

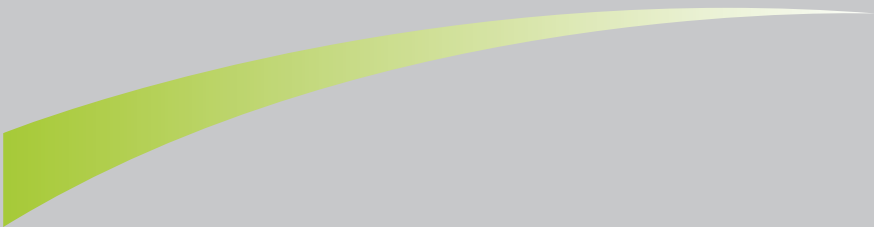


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ATTORNEYS • CONVEYANCERS • NOTARIES

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PROPERTY TRANSFER GUIDE





INDEX

1	Frequently asked questions.....	6
2	What you need to know about capital gains tax....	20
3	Conveyancing transfer process.....	22
4	7 Step guide to the bond registration procedure....	24
5	Certificates required when selling your home.....	26
6	How much do I qualify for?.....	30



CONTENTS

FREQUENTLY ASKED QUESTIONS ASKED BY THE SELLER(S)

- For what costs are the seller liable?
- Can the seller appoint his own attorney?
- What are the implication/s of my bond cancellation on my access facility?
- Will the seller receive any refunds on the monies paid in advance on the bond cancellation figures, rates & taxes and levies?
- What documents/information must the seller provide?
- Do I need to notify my bond holder that I want to sell my property?
- What documents/information must the purchaser provide?
- How does the purchaser secure the purchase price and by when is it due or payable?
- For what cost is the purchaser liable?
- What is the position regarding occupation of property once registered?
- What are the seller's obligations pertaining to the sale of his property?
- What does *voetstoots* mean?

WITHHOLDING TAX

A QUICK GUIDE TO THE BOND REGISTRATION PROCEDURE

- Step 1 Receipt of instructions from bank
- Step 2 Preparation of documents
- Step 3 Signature of documents
- Step 4 Guarantees and FICA
- Step 5 Lodgement of bond documents
- Step 6 Registration
- Step 7 Delivery of bond documents

CERTIFICATES REQUIRED WHEN SELLING YOUR HOME

- Electrical certificate of compliance "COC"
- Certificate of conformity for gas appliances
- Electric fence system certificate of compliance "EFSCOC"
- Sectional title unit

CONVEYANCING TRANSFER PROCESS

HOW MUCH DO I QUALIFY FOR AND WHAT WILL MY BOND REPAYMENTS BE?



FREQUENTLY ASKED QUESTIONS ASKED BY THE SELLER(S)

Q: DO I NEED TO NOTIFY MY BOND HOLDER THAT I WANT TO SELL MY PROPERTY?

A: It is advisable to give notice to the bond holders at the time of signing the mandate with your estate agent to minimise/reduce the penalties on the notice period (if applicable).

Q: FOR WHAT COSTS ARE THE SELLER LIABLE?

A: The seller is liable for agent's commission, bond cancellation costs which vary from R2000.00 - R3500.00, rates & taxes payable for 4 months in advance; levies (if applicable) 3 months in advance; obtaining of the COC, EFC (if applicable) and gas certificate (if applicable). All these costs can be advanced from the proceeds of the sale of the property and paid upon registration.



Q: CAN THE SELLER APPOINT HIS OWN ATTORNEY?

A: Yes it is the prerogative of the seller to choose his own attorney to attend to the transfer of the property provided that the attorney is a conveyancer.

**Q: WHAT ARE THE
IMPLICATIONS OF MY
BOND CANCELLATION
ON MY ACCESS FACILITY?**

A: The access facility on your bond will be halted once the bank is notified of your cancellation request. Please ensure that the funds you require are withdrawn prior to notification, should you require same.

Q: WILL THE SELLER RECEIVE ANY REFUNDS ON THE MONIES PAID IN ADVANCE ON THE BOND CANCELLATION FIGURES RATES & TAXES AND LEVIES?

A: • BOND CANCELLATION FIGURES:

The bond holder will refund the seller 3-4 days after registration provided that the seller continued to service his bond repayments.

