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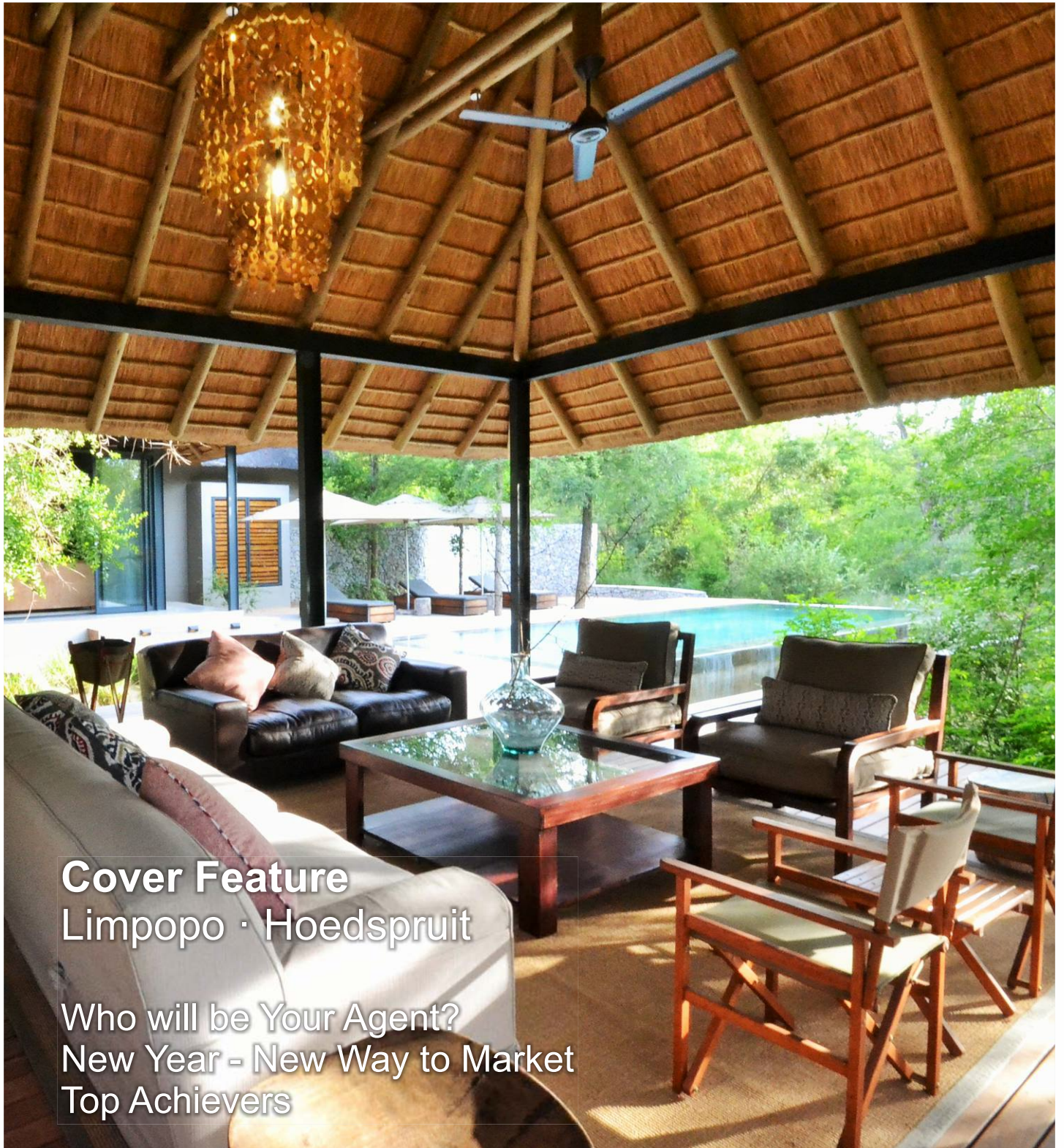
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Free Copy '17
Edition 02

ISSUE 100

NATIONAL GUIDE TO REAL ESTATE
PROPERTY NEWS & INFORMATION

published by **ENGEL & VÖLKERS**



Cover Feature
Limpopo · Hoedspruit

Who will be Your Agent?
New Year - New Way to Market
Top Achievers



Solid Foundation



Founded in Hamburg, Germany, in 1977, Our sophisticated international brand has its roots in European heritage which forms a solid foundation of refinement and experience.

