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Transfer Fees & Bond Registration Costs Guide

Effective from 1 August 2025

PRICE/VALUE	TRANSFER FEES						BOND REGISTRATION COSTS					
	ATTORNEY FEES	POSTAGE & PETTIES	VAT @ 15%	D/O LEVY	NATURAL PERSON/LEGAL PERSON		BOND AMOUNT	ATTORNEY FEES	POSTAGE & PETTIES	VAT @ 15%	D/O LEVY	TOTAL
					TRANSFER DUTY	TOTAL						
100 000	6 640	1 000	1 146	50	0	8 836	100 000	6 640	1 000	1 146	561	9 347
200 000	8 760	1 000	1 464	114	0	11 338	200 000	8 760	1 000	1 464	727	11 951
250 000	9 820	1 000	1 623	727	0	13 170	250 000	9 820	1 000	1 623	727	13 170
300 000	10 880	1 000	1 782	727	0	14 389	300 000	10 880	1 000	1 782	727	14 389
350 000	11 940	1 000	1 941	906	0	15 787	350 000	11 940	1 000	1 941	906	15 787
400 000	13 000	1 000	2 100	906	0	17 006	400 000	13 000	1 000	2 100	906	17 006
450 000	14 060	1 000	2 259	906	0	18 225	450 000	14 060	1 000	2 259	906	18 225
500 000	15 120	1 000	2 418	906	0	19 444	500 000	15 120	1 000	2 418	906	19 444
600 000	17 170	1 000	2 726	906	0	21 802	600 000	17 170	1 000	2 726	906	21 802
700 000	19 220	1 000	3 033	1 275	0	24 528	700 000	19 220	1 000	3 033	1 275	24 528
800 000	21 270	1 000	3 341	1 275	0	26 886	800 000	21 270	1 000	3 341	1 275	26 886
900 000	23 320	1 000	3 648	1 464	0	29 432	900 000	23 320	1 000	3 648	1 464	29 432
1 000 000	25 370	1 000	3 956	1 464	0	31 790	1 000 000	25 370	1 000	3 956	1 464	31 790
1 100 000	27 420	1 000	4 263	1 646	0	34 329	1 100 000	27 420	1 000	4 263	1 646	34 329
1 210 000	29 470	1 000	4 571	1 646	0	36 687	1 200 000	27 420	1 000	4 263	1 646	34 329
1 300 000	29 470	1 000	4 571	1 646	2 700	39 387	1 300 000	29 470	1 000	4 571	1 646	36 687
1 400 000	29 470	1 000	4 571	1 646	5 700	42 387	1 400 000	29 470	1 000	4 571	1 646	36 687
1 500 000	31 520	1 000	4 878	1 646	8 700	47 744	1 500 000	31 520	1 000	4 878	1 646	39 044
1 600 000	31 520	1 000	4 878	1 646	11 700	50 744	1 600 000	31 520	1 000	4 878	1 646	39 044
1 700 000	33 570	1 000	5 186	1 646	15 786	57 188	1 700 000	33 570	1 000	5 186	1 646	41 402
1 800 000	33 570	1 000	5 186	1 646	21 786	63 188	1 800 000	33 570	1 000	5 186	1 646	41 402
1 900 000	35 620	1 000	5 493	1 646	27 786	71 545	1 900 000	35 620	1 000	5 493	1 646	43 759
2 000 000	35 620	1 000	5 493	1 646	33 786	77 545	2 000 000	35 620	1 000	5 493	1 646	43 759
2 100 000	37 670	1 000	5 801	2 281	39 786	86 538	2 100 000	37 670	1 000	5 801	2 281	46 752
2 200 000	37 670	1 000	5 801	2 281	45 786	92 538	2 200 000	37 670	1 000	5 801	2 281	46 752
2 300 000	39 720	1 000	6 108	2 281	51 786	100 895	2 300 000	39 720	1 000	6 108	2 281	49 109
2 400 000	39 720	1 000	6 108	2 281	59 200	108 309	2 400 000	39 720	1 000	6 108	2 281	49 109
2 500 000	41 770	1 000	6 416	2 281	67 200	118 667	2 500 000	41 770	1 000	6 416	2 281	51 467

PLEASE NOTE: This is a costs and expenses guideline only and subject to change. A detailed costs and expenses schedule can be provided by request. Please contact us. Kloppers, having reproduced the information herein, cannot accept liability for the accuracy of submissions or inadvertent errors of definition and typesetting. This information is valid as of 1 August 2025.

