

TRANSFER COST - A					
Purchase Price or Bond Amount of Property	Transfer Fee	VAT on Fee	Deeds Office Fee	Transfer Duty	Total Transfer Cost
				Natural Person and Legal Entities	
R 5 200 000.00	R 42 650.00	R 5 971.00	R 1 650.00	R 409 500.00	R 459 771.00
R 5 400 000.00	R 43 300.00	R 6 062.00	R 1 650.00	R 431 500.00	R 482 512.00
R 5 600 000.00	R 43 950.00	R 6 153.00	R 1 650.00	R 453 500.00	R 505 253.00
R 5 800 000.00	R 44 600.00	R 6 244.00	R 1 650.00	R 475 500.00	R 527 994.00
R 6 000 000.00	R 45 250.00	R 6 335.00	R 1 650.00	R 497 500.00	R 550 735.00
R 6 200 000.00	R 45 900.00	R 6 426.00	R 1 980.00	R 519 500.00	R 573 806.00
R 6 400 000.00	R 46 550.00	R 6 517.00	R 1 980.00	R 541 500.00	R 596 547.00
R 6 600 000.00	R 47 200.00	R 6 608.00	R 1 980.00	R 563 500.00	R 619 288.00
R 6 800 000.00	R 47 850.00	R 6 699.00	R 1 980.00	R 585 500.00	R 642 029.00
R 7 000 000.00	R 48 500.00	R 6 790.00	R 1 980.00	R 607 500.00	R 664 770.00
R 7 200 000.00	R 49 150.00	R 6 881.00	R 1 980.00	R 629 500.00	R 687 511.00
R 7 400 000.00	R 49 800.00	R 6 972.00	R 1 980.00	R 651 500.00	R 710 252.00
R 7 600 000.00	R 50 450.00	R 7 063.00	R 1 980.00	R 673 500.00	R 732 993.00
R 7 800 000.00	R 51 100.00	R 7 154.00	R 1 980.00	R 695 500.00	R 755 734.00
R 8 000 000.00	R 51 750.00	R 7 245.00	R 1 980.00	R 717 500.00	R 778 475.00
R 8 200 000.00	R 52 400.00	R 7 336.00	R 2 310.00	R 739 500.00	R 801 546.00
R 8 400 000.00	R 53 050.00	R 7 427.00	R 2 310.00	R 761 500.00	R 824 287.00
R 8 600 000.00	R 53 700.00	R 7 518.00	R 2 310.00	R 783 500.00	R 847 028.00

BOND COST - B			
Bond Registration Fee	VAT on Fee	Deeds Office Levy	Total Bond Costs
R 42 650.00	R 5 971.00	R 1 660.00	R 50 281.00
R 43 300.00	R 6 062.00	R 1 660.00	R 51 022.00
R 43 950.00	R 6 153.00	R 1 660.00	R 51 763.00
R 44 600.00	R 6 244.00	R 1 660.00	R 52 504.00
R 45 250.00	R 6 335.00	R 1 660.00	R 53 245.00
R 45 900.00	R 6 426.00	R 1 980.00	R 54 306.00
R 46 550.00	R 6 517.00	R 1 980.00	R 55 047.00
R 47 200.00	R 6 608.00	R 1 980.00	R 55 788.00
R 47 850.00	R 6 699.00	R 1 980.00	R 56 529.00
R 48 500.00	R 6 790.00	R 1 980.00	R 57 270.00
R 49 150.00	R 6 881.00	R 1 980.00	R 58 011.00
R 49 800.00	R 6 972.00	R 1 980.00	R 58 752.00
R 50 450.00	R 7 063.00	R 1 980.00	R 59 493.00
R 51 100.00	R 7 154.00	R 1 980.00	R 60 234.00
R 51 750.00	R 7 245.00	R 1 980.00	R 60 975.00
R 52 400.00	R 7 336.00	R 2 310.00	R 62 046.00
R 53 050.00	R 7 427.00	R 2 310.00	R 62 787.00
R 53 700.00	R 7 518.00	R 2 310.00	R 63 528.00

TRANSFER COSTS CALCULATED ON PURCHASE PRICE	
Transfer Cost (from above)	R
Postage & Petties VAT Incl.	R 969.00
FICA VAT Incl.	R 570.00
Vendor Software Package Fee VAT Incl.	R 114.00
Deeds Office Search VAT Incl.	R 342.00
Fee for Submitting Transfer Duty VAT Incl.	R 399.00
(A) TOTAL TRANSFER COST	R

BOND COSTS CALCULATED ON BOND AMOUNT	
Bond Cost (from above)	R
FICA Fee VAT Incl.	R 570.00
Vendor Software Package Fee VAT Incl	R 114.00
Postage & Petties VAT Incl.	R 969.00
Deeds Office Search Fee VAT Incl.	R 342.00
(B) TOTAL BOND COST	R

TOTAL COST (A + B) = R

The ancillary bond or transfer costs below are an **estimated** costs breakdown of **additional expenses** on either your **transfer** or **bond costs** which may be applicable and have to be considered when calculating your bond and transfer costs. Cost estimates will vary between service providers.

ANCILLARY BOND OR TRANSFER COSTS	
Sectional Title	
Levies	R 1 500.00
Section 21 Company (Additional to Full- * Sectional Title)	
Levies	R 1 500.00
Insurance Certificates	
	R 450.00
Bank Initiation Fee (May vary from bank to bank)	
	R 5 700.00

M.C. van der Berg Inc. Bank Panel Registration No.:  
ABSA: 2312, Nedbank: 1814, SBSA: 5637 & FNB: 1892

BOND REPAYMENT CALCULATOR

Interest %	Years					
	5	10	15	20	25	30
7.50	20.04	11.87	9.27	8.06	7.39	6.99
8.00	20.28	12.13	9.56	8.36	7.72	7.34
8.50	20.52	12.40	9.85	8.68	8.05	7.69
9.00	20.76	12.67	10.14	9.00	7.39	8.05
9.50	21.00	12.94	10.44	9.32	8.74	8.41
10.00	21.25	13.30	10.75	9.65	9.10	8.80
10.50	21.50	13.50	11.05	10.00	9.45	9.15
11.00	21.70	13.75	11.37	10.32	9.80	9.52
11.50	21.99	14.06	11.68	10.66	10.16	9.90
12.50	22.50	14.64	12.33	11.36	10.90	10.67
13.00	22.75	14.93	12.65	11.72	11.27	11.06
13.50	23.01	15.22	12.98	12.07	11.65	11.45
14.00	23.26	15.52	13.31	12.43	12.03	11.84
14.50	23.52	15.82	13.65	12.80	12.42	12.24
15.00	23.79	16.13	13.99	13.16	12.80	12.64
15.50	24.05	16.44	14.34	13.53	13.19	13.04

Formula: Bond Amount ÷ 1000 x Factor e.g.: Bond of 1 Million at 12.5% over 20 years  
R 1 000 000 ÷ 1000 x 11.36 = R 11 360 per month

For a detailed pro forma account make use of the MCostCalculator on our website [www.mcvdberg.co.za](http://www.mcvdberg.co.za) or our mobisite [www.mcvdberg.mobi](http://www.mcvdberg.mobi)



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We can also assist you with:  
Antenuptual Contracts, Trusts, Wills, Notarial Services, Estate Planning, Companies, Association Agreements and Rental Agreements.

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