• RATES & TAXES:

The seller will be refunded proportionally once the property has been registered until the clearance figures have expired. The council will require that the purchaser opens an account in their names prior to same.

• LEVIES:

The seller will be refunded proportionally upon registration by the managing agent.

Q: WHAT DOCUMENT/S OR INFORMATION MUST THE SELLER PROVIDE?

- A:**
- ID (if you are an individual).
 - Company documents (if applicable).
 - Trust deed & letter of authority (if applicable).
 - Marriage certificate and marriage contract (if applicable).
 - Tax reference number.
 - Rates account number.
 - Bond account number (if applicable), alternatively the original title deed.
 - Managing agent's contact details (if applicable).
 - Proof of residence NOT older than 3 months.
 - Card number of the prepaid meter (if applicable).
 - Account number to where the proceeds must be paid once registered.



Q: WHAT ARE THE SELLER(S) OBLIGATIONS PERTAINING TO THE SALE OF HIS PROPERTY?

A: • ELECTRICAL COMPLIANCE CERTIFICATE:

The seller is generally required in terms of the offer to purchase to obtain the COC and will have to pay for any repairs that may be necessary before the certificate can be issued.

This requirement cannot be waived but the responsibility to get the certificate can be shifted from the seller to the purchaser by way of an appropriate clause in the offer to purchase.

• GAS CERTIFICATE:

This requirement cannot be waived but the responsibility to obtain the certificate can be shifted from the seller to the purchaser by way of an appropriate clause in the offer to purchase.

• ELECTRIC FENCE:

This requirement cannot be waived but the responsibility to obtain the certificate can be shifted from the seller to the purchaser by way of an appropriate clause in the offer to purchase.

• ESTATE AGENT(S) COMMISSION

The seller is responsible for the estate agents commission as per the offer to purchase.

• BOND CANCELLATION FEE

The seller will be responsible to pay the fee applicable to cancel the bond/s in the deeds office.

Q: WHAT DOCUMENT/S OR INFORMATION MUST THE PURCHASER PROVIDE?

- A:**
- ID (if you are an individual).
 - Company documents (if applicable).
 - Trust deed and letter of authority (if applicable).
 - Marriage certificate and marriage contract (if applicable).
 - Tax reference number.
 - Proof of residence NOT older than 3 months.





Q: HOW DOES THE PURCHASER SECURE THE PURCHASE PRICE AND BY WHEN IS IT DUE AND PAYABLE?

• CASH OFFER:

The offer to purchase shall stipulate by when the purchase price needs to be paid into the transferring attorneys trust account. The transferring attorneys shall invest the funds on behalf of the purchaser, upon receipt of their consent and the monies shall be released upon registration. The purchaser may request his bank to issue guarantees instead to the transferring attorneys which shall be paid out as per the offer to purchase.

• BOND FINANCE:

The purchaser may approach a bank to obtain financing to secure the purchase price. The following documentation shall be required from the purchaser when applying for financing, namely:

- Copy of the offer to purchase,
- 3 Months' bank statements for all the purchaser(s),
- 3 Months' salary advises or financials if self employed.
- Proof of address not older than 3 months (FICA).

NOTE:

Your estate agent will be in a position to assist you through a bond originator to obtain same speedily.

IMPORTANT:

The offer to purchaser shall provide you with a time period in which to obtain the necessary financing.

• TRANSFER COSTS:

The purchaser is responsible for the transfer costs. The agent will be able to provide the purchaser with an estimate quotation. Once the transferring attorneys have been appointed they will provide the purchaser with a statement of account. These are the only costs applicable, should the transaction be fully financed by the purchaser's own funds.

• BOND COSTS:

The purchaser is responsible for the bond costs (if applicable).

NOTE:

Financial institutions do launch special campaigns from time to time wherein they grant bonds that include the transfer and bond costs.

Q: WHAT IS THE POSITION REGARDING OCCUPATION OF A PROPERTY PURCHASED?

In practise occupation of the purchased property is given by noon the day following registration. Occupation can be negotiated for earlier or later occupation between the parties either in the offer to purchase or through an additional addendum. The occupational rental is negotiable between the parties.