Unique Shop Concept



Our unique signature property shop are visibly placed in the best locations worldwide and are designed to reflect the company's commitment to superior service and unmatched sophistication.

In-house Training Academy



Our property sales advisors are trained at our internationally accredited in-house training academy. The programme covers the full spectrum of property sales techniques aimed to guarantee success.

Advanced Marketing Tools



Advanced marketing tools are at your disposal at all times. We cover online and print exposure, as well as hassle-free automated templates ensuring you have more time in the field and with clients

Database System



Access to an advanced web-based database system ensuring real time exposure to all web-portals, assistance with matching clients and generating marketing items with the press of a button.

Client Service & Referrals



Our dedicated client service division is at your disposal 24/7. This centralised service ensures optimal client service, instant lead distribution and feedback. We keep you informed at all times.

In House publications



We pride ourselves in our exclusive in-house publications. Our international GG magazine, and our National Guide which is distributed throughout South-Africa on a monthly basis.

In House Financial Services



Our in-house financial services division is there to assist you from qualifying clients to obtaining the bond. Enabling you to give your clients an all-round service without having to wait on external parties.

Rewards & Recognition



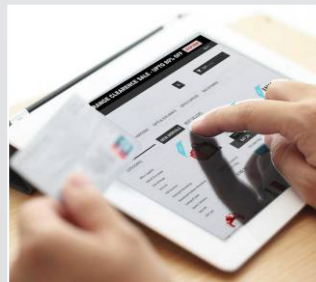
We believe in recognising the dedication and hard work of each individual. With our monthly, quarterly and annual rewards programmes, you are sure to be appreciated and rewarded.

Support Structure



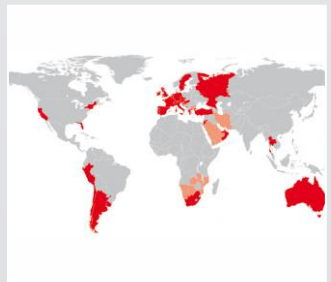
Support from staff who have been highly trained in Germany and South Africa on International standards. We help you every step of the way to guarantee your success in your career of choice.

Online Procurement Shop



With our online procurement shop promotional items, gifts and marketing collateral are available at your fingertips whenever suits you. We do the sourcing and planning so that you don't have to.

Global Network



Our global footprint gives you access to a strong network with referrals, sharing of best practices, national and international exposure for your properties, and simply being part of a great family.



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WELCOME

Dear readers,

Although 2017 is already well underway, this is our first edition of the year and I would like to take this opportunity to wish all our readers a very happy and prosperous new year.

Even though the year has only just started it is showing a lot more promise compared to 2016 with the sales significantly up on last year January. There is a stronger sentiment for growth not only in the real estate industry but across a spectrum of industries which bodes well for the South African economy for 2017. We are very hopeful that last year's political disturbances will not recur in this year, which will result in a buoyant market for the year ahead.

We kick this year off on a high note as we celebrate our 100th edition of the National Guide Magazine and as we reflect back on where we started and where our publication is now, with over 60 000 copies distributed nationally each month, I must admit that I am quite proud of our growth and look forward to the next hundred.

With the new year also comes new beginnings, whether it be personal or professional, or even simply a different way of approach. Turn to page 24 to look at a different approach to take before entering the market this year with some tips and advice on how to find that match for your home.

We also address a question which I am sure you have asked yourself at some stage or another, which is 'Why do I need to use an agent and if I do, who do I use?' On page 4 we take an in-depth look into what exactly a real estate agent is,



what they do, and the criteria which you should consider when deciding who to use to market your most valuable asset. It is important to take cognisance of the agent commission, as the old adage goes, "you get what you pay for". A residential property in all likelihood will be one of your biggest investment assets and the correct advice, pricing thereon and the marketing process is critical to ensure that you get the best possible return.

Moving to the more social side, February is the month of love, and with that also comes the love for others so join us in celebrating world cancer day as well – and show your support for those who are suffering with this disease, and to celebrate those who have overcome it. We wish all our readers a Happy Valentine's day and hope that you will spoil and be spoiled by the special person in your life.

We hope you will enjoy this edition and feel free to pop into any of our property shops and ask the questions you feel you need in order to make your decisions on what your assets will be doing this year.

