

CONVEYANCING FEES & GUIDELINES

AS AT 1 JULY 2026



TRANSFER REGISTRATION PROCESS

1 RECEIPT OF DEED OF SALE

- Obtain **DEEDS OFFICE PRINTOUTS** for property and client. Check for interdicts, insolvencies or other caveats that may be registered.
- Request a **COPY OF THE TITLE DEED** and confirm with the seller if either they or the mortgagee (if applicable) are in possession of the original Deeds.
- Apply to the municipality for **RATES CLEARANCE FIGURES**.
- **APPLY FOR LEVY CLEARANCE FIGURES** and consent from home owners association, if applicable.

2 FULFILMENT OF SUSPENSIVE CONDITIONS

- Follow up on **FULFILMENT OF SUSPENSIVE CONDITIONS**, eg. bond approval or sale of purchaser's property.
- Upon confirmation of fulfillment, **ISSUE CANCELLATION INSTRUCTIONS** to the Seller's bondholder, if the property is bonded.
- Collect necessary documentation from Seller and Purchaser to **DRAFT TRANSFER DOCUMENTS** for signature.
- Call for **PAYMENT OF COSTS** from Purchaser.

3 OBTAIN REQUIRED CERTIFICATES

- Apply and pay for the **TRANSFER DUTY RECEIPT** from SARS.
- Apply and pay for the **RATES CLEARANCE CERTIFICATE** from the Municipality.
- Apply and pay for the **LEVY CLEARANCE CERTIFICATE** from Managing Agents, if applicable.
- Seller to provide **COMPLIANCE CERTIFICATES** as per Deed of Sale, eg. Electrical Wiring, Borer Beetle, Gas and Electric Fence Certificates.

4 PREPARATION FOR LODGEMENT

- Ensure satisfactory **GUARANTEES** in place for purchase price.
- Check **FICA COMPLIANCE**.
- Upon receipt of Transfer Duty Receipt, Clearance Certificates and the original Title Deed, **SEND DOCUMENTS OFF FOR LODGEMENT**.

5 DEEDS OFFICE

- Bond, transfer and cancellation instructions submitted to Deeds Office for **SIMULTANEOUS LODGEMENT**.
- The Deeds take approximately **5 - 7 WORKING DAYS TO BE EXAMINED** in the Deeds Office whereafter they come up for registration.
- The **CONVEYANCERS THEN HAVE 4 DAYS IN TOTAL TO FINALISE ANY OUTSTANDINGS** and register the instructions simultaneously.

6 REGISTRATION

- **OWNERSHIP PASSES** from Seller to Purchaser.
- Purchaser's **NEW BOND IS REGISTERED**, if applicable.
- Seller's **EXISTING BOND IS CANCELLED**, if applicable.

7 DELIVERY OF DEEDS

- The Title Deed and Mortgage Bond are released by the Deeds Office once it has been **NUMBERED AND MICRO FILMED**, which can take 1 - 2 months.
- Once delivered, the Conveyancers will **SEND THE ORIGINAL TITLE DEED AND MORTGAGE BOND TO THE RELEVANT BANK**, if the property is bonded.
- If the property is unbonded, the Conveyancers will **SEND THE ORIGINAL TITLE DEED TO THE PURCHASER**.