Q: CAN THE PURCHASER PLACE AN OFFER ON MORE THAN ONE PROPERTY AT THE SAME TIME?

A: Once a written Offer to Purchase is accepted by the Seller a legal and binding agreement is entered into and only if the suspensive condition(s) (if applicable) are not met timeously or the contract is amicably cancelled can the Purchaser put in an offer on another property. Should the Purchaser wish to put in a second offer it will have to be subject to the successful cancellation of the first offer he/she entered into.

Q: WHAT WILL THE IMPLICATIONS BE IF A PURCHASER PLACES AN OFFER ON A SECOND PROPERTY IF THE FIRST OFFER IS NOT LEGALLY CANCELLED?

A: The Purchaser will be liable for damages, which includes estate agent's commission, wasted costs and damages that the Seller might have suffered as a result of the said cancellation.

Q: CAN THE SELLER PLACE AN OFFER ON A PROPERTY TO BUY WHILE HE/SHE IS IN THE PROCESS OF SELLING HIS PROPERTY?

A: The Seller must make it a special condition in the Offer to Purchase that the purchase of the property is subject to the successful sale of his property if that is his/her intention. It is important to state that registration of the relevant properties where he/she sells and purchases occurs simultaneously.

Q: CAN FOREIGNERS BUY PROPERTY IN SOUTH AFRICA?



A: There are no restrictions in respect of property ownership by non-residents. There are, however, procedures and requirements which must be complied with in certain circumstances, such as the local registration of entities registered outside of South Africa where they purchase property in South Africa, and the appointment of a South African resident public officer for a local company whose shares are owned by a non-resident. In the event of a non-resident purchasing property in the country with the intention of residing for longer periods, a residence permit will have to be applied for in accordance with the relevant requirements.

Q: WHAT IS VOETSTOOTS AND IS IT APPLICABLE TO THE PROPERTY PURCHASED?

A: This implies that the property is bought 'as is', which means in the exact condition in which the property is found. (Is it applicable?) If it is a condition in the Offer to Purchase and in most cases same is a standard condition in an offer to purchase. Kindly note that *voetstoots* is not applicable to newly built properties as regulated in the Consumer Protection Act.

WITHHOLDING TAX

An obligation relating to the withholding of a percentage of the sale proceeds from non-resident sellers was introduced into our tax laws in 2007. This provision requires that, where a non-resident sells a property for more than R2 million, provisional Capital Gains Tax (CGT) must be paid to SARS in an amount of:

- 5% in the event of a natural non-resident seller,
- 7,5% in the event of a foreign company; and
- 10% in the event of a foreign trust unless a specific CGT directive is applied for prior to transfer of the property being registered.
- Proposed rates as announced by the Minister of Finance

Q: WHAT ARE THE POSSIBLE DELAYS THAT CAN MAKE THE TRANSFER PROCESS LONGER THAN NORMAL?

- * Interdicts / attachments that pertain to restrictions over the property;
- * Interdicts / attachments pertaining to current Purchasers and Sellers;
- * Title deed and / or Mortgage bonds that are missing / misplaced;
- * Typing errors on the Title Deed and/or Mortgage bonds that need to be rectified at the Deeds office;
- * Restrictive conditions to be dealt with in the title deed;
- * If the property is in the process of being foreclosed;
- * Council delays, such as:
 - # If owner did not open account in their name
 - # Water and electricity meter readings are not up to date

If owner disputes rates figures

General system issues

- * If a home Owners Association is registered over the property in terms of the title deed then a consent is required, but if the company is not established, issuance of such a certificate can be delayed.
- * Amendments required in terms of the bond instruction which are but not limited to: loan amount, interest rate, special conditions, retentions, payment of costs and deposits if the parties do not have the monies available immediately upon request, Subject Sale transactions which are financially/contractually linked and:

SARS delays:

- * General system errors or upgrades
- * Linking at deeds office not done simultaneously
- * Rejections at deeds office due to notes raised
- * Special conditions in terms of the Offer to Purchase which must be met prior to registration

Q: WHAT HAPPENS AFTER REGISTRATION?

A: Purchaser is to attend at the Council to open a new rates account; Seller will only obtain a refund once the Purchaser attends at the council to attend to the name change and payment of deposit.