Wishing you all success for the year ahead.

Happy reading,

Craig Hutchison,
CEO Engel & Völkers Southern Africa

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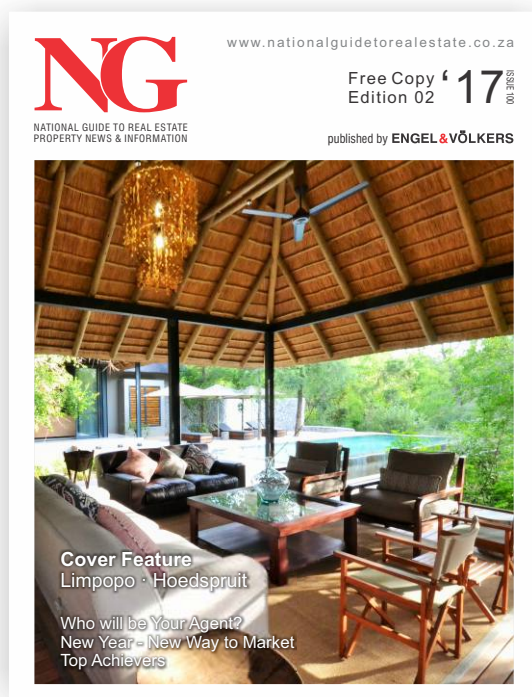
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Edition 02

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Limpopo • Hoedspruit

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Top Achievers

Limpopo • Hoedspruit

Private game lodge blends African and Industrial Chic

Situated within one of the best big 5 game viewing reserves in the Lowveld and positioned within cool riverine vegetation overlooking a dry river system, this private game lodge blends African and Industrial Chic in its architecture and styling.

The lodge is 517m² under roof with an additional 535m² of decking, outside living and entertainment areas. Designed by Nicholas Plewman, one of South Africa's more revered leisure architects, the lodge has extremely clean lines with each one of the 5 bedroom suites created to ensure its sojourner enjoys complete privacy while enjoying the ambiance of the surrounding bushveld. Plenty of living areas and outside spaces coupled with the layout makes it ideal for families with elder children, business persons who entertain clients, or families who regularly entertain guests.

Additional niceties include a gym, library, study, internet connection, cell phone booster, and 25KVA backup generator.

The lodge is sold on a lock stock basis and includes all furniture and appliances as well as a fully equipped game viewing Land Rover.

The property is serviced by electricity and borehole water. A reverse osmosis water purification system is built-in and ensures a continual supply of purified water to the taps. The "camp area" is surrounded by an electrified Kenyan fence and includes double domestic quarters.

The Karongwe Game Reserve enjoys good rainfall due to its proximity to the Drakensberg mountain range and therefore has a naturally higher carrying capacity for wildlife in comparison to other areas within the lowveld. Birdlife is also excellent with altitudinal migrants and forest species occurring in conjunction with the lowvelds usual suspects. Traversing is in the region of 8,500 ha which ensures brilliant game drives and an excellent variety in landscape and terrains.

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Hoedspruit@engelvoelkers.com

Web: ENV94433
ZAR 16 million



Grietjie Private Nature Reserve
Kobus Taljaard Web: ENV93945
 079 499 7239 ZAR 8,8 million

3
 3
 Y
 300m²
 14ha
 Big 5



Grietjie Private Nature Reserve
Cindy Hopkins Web: ENV91593
 073 549 1856 ZAR 8,6 million

2
 250m²
 12ha
 Big 5
 Y
 Electric Fence



Hoedspruit Wildlife Estate
Paul Marneweck Web: ENV88122
 083 302 4071 ZAR 5,95 million

6
 6½
 500m²
 Y
 Going Concern
 Plains



Grietjie Private Nature Reserve
Cindy Hopkins Web: ENV94432
 073 549 1856 ZAR 4,95 million

4
 3
 350m²
 14½ha
 Big 5
 Y



Raptor's View Wildlife Estate
Cindy Hopkins Web: ENV86413
 073 549 1856 ZAR 2,85 million

3
 3½
 280m²
 OB
 Y
 Mountain



Kampersrus
Annie Osbourne Web: ENV92692
 072 540 3467 ZAR 2,4 million

5
 4
 300m²
 4400m²
 Gym
 Mountain

Join Engel & Völkers Hoedspruit as a property sales advisor

As a property sales advisor at Engel & Völkers you need to have an affinity for exclusive properties and a clear service-driven mentality. An intuitive feel for the acquisition and sale of prestigious real estate. You have to be particularly responsive to the wishes of your clients with the ability to impress and inspire them.