TRANSFER FEES *

PURCHASE PRICE	FEES	VAT	DEEDS OFFICE	TRANSFER DUTY	TOTAL
250 000	9 820	1 473	727		12 020
260 000	10 880	1 632	727		13 239
270 000	10 880	1 632	727		13 239
275 000	10 880	1 632	727		13 239
290 000	10 880	1 632	727		13 239
300 000	10 880	1 632	727		13 239
350 000	11 940	1 791	906		14 637
400 000	13 000	1 950	906		15 856
450 000	14 060	2 109	906		17 075
500 000	15 120	2 268	906		18 294
550 000	17 170	2 575,50	906		20 651,50
600 000	17 170	2 575,50	906		20 651,50
650 000	19 220	2 883	1 275		23 378
700 000	19 220	2 883	1 275		23 378
750 000	21 270	3 190,50	1 275		25 735,50
800 000	21 270	3 190,50	1 275		25 735,50
850 000	23 320	3 498	1 464		28 282
900 000	23 320	3 498	1 464		28 282
950 000	25 370	3 805,50	1 464		30 639,50
1 000 000	25 370	3 805,50	1 464		30 639,50
1 100 000	27 420	4 113	1 646		33 179
1 200 000	27 420	4 113	1 646		33 179
1 300 000	29 470	4 420,50	1 646	2 700	38 236,50
1 400 000	29 470	4 420,50	1 646	5 700	41 236,50
1 500 000	31 520	4 728	1 646	8 700	46 594
1 600 000	31 520	4 728	1 646	11 700	49 594
1 700 000	33 570	5 035,50	1 646	15 786	56 037,50
1 800 000	33 570	5 035,50	1 646	21 786	62 037,50
1 900 000	35 620	5 343	1 646	27 786	70 395
2 000 000	35 620	5 343	1 646	33 786	76 395
2 100 000	37 670	5 650,50	2 281	39 786	85 387,50
2 200 000	37 670	5 650,50	2 281	45 786	91 387,50
2 300 000	39 720	5 958	2 281	51 786	99 745
2 400 000	39 720	5 958	2 281	59 200	107 159
2 500 000	41 770	6 265,50	2 281	67 200	117 516,50
2 600 000	41 770	6 265,50	2 281	75 200	125 516,50
2 700 000	43 820	6 573	2 281	83 200	135 874
2 800 000	43 820	6 573	2 281	91 200	143 874
2 900 000	45 870	6 880,50	2 281	99 200	154 231,50
3 000 000	45 870	6 880,50	2 281	107 356	162 387,50
3 100 000	47 920	7 188	2 281	118 356	175 745
3 200 000	47 920	7 188	2 281	129 356	186 745
3 300 000	49 970	7 495,50	2 281	140 356	200 102,50
3 400 000	49 970	7 495,50	2 281	151 356	211 102,50
3 500 000	52 020	7 803	2 281	162 356	224 460
3 600 000	52 020	7 803	2 281	173 356	235 460
3 700 000	54 070	8 110,50	2 281	184 356	248 817,50
3 800 000	54 070	8 110,50	2 281	195 356	259 817,50
3 900 000	56 120	8 418	2 281	206 356	273 175
4 000 000	56 120	8 418	2 281	217 356	284 175
4 100 000	58 170	8 725,50	2 767	228 356	298 018,50
4 200 000	58 170	8 725,50	2 767	239 356	309 018,50
4 300 000	60 220	9 033	2 767	250 356	322 376
4 400 000	60 220	9 033	2 767	261 356	333 376
4 500 000	62 270	9 340,50	2 767	272 356	346 733,50
4 600 000	62 270	9 340,50	2 767	283 356	357 733,50
4 700 000	64 320	9 648	2 767	294 356	371 091
4 800 000	64 320	9 648	2 767	305 356	382 091
4 900 000	66 370	9 955,50	2 767	316 356	395 448,50
5 000 000	66 370	9 955,50	2 767	327 356	406 448,50

* Bond and Transfer Fees are calculated in accordance with the guidelines prescribed by the Legal Practice Council.

The tables exclude rates, taxes, levies and miscellaneous disbursements. Estimates are available using the cost calculator on our website.

BOND REGISTRATION PROCESS

1 ELECTRONIC INSTRUCTIONS FROM BANK

- Obtain **DEEDS OFFICE PRINTOUTS** for property and client. Check for interdicts, insolvencies or other caveats that may be registered.
- Request a **COPY OF THE TITLE DEED** and confirm with the seller if either they or the mortgagee (if applicable) are in possession of the original Deeds.
- Request **FICA AND OTHER REQUIRED DOCUMENTS FROM CLIENTS**.
- Request transaction details and **GUARANTEE REQUIREMENTS** from transferring attorney.

2 PREPARATION OF DOCUMENTS

- **DOCUMENTS WILL BE DRAFTED** upon receipt of information from transferring attorney and FICA documents from client.
- Contact client and arrange for **SIGNATURE OF DOCUMENTS AND PAYMENT COSTS**.

3 GUARANTEES AND FICA

- **GUARANTEES TO BANK FOR SIGNATURE**.
- Comply with the Bank's **PRE-LODGE MENT REQUIREMENTS** and check FICA compliance.
- **ADVISE TRANSFERRING ATTORNEYS IF READY TO LODGE** or advise about anything preventing lodgement.