Delays that can be caused in terms of opening of an account:

- * Purchaser not taking all required documentation to Council
- * Deposit not paid by Purchaser to open a new account
- * Any system errors by the Town Council permitting client to open a new account

ON SALE OF THE PROPERTY, CAN THE MONEY BE TAKEN OUT OF THE COUNTRY?

Understandably, this is without a doubt the number one concern of non-residents considering investing in South Africa. The answer to this question is simply, yes. Money from a foreign source together with any profit, proportionate to that non-resident's shareholding in the property, may be repatriated in due course in terms of SA Exchange Control Regulations. If the non-resident owns property together with a SA resident, only his portion may be repatriated, and is limited to the amount which can be proven to have emanated from a foreign source plus the profit on that portion. On transfer of the property to the non-resident purchaser, all deal receipts, a copy of the agreement of sale together with the conveyancer's final statement of all costs, must be retained by the non-resident purchaser for the duration of his ownership and will have to be presented to the Reserve Bank on sale, when the proceeds are to be repatriated back abroad. This facilitates the repatriation of the funds and profit of sale of the property, provided the bankers are satisfied that such profit is reasonable and market related. Obviously, if the purchase was partially financed by funds borrowed in South Africa, that portion of the purchase price cannot be repatriated unless the bond has been settled in full. It is important to note that during the course of the bond repayment history, the monthly/other instalments towards the bond must again have emanated from a foreign source or from rental/interest income generated from a capital asset purchased partly/wholly with foreign funds. Furthermore, if a foreigner takes up permanent residency in South Africa and signs a Declaration and Undertaking at a South African bank (namely declaring whether he/she is in possession of foreign funds and undertaking not to place such funds at the disposal of anyone residing in the Republic), they will be considered a resident for Exchange Control purposes and will accordingly only be able to repatriate funds within five years of immigration. Thereafter he/she will be considered to be a South African citizen and subject to the same regulations and limitations. Finally, the repatriation of funds will be subject to Capital Gains Tax. The voetstoots clause is not applicable if the Seller is acting in the cause of his business such as a property developer selling his units. The Consumer Protection Act shall apply to those sale agreements.

WHAT YOU NEED TO KNOW ABOUT CAPITAL GAINS TAX

WHAT IS CAPITAL GAINS TAX?

Capital Gains Tax is a tax that was introduced into our law in October 2001. This is a tax which is paid on the increased value of your Property (or other capital asset) when you sell. If you bought your Property before October 2001, and informed SARS of the value of your Property by 1 October 2001, the capital gain is worked out on the increased value since 1 October 2001. If you bought your Property after 1 October 2001, Capital Gains Tax is paid on the increased value from the date of buying. Capital Gains Tax applies to any capital profit, but this article will only deal with Capital Gains Tax when a Property is sold.

HOW MUCH IS CAPITAL GAINS TAX?

To calculate the capital gain the property owner must work out how much the value of the Property has increased since 1 October 2001, or if after this date since the Property was bought. For example if your Property was valued at R500 000.00 on 1 October 2001 or if you bought the Property after 1 October 2001 for R500 000.00 and sell the Property in 2006 for R800 000.00, then your capital gain is R300 000.00. There are specific formulae and specific rules for calculating Capital Gains Tax. These are complicated. There are, however, certain "rules of thumb" which can be used to calculate Capital Gains Tax. The basic rules of thumb are that if you are an individual then Capital Gains Tax will be about 13.3 % of the capital gain. If the Property is registered in a Company/Close Corporation, the Company/Close Corporation will pay about 18.6% of the capital gain and if the Property is registered in a Trust, the Trust will pay about 26.7% of the capital gain (percentages as at 1 March 2012). There are certain deductions that are allowed, such as the cost of buying and selling the Property and the cost of any improvements made to the Property. The cost of general maintenance and repairs do not count as deductions. There are also certain exemptions that apply (R30 000.00 annual exclusion from 1 March 2012). In any eventuality a tax practitioner should be consulted.