Our office is looking to recruit NQF4 agents as well as interns to work in some of the unique reserves in the Hoedspruit area such as:

- Hoedspruit Wildlife Estate ▪ Grietjie Private Nature Reserve ▪ Moditlo
- Klaserie Private Nature Reserve ▪ Balule

Your profile

- A high degree of commitment and an independent way of working
- Experience working with MS-Office (Word, Excel, PowerPoint)
- Very good interpersonal skills and a strong sense of team spirit
- Friendly and professional mannerism

To apply please send us your CV accompanied by a recent photograph to hoedspruit@engelvoelkers.com



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hoedspruit@engelvoelkers.com · www.engelvoelkers.com/hoedspruit



Gauteng · Pretoria, New East



Woodhill Golf Estate

Ana Scott
083 501 4440

Web: ENV93643
ZAR 7,5 million



Faerie Glen

Amanda White
082 464 8016

Web: ENV89431
ZAR 5,799 million



Moreleta Park

Malcolm Bredenkamp
082 580 8074

Web: ENV93773
ZAR 4,75 million



Bronkhorstspuit

Francois De Goede
082 602 7594

Web: ENV86927
ZAR 4,1 million



Moreleta Park

Malcolm Bredenkamp
082 580 8074

Web: ENV93298
ZAR 3,725 million



Moreleta Park

Malcolm Bredenkamp
082 580 8074

Web: ENV92041
ZAR 3,45 million



Moreleta Park

Malcolm Bredenkamp
082 580 8074

Web: ENV85231
ZAR 3,075 million



Willow Acres Estate

Claudette Oosthuysen
072 156 6219

Web: ENV91001
ZAR 2,55 million



Montana

Louise Brits
082 974 4375

Web: ENV93800
ZAR 1,31 million



Who will you choose to be your agent?

The real estate agent's offer in the buying and selling of a home is invaluable in today's property market with all the new laws and regulations. "In today's hands-on society, it's the responsibility of homeowners to fully understand all aspects of the buying and selling process – even the undisputed factor of commissions" notes Craig Hutchison, CEO of Engel & Völkers Southern Africa. The information below should serve to add a fuller picture to this part of the property process.

Why are there estate agent commissions?

Estate agents in most countries don't work for a salary, their earnings are commission based per sale they produce and often constitute their livelihood.

When is an agent eligible to ask for commission?

Both the agent and the agency they work for, must have valid Fidelity Fund Certificates in order to be eligible for commission. This means that the agent is qualified to operate in the real estate industry and has the necessary security as a safe guard.

When does commission become effected?

An agent's commission comes into play when they successfully match a buyer and a seller, i.e. when a sale is successful in terms of contracts been signed and sealed.

This means that you only pay commission once the agent has done their job and no fees unless you have a successful result. In the US there are some franchised real estate agencies that work on an hourly rate which can sound tempting but in reality it can be a very costly exercise as you pay the hourly rate whether or not the agent manages to sell your home.

When is the commission paid?

The commission is only paid to the agent once ownership of the property has been officially transferred to the buyer. In the case of a deposit, the seller may only receive their share of the amount on transfer of the property after the agent has deducted their commission.

Who pays the commission?

Payment of the commission comes from the party which gave the agent the mandate to find or sell the home. In most cases it's the seller who hires an agent to sell their home, but can also be a buyer who is looking for a new home or investment. This isn't cast in stone though, and the buyer and seller can come to their own contractual agreement as to who pays the commission.

Is there a quality control in terms of service delivery?

There is really only one way to check the quality of an agent's service - exclusive mandates. Exclusive mandates is where a seller gives only one agent the

right to sell their home. The security in this selling technique is the 'mandate' part. The agent will literally be mandated on paper to sell your home according to a pre-agreed upon set of deliverables to which the agent commits to. Should the agent not keep to their end of the mandate, you have the right to cancel the agreement and look for an agent who is properly committed. Having open mandates means that you cannot control who is doing what and you sit with agents who are only half committed due to the fact that one of the others is very likely to steal the sale from under the others, and their commission with that.

Where do commission disputes come in?