ADDITIONAL COSTS

PURCHASER

CONVENTIONAL

- Rates Clearance Certificate: R850 and Pro Rata Rates
- Obtaining a copy of the Title Deed from the Deed's Office – approx. R350 plus VAT
- Agent's Postage and Petties – approx. R150 plus VAT
- Pro Rata Occupational Interest if applicable
- FICA Fee: R500 plus VAT per person

SECTIONAL TITLE

- Obtaining a copy of the Title Deeds from the Deed's Office – approx. R350 plus VAT
- Sectional Deeds Office Search – approx. R500
- Agent's Postage and Petties – approx. R150 plus VAT
- Levy Application and Clearance Certificate Fee – approx. R1000 to R2000 and Pro Rata Levies
- Rates Clearance Certificate: R850 and Pro Rata Rates
- Pro Rata Occupational Interest, if any
- Exclusive use area, if any: 1 Area: R3160 plus VAT and Deeds office fee of R315, for each additional area
- FICA Fee: R500 plus VAT per person

BONDS

- Initiation Fee: approx. R6037.50
- Sectional Bonds: approx. R500 – approx. R800 Insurance Certificate & Financials
- Electronic Fees approx. R1000 - approx. R1500 plus VAT

SELLER

- Estate Agents Commission
- Borer Clearance Certificate: approx. R800 – R1500 plus Tenting and Repairs if applicable
- Electrical Clearance Certificate: approx. R800 – R1500 plus Repairs if applicable;
- Gas Clearance Certificate: approx. R800 – R1500 plus Repairs if applicable;
- Cancellation of 1 Bond: approx. R5300 incl VAT, 2 Bonds: approx. R6000 incl VAT plus Discharge figures from the bank
- Pro Rata Occupational Interest, Rates and/or Levies

OFFICES

BALLITO

Tel: +27 (0) 32 586 0273
steinhobel@klopperslaw.co.za
No. 4 Ballito Centre, 25 Sandra Road, Ballito, 4420

DURBAN

Tel: +27 (0) 31 303 4210
theo@klopperslaw.co.za
7 Church Place, Westville, 3630

CAPE TOWN

Tel: +27 (0) 21 569 3480
etienne@kloppersinc.co.za
Suite 8 Frazzitta Business Park
5 Batis Road, Durbanville, 7550

EMPANGENI

Tel: +27 (0) 35 772 2700
phonnie.roos@kloppersinc.co.za
Unit F2 The Park, Pearce Crescent,
Empangeni, 3880

RICHARDS BAY

Tel: +27 (0) 35 780 7300
wian.pienaar@kloppersinc.co.za
Suite 21 Partridge Place, Lira Link,
Richards Bay, 3900

