



Offices in Table View, Claremont, City Bowl,  
Hout Bay, Bellville, Khayelitsha and Johannesburg.

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ALL CHARGES IN TABLES INCLUDE VAT AND CONSTITUTE THE CHARGES  
RECOMMENDED BY THE LAW SOCIETY OF SOUTH AFRICA

**FOLLOWING CHARGES NOT INCLUDED IN TABLES:-**

- Municipal costs for all transfers.
- Levy Clearance certificate charges for Sectional Title transfer.
- Home Owner Association clearance fee (if applicable).
- Pro rata prepaid rates & taxes.
- Notarial Sessions for exclusive use areas (i.e. parking bays & garages).
- Banks Bond initiation & valuation fees.
- Posts & Posties
- FICA
- Disputes

**MARCH  
2015**

**BONDS**

HOW TO CALCULATE THE BOND AMOUNT

**CALCULATION OF BOND**

e.g. Bond amount R 800 000 @ 9.50 % over 20 years formula:  
 $800\ 000 \times 9.32 + 1\ 000 = R7\ 456\ p.m.$

Interest Rate %	Years/Jare						Interest Rate %	Years/Jare					
	5	10	15	20	25	30		5	10	15	20	25	30
9.00	20.76	12.67	10.14	9.00	8.39	8.05	10.00	21.25	13.22	10.75	9.65	9.09	8.78
9.50	21.00	12.94	10.44	9.32	8.74	8.419	10.50	21.49	13.49	11.05	9.98	9.44	9.15

**HOW TO CALCULATE THE TRANSFER DUTY RATES (FOR INFORMATION PURPOSES)**

**RATES OF PROPERTY VALUE**

**NATURAL & LEGAL PERSONS**

R0	-	R750 000
R750 001	-	R1 250 000
R1 250 001	-	R1 750 000
R1 750 001	-	R2 250 000
R2 250 001	-	R2 750 000

**TRANSFER DUTY**

0 %	on the value above R750 000
R15 000 + 6%	on the value above R1 250 000
R45 000 + 8%	on the value above R1 750 000
R85 000 + 11%	on the value above R2 250 000