There are multiple dangers with working with more than one agent and in the case of commissions this risk is highlighted. The rule is that the commission goes to the agent whose efforts were the effective cause of the sale. As you can imagine, this can become a very sticky situation as two or more agents can claim introducing the buyer to a property and the case can end up going to arbitration or court and being dragged out for months.

The other side of negotiating commissions.

The market has long been encouraged to negotiate on commissions and no-one disputes the reasons for that, there is however another side to the argument that is not often heard. Any agent who is more than willing to cut their commission must be treated with caution. A professional agent knows that they will do their utmost to market your home relentlessly and in the best possible manner until your optimal price is reached, and will be working for 100% (if not more) of their commission percentage. Saving money on commission is very often a fallacy as a compromised commission often leads to a compromised commitment in marketing your property which will most likely result in a compromised price for your home.

What constitutes an agent's commission?

Qualification. Estate agents are qualified individuals who have either gone through accredited training or have spent a full year shadowing a qualified agent to learn the trade. They bring to the table skills and expertise that aren't just picked up in day to day living. Mandate negotiations, understanding of property contracts and the pre-qualification of potential buyers are just some of the many elements that form part of the package you're paying for. Above and beyond their qualifications, agents bring with them their experience in the real estate industry; knowledge of local, national and international market trends and an objective perspective which make their assistance in finding the right buyer or the perfect home almost invaluable.

Connectivity. Consider what you'd pay a corporation for their database of clients.

Information is king and estate agencies with established local and international networks and client databases, are gold mines in terms of offering you indirect access to one of their core business elements. Paying an agent a percentage commission is a small price for tapping into this prized source.

Marketing. Agents do a lot of work to get your home looking right for the right people and each activity takes up time, effort and money – all commodities worth paying for. Here is a list of some of the many activities: Photography, creation and printing of brochures, profiling at exhibitions, organisation and management of showdays, buying and putting up for sale and on-show boards, screening of and communication with prospective buyers, driving to and from site, advertising in property magazines and newspapers, regular communication, ensuring that the property is profiled on social media, that it is correctly presented to the companies database that has been built up over time etc.

Another point to remember is that even before you were looking to sell or buy, the agent was busy day in and day out canvassing your area with marketing material and door-to-door visits essentially building up a relationship and information base with which to give you silver service.

Support structures. When it comes to commission you may also want to think carefully about which estate agency you choose to work with. Your percentage commission should not only go towards the agent, but also towards the infrastructure supporting them. Look at elements like the quality of their marketing material, the sophistication of their brand, their local and global connectivity and their training facilities to see what you're paying for in an agent.

Craig Hutchison of Engel & Völkers Southern Africa, one of the country's leading agencies, had this to add "I believe that an excellent infrastructure and a top quality agent go hand in hand. Worldwide connectivity and first class marketing tools mean little if your agent is not sufficiently qualified to put them to use, and similarly a top agent who is ready to offer the market red carpet treatment but who isn't given the tools or support is a sad loss to the industry."

At the end of the day, if you're serious about selling your home the best advice is to get someone who is just as serious about it as you are. There are agencies out there who adhere to global real estate standards and whose agents are true property specialists worth every cent of their commission.

The next time you decide to buy or sell, you should perhaps consider who will be putting in 100% effort for their commission percentage rather than look for someone who is willing to do the job for the least reward.





Gauteng · Pretoria, Old East



DUAL MANDATE

Lynnwood
 Mariëtte Kühn 082 555 8334 Web: ENV92430
 Ria Roos 082 087 5652 ZAR 6,85 million

4 4 4 1710m² Office Braai



DUAL MANDATE

Waterkloof
 Cristina Rosa 073 661 8446 Web: ENV92798
 ZAR 4,85 million

4 3 3 2552m² 2xSQ Y



DUAL MANDATE

Erasmuskloof
 Natasha Wilken 076 912 3062 Web: ENV93580
 ZAR 3,3 million

4 2 Y 1020m² Y 2



Lynnwood
 Ria Roos 082 087 5652 Web: ENV93435
 ZAR 3,195 million

3 2 2 Y SQ Y



DUAL MANDATE

Waterkloof Ridge Ext.
 Lavonne Wittmann 079 637 3152 Web: ENV92919
 ZAR 2,95 million

