

TRANSFER COST - A					
Purchase Price	Transfer Fee	VAT on Fee	Deeds Office Levy	Transfer Duty	Total Transfer Costs
5 200,000	61 430,00	9 214,50	2 305,00	388 000,00	460 949,50
5 400,000	61 430,00	9 214,50	2 305,00	410 000,00	482 949,50
5 600,000	61 430,00	9 214,50	2 305,00	432 000,00	504 949,50
5 800,000	61 430,00	9 214,50	2 305,00	454 000,00	526 949,50
6 000,000	61 430,00	9 214,50	2 305,00	476 000,00	548 949,50
6 200,000	65 870,00	9 880,50	2 745,00	498 000,00	576 495,50
6 400,000	65 870,00	9 880,50	2 745,00	520 000,00	598 495,50
6 600,000	65 870,00	9 880,50	2 745,00	542 000,00	620 495,50
6 800,000	65 870,00	9 880,50	2 745,00	564 000,00	642 495,50
7 000,000	65 870,00	9 880,50	2 745,00	586 000,00	664 495,50
7 200,000	70 310,00	10 546,50	2 745,00	608 000,00	691 601,50
7 400,000	70 310,00	10 546,50	2 745,00	630 000,00	713 601,50
7 600,000	70 310,00	10 546,50	2 745,00	652 000,00	735 601,50
7 800,000	70 310,00	10 546,50	2 745,00	674 000,00	757 601,50
8 000,000	70 310,00	10 546,50	2 745,00	696 000,00	779 601,50
8 200,000	74 750,00	11 212,50	3 209,00	718 000,00	807 171,50
8 400,000	74 750,00	11 212,50	3 209,00	740 000,00	829 171,50
8 600,000	74 750,00	11 212,50	3 209,00	762 000,00	851 171,50

BOND COST - B			
Bond Registration Fee	VAT on Fee	Deeds Office Levy	Total Bond Costs
61 430,00	9 214,50	2 305,00	72 949,50
61 430,00	9 214,50	2 305,00	72 949,50
61 430,00	9 214,50	2 305,00	72 949,50
61 430,00	9 214,50	2 305,00	72 949,50
61 430,00	9 214,50	2 305,00	72 949,50
65 870,00	9 880,50	2 745,00	78 495,50
65 870,00	9 880,50	2 745,00	78 495,50
65 870,00	9 880,50	2 745,00	78 495,50
65 870,00	9 880,50	2 745,00	78 495,50
65 870,00	9 880,50	2 745,00	78 495,50
70 310,00	10 546,50	2 745,00	83 601,50
70 310,00	10 546,50	2 745,00	83 601,50
70 310,00	10 546,50	2 745,00	83 601,50
70 310,00	10 546,50	2 745,00	83 601,50
70 310,00	10 546,50	2 745,00	83 601,50
74 750,00	11 212,50	3 209,00	89 171,50
74 750,00	11 212,50	3 209,00	89 171,50
74 750,00	11 212,50	3 209,00	89 171,50

TRANSFER COSTS CALCULATED ON PURCHASE PRICE

Transfer Cost (from above) R	
Postage & Petties (VAT Incl.)	R 977.50
FICA (VAT Incl.) *	R 575.00
Vendor Software Package Fee (VAT Incl.)	R 414.00
Deeds Office Search (VAT Incl.)	R 115.00
Fee for Submitting Transfer Duty (VAT Incl.)	R 115.00
(A) TOTAL TRANSFER COST R	

BOND COSTS CALCULATED ON BOND AMOUNT

Bond Cost (from above) R	
Bank Admin Fee (VAT Incl.)	R 460.00
Electronic Facilitation Fee	R 1800.00
Postage & Petties (VAT Incl.)	R 977.50
Deeds Office Search (VAT Incl.)	R 115.00
(B) TOTAL BOND COST R	

* The FICA Fee covers 2 purchasers' FICA. An entity (trust, close corporation, company) will be charged at R 1150 for up to 5 directors/members/trustees and beneficiaries. The sixth and further members/directors/trustees or beneficiaries will be charged at R250 plus VAT per person.

TOTAL COST (A + B) = R

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

ANCILLARY BOND OR TRANSFER COSTS

Sectional Title	
Levies	R 2 500.00
Home Owner's Association (If applicable)	
Levies	R 2 500.00
Insurance Certificates	
	R 1 200.00
Bank Initiation Fee (May vary from bank to bank)	
	R 6 037.50

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
7.00	19.80	11.61	8.99	7.75	7.07	6.65
7.25	19.92	11.74	9.13	7.90	7.23	6.82
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

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 cost estimate make use of the MCostCalculator on our website: www.mcvdberg.co.za

We can assist you with:

Transfer of properties, registration and cancellation of bonds, estate planning, administration of deceased estates, registration of companies, agreements of sale, rental agreements, trusts, wills and notarial services.

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