**BOND COSTS**

AMOUNT	FEES	VAT	D.O FEE	TOTAL
From 100,000.01 - 125,000.00	3500.00	490.00	310.00	4,300.00
From 125,000.01 - 150,000.00	3625.00	507.50	310.00	4442.50
From 150,000.01 - 175,000.00	3900.00	546.00	350.00	4796.00
From 175,000.01 - 200,000.00	4030.00	564.20	350.00	4944.20
From 200,000.01 - 250,000.00	4435.00	620.90	350.00	5405.90
From 250,000.01 - 300,000.00	4970.00	695.80	350.00	6015.80
From 300,000.01 - 350,000.00	5510.00	771.40	500.00	6781.40
From 350,000.01 - 400,000.00	6180.00	865.20	500.00	7545.20
From 400,000.01 - 450,000.00	6720.00	940.80	500.00	8160.80
From 450,000.01 - 500,000.00	7260.00	1016.40	500.00	8776.40
From 500,000.01 - 600,000.00	8440.00	1181.60	500.00	10,121.60
From 600,000.01 - 700,000.00	9620.00	1346.80	700.00	11,666.80
From 700,000.01 - 800,000.00	10,800.00	1512.00	700.00	13,012.00
From 800,000.01 - 900,000.00	11,980.00	1677.20	800.00	14,457.20
From 900,000.01 - 1,000,000.00	13,160.00	1842.40	800.00	15,802.40
From 1,000,000.01 - 1,100,000.00	13,750.00	1925.00	900.00	16,575.00
From 1,100,000.01 - 1,200,000.00	14,340.00	2007.60	900.00	17,247.60
From 1,200,000.01 - 1,300,000.00	14,930.00	2090.20	900.00	17,920.20
From 1,300,000.01 - 1,400,000.00	15,520.00	2172.80	900.00	18,592.80
From 1,400,000.01 - 1,500,000.00	16,110.00	2255.40	900.00	19,265.40
From 1,500,000.01 - 1,600,000.00	16,700.00	2338.00	900.00	19,938.00
From 1,600,000.01 - 1,700,000.00	17,290.00	2420.60	900.00	20,610.60
From 1,700,000.01 - 1,800,000.00	17,880.00	2503.20	900.00	21,283.20
From 1,800,000.01 - 1,900,000.00	18,470.00	2585.80	900.00	21,955.80
From 1,900,000.01 - 2,000,000.00	19,060.00	2668.40	900.00	22,628.40
From 2,000,000.01 - 2,100,000.00	19,650.00	2751.00	1250.00	23,651.00
From 2,100,000.01 - 2,200,000.00	20,240.00	2833.60	1250.00	24,323.60
From 2,200,000.01 - 2,300,000.00	20,830.00	2916.20	1250.00	24,996.20
From 2,300,000.01 - 2,400,000.00	21,420.00	2998.80	1250.00	25,668.80
From 2,400,000.01 - 2,500,000.00	22,010.00	3081.40	1250.00	26,341.40
From 2,500,000.01 - 2,600,000.00	22,600.00	3164.00	1250.00	27,014.00
From 2,600,000.01 - 2,700,000.00	23,190.00	3246.60	1250.00	27,686.60
From 2,700,000.01 - 2,800,000.00	23,780.00	3329.20	1250.00	28,359.20
From 2,800,000.01 - 2,900,000.00	24,370.00	3411.80	1250.00	29,031.80
From 2,900,000.01 - 3,000,000.00	24,960.00	3494.40	1250.00	29,704.40
From 3,000,000.01 - 3,100,000.00	25,550.00	3577.00	1250.00	30,377.00
From 3,100,000.01 - 3,200,000.00	26,140.00	3659.60	1250.00	31,049.60
From 3,200,000.01 - 3,300,000.00	26,730.00	3742.20	1250.00	31,722.20
From 3,300,000.01 - 3,400,000.00	27,320.00	3824.80	1250.00	32,394.80
From 3,400,000.01 - 3,500,000.00	27,910.00	3907.40	1250.00	33,067.40
From 3,500,000.01 - 3,600,000.00	28,500.00	3990.00	1250.00	33,740.00
From 3,600,000.01 - 3,700,000.00	29,090.00	4072.60	1250.00	34,412.60
From 3,700,000.01 - 3,800,000.00	29,680.00	4155.20	1250.00	35,085.20
From 3,800,000.01 - 3,900,000.00	30,270.00	4237.80	1250.00	35,757.80
From 3,900,000.01 - 4,000,000.00	30,860.00	4320.40	1250.00	36,430.40
From 4,000,000.01 - 4,100,000.00	31,450.00	4403.00	1500.00	37,353.00
From 4,100,000.01 - 4,200,000.00	32,040.00	4485.60	1500.00	38,275.60
From 4,200,000.01 - 4,300,000.00	32,630.00	4568.20	1500.00	38,698.20
From 4,300,000.01 - 4,400,000.00	33,220.00	4650.80	1500.00	39,370.80
From 4,400,000.01 - 4,500,000.00	33,810.00	4733.40	1500.00	40,043.40
From 4,500,000.01 - 4,600,000.00	34,400.00	4816.00	1500.00	40,716.00
From 4,600,000.01 - 4,700,000.00	34,990.00	4898.60	1500.00	41,388.60
From 4,700,000.01 - 4,800,000.00	35,580.00	4981.20	1500.00	42,061.20
From 4,800,000.01 - 4,900,000.00	36,170.00	5063.80	1500.00	42,733.80
From 4,900,000.01 - 5,000,000.00	36,760.00	5146.40	1500.00	43,406.40