4 2 2 Y 1488m² SQ



DUAL MANDATE

Newlands
 Sanette Coetzee 082 555 8334 Web: ENV93698
 ZAR 2,9 million

3 2 3 440m² 1188m² Y



EXCLUSIVE MANDATE

Constantia Park
 Natasha Wilken 076 912 3062 Web: ENV93817
 ZAR 2,86 million

5 3 480m² 1980m² Boomed SQ



Brooklyn
 Fiona Jadrijevic 082 471 1005 Web: ENV93968
 Sonia Ford 082 786 1443 ZAR 2,7 million

3 3 440m² 1552m² 2xFlatlets Estate



Menlo Park
 Mariëtte Kühn 082 555 8334 Web: ENV91560
 ZAR 2,6 million

3 2 2 Y 147m² Estate

Gauteng · Pretoria, Old East



Menlo Park
 Mariëtte Kühn 082 555 8334
 Web: ENV91783
 ZAR 2,25 million

3
 2
 2
 211m²
 558m²
 2



Erasmusrand
 Lavonne Wittmann 079 637 3152
 Web: ENV93951
 ZAR 2,1 million

3
 2
 2
 236m²
 871m²
 3



Nieuw Muckleneuk
 Fiona Jadrijevic 082 471 1005
 Sonia Ford 082 786 1443
 Web: ENV93356
 ZAR 1,85 million

3
 2
 3
 Y
 265m²
 800m²



Constantia Park
 Natasha Wilken 076 912 3062
 Web: ENV93652
 ZAR 1,75 million

3
 2
 2
 320m²
 1330m²
 Flatlet



Constantia Park
 Natasha Wilken 072 777 7552
 Web: ENV93263
 ZAR 1,3 million

3
 3
 2
 128m²
 Y
 2



Waterkloof Heights
 Lavonne Wittmann 079 637 3152
 Web: ENV93716
 ZAR 1,06 million

Stand
 Y
 Magnificent
 1903m²



Hatfield
 Disemelo Talaia 079 223 3477
 Web: ENV93337
 ZAR 969 000

2
 1
 49m²
 Y
 1



Hillcrest
 Clayton Stewart 072 777 7552
 Web: ENV91727
 ZAR 630 000

1
 1
 28m²
 Y
 1



Hatfield
 Disemelo Talaia 079 223 3477
 Web: ENV86719
 ZAR 560 000

2
 1
 78m²
 1



Gauteng · Centurion



Hennopsrivier

Jackie van Zyl
079 246 6703

Web: ENV79636
ZAR 16 million



Blue Valley Golf Estate

Bev Meerholz
082 443 2952

Web: ENV91680
ZAR 6,5 million



Amberfield Valley

Jacqueline Scholtz
081 482 7227

Web: ENV91464
ZAR 5 million



Blue Valley Golf Estate

Bev Meerholz
082 443 2952

Web: ENV92139
ZAR 4,95 million



Blue Valley Golf Estate

Bev Meerholz
082 443 2952

Web: ENV91876
ZAR 4,95 million



Blue Valley Golf Estate

Bev Meerholz
082 443 2952

Web: ENV89554
ZAR 4,95 million



Blue Valley Golf Estate

Bev Meerholz
082 443 2952

Web: ENV94000
ZAR 3,49 million



Amberfield Valley

Jacqueline Scholtz
082 443 2952

Web: ENV92044
ZAR 3,35 million



Blue Valley Golf Estate

Bev Meerholz
082 443 2952

Web: ENV91308
ZZAR 3,35 million

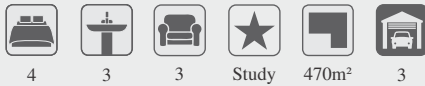




EXCLUSIVE MANDATE

Blue Valley Golf Estate

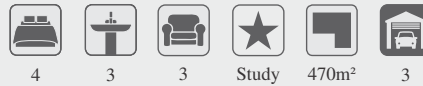
Bev Meerholz Web: ENV76265
082 443 2952 ZAR 3,15 million



