	450.00	580.00	682.00	4 599.30	1 691.00	36 952.30
2 300 000.01	29 640.00	850.00	450.00	580.00	682.00	4 830.30	1 691.00	38 723.30
2 400 000.01	29 640.00	850.00	450.00	580.00	682.00	4 830.30	1 691.00	38 723.30
2 800 000.01	32 720.00	850.00	450.00	580.00	682.00	5 292.30	1 691.00	42 265.30
3 000 000.01	34 260.00	850.00	450.00	580.00	682.00	5 523.30	1 691.00	44 036.30
3 200 000.01	37 340.00	850.00	450.00	580.00	682.00	5 985.30	1 691.00	47 578.30
3 700 000.01	40 420.00	850.00	450.00	580.00	682.00	6 447.30	1 691.00	51 120.30
4 000 000.01	43 500.00	850.00	450.00	580.00	682.00	6 909.30	2 051.00	55 022.30
4 300 000.01	45 040.00	850.00	450.00	580.00	682.00	7 140.30	2 051.00	56 793.30
4 700 000.01	48 120.00	850.00	450.00	580.00	682.00	7 602.30	2 051.00	60 335.30
5 000 000.01	51 585.00	850.00	450.00	580.00	682.00	8 122.05	2 051.00	64 320.05
6 000 000.01	53 510.00	850.00	450.00	580.00	682.00	8 410.80	2 442.00	66 924.80
7 000 000.01	57 360.00	850.00	450.00	580.00	682.00	8 988.30	2 442.00	71 352.30

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	<b>R6 100.00</b>
CONSENT FOR HOME OWNERS estimated at per property	<b>R1 500.00</b>
You will be liable for additional fees for any further services rendered after registration.	

**TRANSFER COST - TURN OVER**

**NOTES**