4 LODGEMENT OF BOND DOCUMENTS

- Bond transaction to **LODGE SIMULTANEOUSLY** with transfer transaction.
- The bond and transfer documents take approximately **5-7 WORKING DAYS TO BE EXAMINED IN THE DEEDS OFFICE** whereafter they come up for registration.
- The Conveyancers then have **4 DAYS IN TOTAL TO FINALISE ANY OUTSTANDINGS** and register the instructions simultaneously.

5 REGISTRATION

- **ALL LINKED TRANSACTIONS ARE REGISTERED** in the Deeds Office simultaneously.
- The **BANK AND CLIENT ARE ADVISED** of registration.
- **GUARANTEES AND BOND PROCEEDS ARE PAID** by the Bank.

6 BOND DOCUMENT DELIVERY

- The Bond is released by the Deeds Office once it has been **NUMBERED AND MICRO-FILMED**, which can take up to 1 - 2 months.
- The **TITLE DEED IS OBTAINED** from the Transferring Attorney.
- Title Deed, Bond and other **SECURITY DOCUMENTS ARE SENT TO THE BANK**.

BOND FEES *

BOND AMOUNT	FEE	VAT	DEEDS OFFICE	TOTAL
250 000	9 820	1 473	727	12 020
260 000	10 880	1 632	727	13 239
270 000	10 880	1 632	727	13 239
280 000	10 880	1 632	727	13 239
290 000	10 880	1 632	727	13 239
300 000	10 880	1 632	727	13 239
350 000	11 940	1 791	906	14 637
400 000	13 000	1 950	906	15 856
450 000	14 060	2 109	906	17 075
500 000	15 120	2 268	906	18 294
550 000	17 170	2 575,50	906	20 651,50
600 000	17 170	2 575,50	906	20 651,50
650 000	19 220	2 883	1 275	23 378
700 000	19 220	2 883	1 275	23 378
750 000	21 270	3 190,50	1 275	25 735,50
800 000	21 270	3 190,50	1 275	25 735,50
850 000	23 320	3 498	1 464	28 282
900 000	23 320	3 498	1 464	28 282
950 000	25 370	3 805,50	1 464	30 639,50
1 000 000	25 370	3 805,50	1 464	30 639,50
1 100 000	27 420	4 113	1 646	33 179
1 200 000	27 420	4 113	1 646	33 179
1 300 000	29 470	4 420,50	1 646	35 536,50
1 400 000	29 470	4 420,50	1 646	35 536,50
1 500 000	31 520	4 728	1 646	37 894
1 600 000	31 520	4 728	1 646	37 894
1 700 000	33 570	5 035,50	1 646	40 251,50
1 800 000	33 570	5 035,50	1 646	40 251,50
1 900 000	35 620	5 343	1 646	42 609
2 000 000	35 620	5 343	1 646	42 609
2 100 000	37 670	5 650,50	2 281	45 601,50
2 200 000	37 670	5 650,50	2 281	45 601,50
2 300 000	39 720	5 958	2 281	47 959
2 400 000	39 720	5 958	2 281	47 959
2 500 000	41 770	6 265,50	2 281	50 316,50
2 600 000	41 770	6 265,50	2 281	50 316,50
2 700 000	43 820	6 573	2 281	52 674
2 800 000	43 820	6 573	2 281	52 674
2 900 000	45 870	6 880,50	2 281	55 031,50
3 000 000	45 870	6 880,50	2 281	55 031,50
3 100 000	47 920	7 188	2 281	57 389
3 200 000	47 920	7 188	2 281	57 389
3 300 000	49 970	7 495,50	2 281	59 746,50
3 400 000	49 970	7 495,50	2 281	59 746,50
3 500 000	52 020	7 803	2 281	62 104
3 600 000	52 020	7 803	2 281	62 104
3 700 000	54 070	8 110,50	2 281	64 461,50
3 800 000	54 070	8 110,50	2 281	64 461,50
3 900 000	56 120	8 418	2 281	66 819
4 000 000	56 120	8 418	2 281	66 819
4 100 000	58 170	8 725,50	2 767	69 662,50
4 200 000	58 170	8 725,50	2 767	69 662,50
4 300 000	60 220	9 033	2 767	72 020
4 400 000	60 220	9 033	2 767	72 020
4 500 000	62 270	9 340,50	2 767	74 377,50
4 600 000	62 270	9 340,50	2 767	74 377,50
4 700 000	64 320	9 648	2 767	76 735
4 800 000	64 320	9 648	2 767	76 735
4 900 000	66 370	9 955,50	2 767	79 092,50
5 000 000	66 370	9 955,50	2 767	79 092,50

* Bond and Transfer Fees are calculated in accordance with the guidelines prescribed by the Legal Practice Council.