WHAT YOU NEED TO KNOW ABOUT CAPITAL GAINS TAX

THE PRIMARY RESIDENCE EXEMPTION

The first exemption to be aware of, is that when you sell your primary residence, sales of up to R2 million are disregarded for CGT purposes. If you sell your home for more than R2 million and the following factors are present, the next exemption will apply:

1. The property must be registered in your own name. In other words, the property cannot be registered in the name of a Company, Close Corporation or a Trust.
2. The property must be what is known as your “primary residence”. In other words the property must be the property you live in permanently and cannot be a second investment property or a holiday property. If these two factors both apply, the first R2 000 000.00 (Two million Rand) capital gain is exempt from Capital Gains Tax (from 1 March 2012). In other words you must make more than a R2 000 000.00 gain before you will have to pay any Capital Gains Tax. If the property is not registered in your name or is a second property that you own, then these exemptions will not apply and you will pay Capital Gains Tax on the full capital gain.

WHEN MUST YOU PAY THE CAPITAL GAINS TAX?

Many Property owners think that Capital Gains Tax is paid as soon as the Property has been sold. This is not correct. When the Property owner fills out their income tax return for the financial year, the fact that a Property was sold must be disclosed. The Property owner must then tell the Receiver of Revenue in the tax form that a Property was sold and whether or not Capital Gains Tax is payable in respect of that sale or not. The income tax return is then sent to the Receiver of Revenue as usual. The Receiver of Revenue will assess the income tax payable and the Property owner will pay the CGT along with the ordinary tax payable as per the income tax return.

CONCLUSION

The explanation given in this article has been simplified. Capital Gains Tax is in fact a very complicated tax and all Property owners should consult a tax expert when looking at the issue of Capital Gains Tax.



CONVEYANCING TRANSFER PROCESS

- Seller & Purchaser enter into an Offer to Purchase;
- Instruction is forwarded to the Attorneys;
- Attorneys inquire on bond grant (if applicable);
- Attorneys request FICA Documents, Original Title Deed (if applicable), Cancellation figures from the Bank (if applicable), Rates figures from the local authority, Levy figures from the managing agent (if applicable) – NB! Failure to provide the documentation requested may cause a delay;
- Bond granted/Purchase price received;
- Transfer documents are drafted;
- An appointment is arranged with the Seller & Purchaser to sign;
- The Purchaser is to pay the transfer costs;
- A request is forwarded to the Bond Attorneys for the guarantees (if applicable);
- The Purchaser is to sign bond documents and pay the bond costs;
- The Guarantees are received from the Bond Attorney and forwarded to the cancellation Attorneys;
- A Rates Clearance Certificate needs to be obtained;
- Attorneys provide Receipt of transfer duty;
- Seller to provide the Electrical Compliance Certificate (Gas & Electric Fence Certificate too, if applicable);
- Complete an Inquiring from the Bank to proceed to lodge;
- All respective Attorneys liaise for simultaneous lodgement in the Deeds Office. (This will take approximately, 7 – 15 working days for documents to reach final stage);
- The documents are examined and prepared for registration at the Deeds Office;
- The property is registered into the Purchaser's name;
- The Seller's bond is cancelled;
- All Guarantees are presented for payment.



7 STEP GUIDE TO THE BOND REGISTRATION PROCEDURE

STEP 1: RECEIPT OF INSTRUCTIONS FROM BANK

- Receipt of instructions from the Bank to register the bond. Usually the instructions are received electronically.
- The Attorneys contact the Client to confirm receipt of the instruction and request any documents required.

STEP 2: PREPARATION OF DOCUMENTS

- If a transfer is involved, the Attorneys are to request a draft deed from the transferring Attorney; all guarantee requirements and relevant FICA Documents from the Client.
- The Attorneys are to obtain a Deeds Office printout for the property and the Attorney needs to check for any interdicts or other caveats that may be registered against the Client or the property.

STEP 3: SIGNATURE OF DOCUMENTS

- Upon the Attorney's receipt of the Draft Deed and Guarantee requirements the documents may be prepared for signature.
- Attorneys are to contact the Client and arrange for signature of the documents and payment of costs.

STEP 4: GUARANTEES

- Attorneys are to issue Guarantees and send same to the transferring Attorneys.
- Attorneys are to compile documents for the Bank.
- Attorneys are to comply with any of the Bank's pre-lodgement requirements and check FICA compliance.