**TRANSFER TABLE**

PURCHASE PRICE	ATTORNEY FEES	VAT	DEEDS OFFICE FEES / LEVY	TRANSFER DUTY	TOTAL
500 000,00	8750,00	1 225,00	500,00	0,00	10475 00
500 000,01	9910,00	1 387,40	500,00	0,00	11797,40
520 000,00	9910,00	1 387,40	500,00	0,00	11797,40
540 000,00	9910,00	1 387,40	500,00	0,00	11797,40
560 000,00	9910,00	1 387,40	500,00	0,00	11797,40
580 000,00	9910,00	1 387,40	500,00	0,00	11797,40
600 000,00	9910,00	1 387,40	500,00	0,00	11797,40
620 000,00	11070,00	1 549,80	700,00	0,00	13319,80
640 000,00	11070,00	1 549,80	700,00	0,00	13319,80
660 000,00	11070,00	1 549,80	700,00	0,00	13319,80
680 000,00	11070,00	1 549,80	700,00	0,00	13319,80
700 000,00	11070,00	1 549,80	700,00	0,00	13319,80
720 000,00	12230,00	1 712,20	700,00	0,00	14642,20
740 000,00	12230,00	1 712,20	700,00	0,00	14642,20
760 000,00	12230,00	1 712,20	700,00	300,00	14942,20
780 000,00	12230,00	1 712,20	700,00	900,00	15542,20
800 000,00	12230,00	1 712,20	700,00	1 500,00	16142,20
820 000,00	13390,00	1 874,60	800,00	2 100,00	18164,60
840 000,00	13390,00	1 874,60	800,00	2 700,00	18764,60
860 000,00	13390,00	1 874,60	800,00	3 300,00	19364,60
880 000,00	13390,00	1 874,60	800,00	3 900,00	19964,60
900 000,00	13390,00	1 874,60	800,00	4 500,00	20564,60
920 000,00	14550,00	2 037,00	800,00	5 100,00	22487,00
940 000,00	14550,00	2 037,00	800,00	5 700,00	23087,00
960 000,00	14550,00	2 037,00	800,00	6 300,00	23687,00
980 000,00	14550,00	2 037,00	800,00	6 900,00	24287,00
1 000 000,00	14550,00	2 037,00	800,00	7 500,00	24887,00
1 100 000,00	15130,00	2 118,20	900,00	10 500,00	28648,20
1 200 000,00	15710,00	2 199,40	900,00	13 500,00	32309,40
1 300 000,00	16290,00	2 280,60	900,00	18 000,00	37470,60
1 400 000,00	16870,00	2 361,80	900,00	24 000,00	44131,80
1 500 000,00	17450,00	2 443,00	900,00	30 000,00	50793,00
1 600 000,00	18030,00	2 524,20	900,00	36 000,00	57454,20
1 700 000,00	18610,00	2 605,40	900,00	42 000,00	64115,40
1 800 000,00	19190,00	2 686,60	900,00	49 000,00	71776,60
1 900 000,00	19770,00	2 767,80	900,00	57 000,00	80437,80
2 000 000,00	20350,00	2 849,00	900,00	65 000,00	89099,00
2 100 000,00	20930,00	2 930,20	1100,00	73 000,00	97960,20
2 200 000,00	21510,00	3 011,40	1100,00	81 000,00	106621,40
2 300 000,00	22090,00	3 092,60	1100,00	90 500,00	116782,60
2 400 000,00	22670,00	3 173,80	1100,00	101 500,00	128443,80
2 500 000,00	23250,00	3 255,00	1100,00	112 500,00	140105,00
2 600 000,00	23830,00	3 336,20	1100,00	123 500,00	151766,20
2 700 000,00	24410,00	3 417,40	1100,00	134 500,00	163427,40
2 800 000,00	24990,00	3 498,60	1100,00	145 500,00	175088,60
2 900 000,00	25570,00	3 579,80	1100,00	156 500,00	186749,80
3 000 000,00	26150,00	3 661,00	1100,00	167 500,00	198411,00
3 100 000,00	26730,00	3 742,20	1100,00	178 500,00	210072,20
3 200 000,00	27310,00	3 823,40	1100,00	189 500,00	221733,40
3 300 000,00	27890,00	3 904,60	1100,00	200 500,00	233394,60
3 400 000,00	28470,00	3 985,80	1100,00	211 500,00	245055,80
3 500 000,00	29050,00	4 067,00	1100,00	222 500,00	256717,00
3 600 000,00	29630,00	4 148,20	1100,00	233 500,00	268378,20
3 700 000,00	30210,00	4 229,40	1100,00	244 500,00	280039,40
3 800 000,00	30790,00	4 310,60	1100,00	255 500,00	291700,60
3 900 000,00	31370,00	4 391,80	1100,00	266 500,00	303361,80
4 000 000,00	31950,00	4 473,00	1100,00	277 500,00	315023,00
4 100 000,00	32530,00	4 554,20	1500,00	288 500,00	327084,20
4 200 000,00	33110,00	4 635,40	1500,00	299 500,00	338745,40
4 300 000,00	33690,00	4 716,60	1500,00	310 500,00	350406,60
4 400 000,00	34270,00	4 797,80	1500,00	321 500,00	362067,80
4 500 000,00	34850,00	4 879,00	1500,00	332 500,00	373729,00
4 600 000,00	35430,00	4 960,20	1500,00		