The tables exclude rates, taxes, levies and miscellaneous disbursements. Estimates are available using the cost calculator on our website.

Seller example account: Purchase Price of R1 200 000:

DESCRIPTION	DEBIT	CREDIT
By purchase price		1 200 000
To disbursements:		
Agent's commission (calculated at 7,5% + VAT)	103 500	
Amount required to cancel bond (Figures issued by Bank)	605 202,88	
Bond cancellation attorney's costs (costs differ between banks and depends on number of bonds to be cancelled)	6 000	
Your share of municipal rates (calculated pro rata up to date of registration)	1 580,89	
Electrical Wiring Certificate cost (excluding additional work required)	600	
Borer Beetle Certificate cost (if applicable - excluding additional work required)	550	
Gas Certificate (if applicable – excluding additional work required)	750	
750		
To fees:		
FICA verification fee	690	
KYC verification fee	178,25	
Proceeds to you	480 947,98	
TOTALS	1 200 000	1 200 000

Purchaser example account: Purchase Price of R1 200 000:

DESCRIPTION	DEBIT	CREDIT
To purchase price	1 200 000	
By deposit received		120 000
By interest earned on invested deposit		1 830,13
By proceeds of bond		1 080 000
By pro forma transfer costs received from Purchaser		36 209,45
To fees:		
Transfer fees (as prescribed by the Legal Practice Council)	31 533	
FICA verification fee	345	
KYC verification fee	178,25	
To disbursements:		
For submitting transfer duty (online application)	155,25	
Transfer Duty (paid to SARS)		
Deeds Office charge	1 646	
Electronic document generation cost	520,95	
Deeds Office search cost	207	
Postage and petties	977,50	
Rates clearance certificate fee (paid to Municipality)	148	
Your share of municipal rates	837,27	
To refund payment to you	1 491,36	
TOTALS	1 238 039,58	1 238 039,58

Bond registration example account : Mortgage Bond of R1 200 000:

DESCRIPTION	FEE	DISBURSEMENT
To bond registration fee (as prescribed by the Legal Practice Council)	33 179	
To postage & petties		977,50
Receipt of electronic instruction from Bank charge (cost differs between banks)		1 600
To Deeds Office search cost		207
To electronic document generation cost		520,95
To Deeds Office charge		1 646
To electronic signing fee		500
To FICA verification fee		345
To KYC verification fee		178,25
TOTAL COSTS		39 153,70

WHY MAKE SELLING OR PURCHASING YOUR PROPERTY ANY MORE COMPLICATED THAN IT NEEDS TO BE?

Contact us for professional advice and assistance:



DAVE NEZAR
dave@kaplans.co.za



PETER WIEHAHN
peter@kaplans.co.za



SAMANTHA CRADDOCK
sam@kaplans.co.za



KELLY LEWIS
kelly@kaplans.co.za



CATHRYN WRIGHT
cathy@kaplans.co.za

OUR PROMISE

We pride ourselves on providing a personal and dedicated service to our clients.
We are committed to delivering on the following promises:

WE PROMISE

To get your transfer through on time. Sometimes delays are caused by other role players, over whose process we have no control. Should this happen, we further promise to make every effort to smooth away the hurdles and speed up the process, as we know that a delay in transfer date may have negative financial implications to you.

WE PROMISE

To be available for any questions or queries. we know that questions don't keep office hours, so we make ourselves available any time of the day.

WE PROMISE

To consult with you for free until the transfer is registered.

WE PROMISE

To keep you updated throughout the process. Instant messages will be sent as important milestones are reached and progress reports are sent on a weekly basis.

For your convenience, you will be able to track the milestone history and expected registration date on LexisTracker with your unique login details.