STEP 5: LODGEMENT OF BOND DOCUMENTS

- Once a Proceed to Lodge is received from the Bank we can request the transferring Attorney to proceed with lodgement of the property.
- The Deeds may take 7-15 working days to be examined in the Deeds Office; thereafter, the Deeds will be available for registration.

STEP 6: REGISTRATION

- Upon the day of registration, the Bond Attorney is to arrange with the Bank to have the bond proceeds paid and they are to register the bond with the other linked transactions.

STEP 7: DELIVERY OF BOND DOCUMENTS

- Once the bond has been numbered and micro-filmed, it is delivered to the Bond Attorney from the Deeds Office. This may take approximately 3 months.
- The Bond Attorney then obtains the Title Deed from the Transferring Attorney and delivers the Title Deed, Bond and other security documents to the Bank.



CERTIFICATES REQUIRED WHEN SELLING YOUR HOME

ELECTRICAL CERTIFICATE OF COMPLIANCE "COC"

ACT APPLICABLE:

- The Occupational Health and Safety Act, 1993 (Act No. 85 of 1993).

VALIDITY:

- An Electrical compliance certificate is valid for a period of 2 years, unless the Offer to Purchase stipulates otherwise.
- Should renovations or alterations have been done during the 2 years after the COC was initially issued, a new certificate must be obtained.

RESPONSIBILITY:

- The Seller is generally required in terms of the Offer to Purchase to obtain the COC and will have to pay for any repairs that may be necessary before the certificate can be issued.
- This requirement cannot be waived but the responsibility to get the certificate can be shifted from the Seller to the Purchaser by way of an appropriate clause in the Offer to Purchase.

CERTIFICATE OF CONFORMITY FOR GAS APPLIANCES

ACT APPLICABLE:

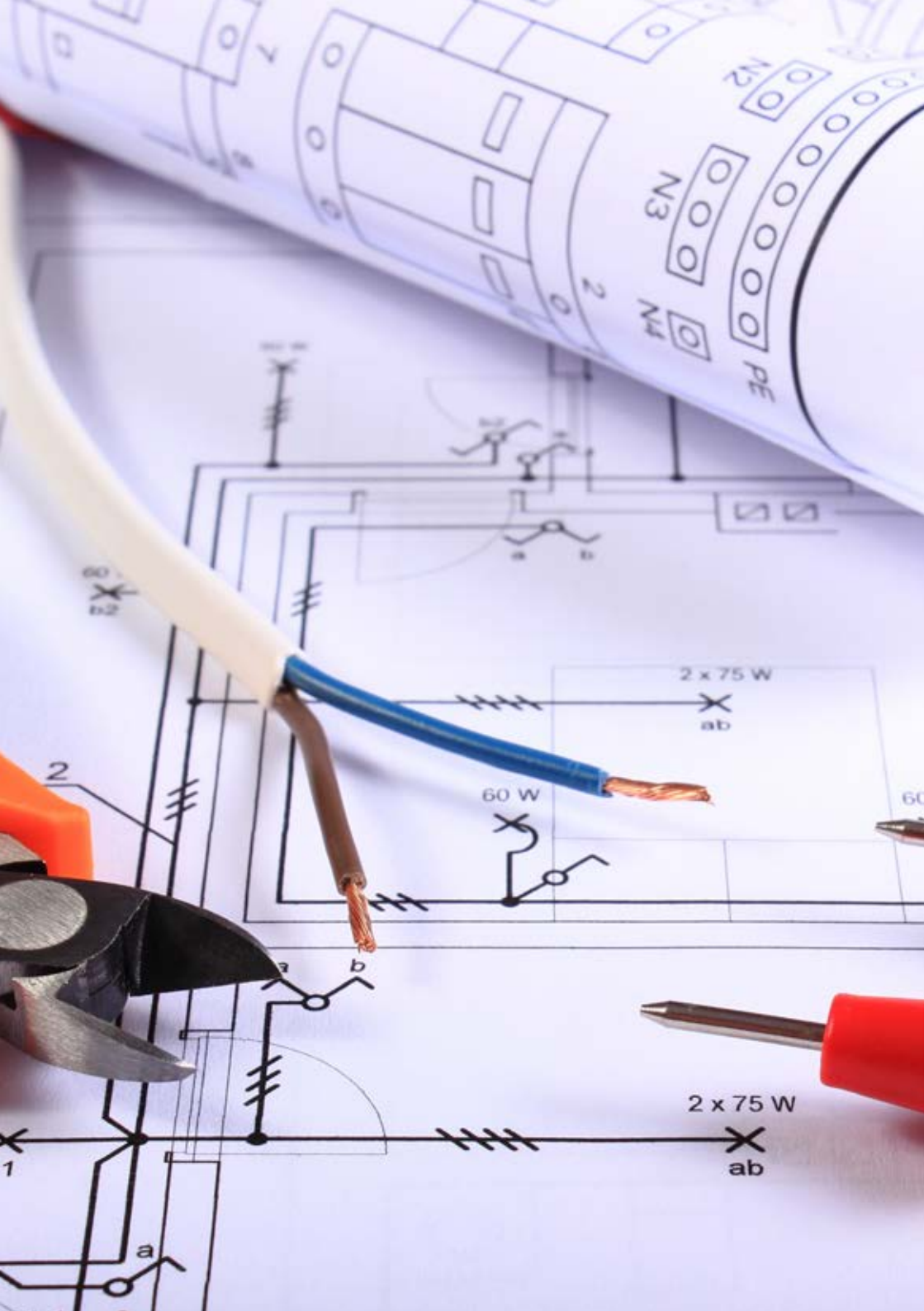
- Regulation 17(3) of the Pressure Equipment Regulations promulgated in terms of the Occupational Health and Safety Act 85 of 1993 came into effect on 1st October 2009 thus making it compulsory for a gas Certificate to be obtained in the event that a property is sold.