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TRANSFER FEES

PRICE/ VALUE	ATTORNEY FEES	POSTAGE & PETTIES	VAT @ 15%	D/O LEVY	NATURAL PERSON/LEGAL PERSON	
					TRANSFER DUTY	TOTAL
2 600 000	41 770	1 000	6 416	2 281	75 200	126 667
2 700 000	43 820	1 000	6 723	2 281	83 200	137 024
2 800 000	43 820	1 000	6 723	2 281	91 200	145 024
2 900 000	45 870	1 000	7 031	2 281	99 200	155 382
3 000 000	45 870	1 000	7 031	2 281	107 356	163 538
3 100 000	47 920	1 000	7 338	2 281	118 356	176 895
3 200 000	47 920	1 000	7 338	2 281	129 356	187 895
3 300 000	49 970	1 000	7 646	2 281	140 356	201 253
3 400 000	49 970	1 000	7 646	2 281	151 356	212 253
3 500 000	52 020	1 000	7 953	2 281	162 356	225 610
3 600 000	52 020	1 000	7 953	2 281	173 356	236 610
3 700 000	54 070	1 000	8 261	2 281	184 356	249 968
3 800 000	54 070	1 000	8 261	2 281	195 356	260 968
3 900 000	56 120	1 000	8 568	2 281	206 356	274 325
4 000 000	56 120	1 000	8 568	2 281	217 356	285 325
4 100 000	58 170	1 000	8 876	2 767	228 356	299 169
4 200 000	58 170	1 000	8 876	2 767	239 356	310 169
4 300 000	60 220	1 000	9 183	2 767	250 356	323 526
4 400 000	60 220	1 000	9 183	2 767	261 356	334 526
4 500 000	62 270	1 000	9 491	2 767	272 356	347 884
5 000 000	66 370	1 000	10 106	2 767	327 356	407 599
5 500 000	71 530	1 000	10 880	2 767	382 356	468 533
6 000 000	71 530	1 000	10 880	2 767	437 356	523 533
6 500 000	76 690	1 000	11 654	3 296	492 356	584 996
7 000 000	76 690	1 000	11 654	3 296	547 356	639 996
8 000 000	81 850	1 000	12 428	3 296	657 356	755 930
9 000 000	87 010	1 000	13 202	3 853	767 356	872 421
10 000 000	92 170	1 000	13 976	3 853	877 356	988 355

BOND REGISTRATION COSTS

BOND AMOUNT	ATTORNEY FEES	POSTAGE & PETTIES	VAT @ 15%	D/O LEVY	TOTAL
2 600 000	41 770	1 000	6 416	2 281	51 467
2 700 000	43 820	1 000	6 723	2 281	53 824
2 800 000	43 820	1 000	6 723	2 281	53 824
2 900 000	45 870	1 000	7 031	2 281	56 182
3 000 000	45 870	1 000	7 031	2 281	56 182
3 100 000	47 920	1 000	7 338	2 281	58 539
3 200 000	47 920	1 000	7 338	2 281	58 539
3 300 000	49 970	1 000	7 646	2 281	60 897
3 400 000	49 970	1 000	7 646	2 281	60 897
3 500 000	52 020	1 000	7 953	2 281	63 254
3 600 000	52 020	1 000	7 953	2 281	63 254
3 700 000	54 070	1 000	8 261	2 281	65 612
3 800 000	54 070	1 000	8 261	2 281	65 612
3 900 000	56 120	1 000	8 568	2 281	67 969
4 000 000	56 120	1 000	8 568	2 281	67 969
4 100 000	58 170	1 000	8 876	2 767	70 813
4 200 000	58 170	1 000	8 876	2 767	70 813
4 300 000	60 220	1 000	9 183	2 767	73 170
4 400 000	60 220	1 000	9 183	2 767	73 170
4 500 000	62 270	1 000	9 491	2 767	75 528
5 000 000	66 370	1 000	10 106	2 767	80 243
5 500 000	71 530	1 000	10 880	2 767	86 177
6 000 000	71 530	1 000	10 880	2 767	86 177
6 500 000	76 690	1 000	11 654	3 296	92 640
7 000 000	76 690	1 000	11 654	3 296	92 640
8 000 000	81 850	1 000	12 428	3 296	98 574
9 000 000	87 010	1 000	13 202	3 853	105 065
10 000 000	92 170	1 000	13 976	3 853	110 999

HOW TO CALCULATE BOND REPAYMENTS: Amount of bond divided by 1000 X factor

Term	8%	8.50%	9%	9.50%	10%	10.50%	11%	11.50%	12%	12.50%	13%	13.50%	14%	Interest rate
20 Years	8.36	8.68	9	9.32	9.65	10	10.32	10.66	11.01	11.36	11.72	12.07	12.43	factor
30 Years	7.34	7.69	8.05	8.41	8.8	9.15	9.52	9.9	10.29	10.67	11.06	11.45	11.84	factor