VALIDITY:

- This Certificate is transferable and if the property is sold, the Certificate may simply be handed over to the Purchaser.
- If any additions or alterations are made to the system after issuance of the Certificate, a new Certificate will need to be obtained.

RESPONSIBILITY:

- This requirement cannot be waived nonetheless, the responsibility to obtain the Certificate can be shifted from the Seller to the Purchaser by way of an appropriate clause in the Offer to Purchase.



ELECTRIC FENCE SYSTEM CERTIFICATE OF COMPLIANCE "EFSCOC"

ACT APPLICABLE:

- The Occupational Health and Safety Act of 1993 read together with the Electrical Machinery Regulations of 2011 came into effect for any property registered after December 2012.

VALIDITY:

- This Certificate is transferable and if the property is sold, the Certificate may simply be handed over to the Purchaser.
- If any additions or alterations are made to the system after issuance of the Certificate, a new EFSCOC will need to be obtained.

RESPONSIBILITY:

- This requirement cannot be waived nonetheless, the responsibility to obtain the Certificate can be shifted from the Seller to the Purchaser by way of an appropriate clause in the Offer to Purchase.

SECTIONAL TITLE UNIT

- Every Seller has an undivided share in common property.
- An electric fence, forms part of the common property therefore the Seller shall have to request the Body Corporate to obtain an EFSCOC.



HOW MUCH DO I QUALIFY FOR & WHAT WILL MY BOND REPAYMENTS BE?

BOND REPAYMENT FACTORS

Bond amount divided by 1000 x by the factor gives you the repayment per month.
To qualify, a client takes their gross salary x 30% divided by the interest rate.

Interest Rate %	YEARS					
	5	10	15	20	25	30
6,00%	N / A	11.10	8.44	7.16	6.44	6.00
6,50%	N / A	13.35	8.71	7.46	6.75	6.32
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
7,75%	20.16	12.00	9.41	8.21	7.55	7.16
8,00%	20.28	12.13	9.56	8.36	7.72	7.34
8,25%	20.40	12.27	9.70	8.52	7.88	7.51
8,50%	20.52	12.40	9.85	8.68	8.05	7.69
8,75%	20.64	12.53	9.99	8.84	8.22	7.87
9,00%	20.76	12.67	10.14	9.00	8.39	8.05
9,25%	20.88	12.80	10.29	9.16	8.56	8.23
9,50%	21.00	12.94	10.44	9.32	8.74	8.41
9,75%	21.12	13.08	10.59	9.49	8.91	8.59
10,00%	21.25	13.22	10.75	9.65	9.09	8.78
10,25%	21.37	13.35	10.90	9.82	9.26	8.96
10,50%	21.49	13.49	11.05	9.98	9.44	9.15
10,75%	21.62	13.63	11.21	10.15	9.62	9.33
11,00%	21.74	13.78	11.37	10.32	9.80	9.52
11,25%	21.87	13.92	11.52	10.49	9.98	9.71
11,50%	21.99	14.06	11.68	10.66	10.16	9.90
11,75%	22.12	14.20	11.84	10.84	10.35	10.09
12,00%	22.24	14.35	12.00	11.01	10.53	10.29
12,25%	22.37	14.49	12.26	11.19	10.72	10.48
12,50%	22.50	14.64	12.33	11.36	10.90	10.67
12,75%	22.63	14.78	12.49	11.54	11.09	10.87
13,00%	22.75	14.93	12.65	11.72	11.28	11.06
13,25%	22.88	15.08	12.82	11.89	11.47	11.26
13,50%	23.01	15.23	12.98	12.07	11.66	11.45
13,75%	23.14	15.38	13.15	12.25	11.85	11.65
14,00%	23.27	15.53	13.32	12.44	12.04	11.85
14,25%	23.40	15.68	13.49	12.62	12.23	12.05

14,50%	23.53	15.83	13.66	12.80	12.42	12.25
14,75%	23.66	15.98	13.83	12.98	12.61	12.44
15,00%	23.79	16.13	14.00	13.17	12.81	12.64
15,25%	23.92	16.29	14.17	13.35	13.00	12.84
15,50%	24.05	16.44	14.34	13.54	13.20	13.05
15,75%	24.19	16.60	14.51	13.73	13.39	13.25
16,00%	24.32	16.75	14.69	13.91	13.59	13.45
16,25%	24.45	16.91	14.86	14.10	13.79	13.65
16,50%	24.58	17.06	15.04	14.29	13.98	13.85
16,75%	24.72	17.22	15.21	14.48	14.18	14.05
17,00%	24.85	17.38	15.39	14.67	14.38	14.26
17,25%	24.99	17.54	15.57	14.86	14.58	14.46
17,50%	25.12	17.70	15.75	15.05	14.78	14.66
17,75%	25.26	17.86	15.92	15.24	14.97	14.87
18,00%	25.39	18.02	16.10	15.43	15.17	15.07
18,25%	25.53	18.18	16.28	15.63	15.37	15.28
18,50%	25.67	18.34	16.47	15.82	15.57	15.48
18,75%	25.80	18.50	16.65	16.01	15.78	15.68
19,00%	25.94	18.67	16.83	16.21	15.98	15.89
19,25%	26.08	18.83	17.01	16.40	16.18	16.09
19,50%	26.22	19.00	17.19	16.60	16.38	16.30
19,75%	26.35	19.16	17.38	16.79	16.58	16.50
20,00%	26.49	19.33	17.56	16.99	16.78	16.71
20,25%	26.63	19.49	17.75	17.18	16.99	16.92
20,50%	26.77	19.66	17.93	17.38	17.19	17.12
20,75%	26.91	19.83	18.12	17.58	17.39	17.33
21,00%	27.05	19.99	18.31	17.78	17.60	17.53
21,25%	27.19	20.16	18.49	17.97	17.80	17.74
21,50%	27.34	20.33	18.68	18.17	18.00	17.95
21,75%	27.48	20.50	18.87	18.37	18.21	18.15
22,00%	27.62	20.67	19.06	18.57	18.41	18.36

"The above should not be seen as an extensive guideline. Please obtain a full legal opinion if you wish to act on any aspect hereof as the guideline is not fully comprehensive"

BOTHA COPO ATTORNEYS

aspire to meet our clients' legal needs through qualified and experienced legal expertise to render a wide range of specialised services. Botha Copo Attorneys specialise in Commercial, Property, Corporate, Estate law, and Matrimonial Law.

Our Mission

Providing excellent and superior service to our clients; providing exceptional skills, services and knowledge in all fields of our expertise. We are committed, energetic and result driven. We look forward to doing further business with you in future.

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