EXCLUSIVE MANDATE

Amberfield Valley

Jacqueline Scholtz Web: ENV90390
081 482 7227 ZAR 2,995 million



EXCLUSIVE MANDATE

Clubview

Shaine Webb Web: ENV92029
083 239 6643 ZAR 2,65 million



Eldoraigne

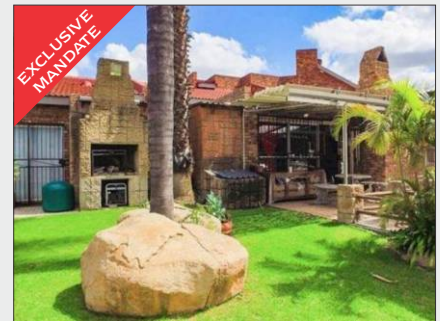
Shaine Webb Web: ENV94161
083 239 6643 ZAR 2,65 million



EXCLUSIVE MANDATE

Doringkloof

Nadine Hobkirk Web: ENV92361
083 636 5083 ZAR 2,5 million



EXCLUSIVE MANDATE

The Reeds

Jackie van Zyl Web: ENV92182
079 246 6703 ZAR 2,171 million



EXCLUSIVE MANDATE

Wierda Glen Estate

Welina Little Web: ENV93972
083 926 2922 ZAR 1,62 million



EXCLUSIVE MANDATE

The Reeds

Tom Davids Web: ENV93935
073 669 2174 ZAR 1,45 million



EXCLUSIVE MANDATE

The Reeds

Tom Davids Web: ENV92285
073 669 2174 ZAR 1,35 million





Gauteng · Centurion



The Reeds

Tom Davids
073 669 2174

Web: ENV91863
ZAR 1,315 million



Eldoraigne

Shaine Webb
083 239 6643

Web: ENV94141
ZAR 1,299 million



The Reeds

Tom Davids
073 669 2174

Web: ENV91211
ZAR 1,28 million



Highveld

Susan Croucamp
083 260 9549

Web: ENV93673
ZAR 1,15 million



The Reeds

Tom Sean Davids
073 669 2174

Web: ENV93807
ZAR 1,15 million



Highveld

Susan Croucamp
083 260 9549

Web: ENV93720
ZAR 1,15 million



Clubview

Shaine Webb
083 239 6643

Web: ENV92375
ZAR 1,05 million



Clubview

Shaine Webb
083 239 6643

Web: ENV94166
ZAR 995 000



Lyttelton Manor

Nadine Hobkirk
083 636 5083

Web: ENV93484
ZAR 950 000



Gauteng · Midrand



Beaulieu

Debbie Robertson Web: ENV88747
061 491 5188 ZAR 19,95 million



Blue Hills

Debbie Robertson Web: ENV91754
061 491 5188 ZAR 4,5 million



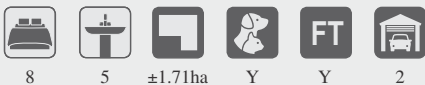
Summerset

Debbie Robertson Web: ENV91019
061 491 5188 ZAR 4,189 million



Glen Austin

Debbie Robertson Web: ENV88879
061 491 5188 ZAR 3,5 million



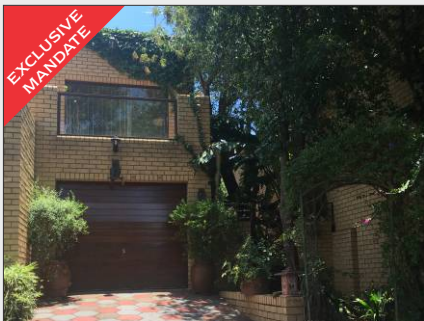
Glen Austin

Debbie Robertson Web: ENV92511
061 491 5188 ZAR 2,9 million



Glen Austin

Debbie Robertson Web: ENV92197
061 491 5188 ZAR 2,4 million



Halfway Gardens

Debbie Robertson Web: ENV93751
061 491 5188 ZAR 1,68 million



Vorna Valley

Jane Labuschagne Web: ENV93750
082 504 2363 ZAR 865 000



Erand

Debbie Robertson Web: ENV90713
061 491 5188 ZAR 405 000



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Gauteng · Johannesburg, The Parks



Parkhurst

Faith Thomas
072 375 8587

Web: ENV94120
ZAR 3,999 million



Albertton

Faith Thomas
072 375 8587

Web: ENV93902
ZAR 3,5 million



Greenside

Dominique Cacao
072 063 7488

Web: ENV93780
ZAR 2,85 million



Greenside

Dominique Cacao
072 063 7488

Web: ENV93896
ZAR 2,75 million



Houghton

Antonette Oliver
079 622 4544

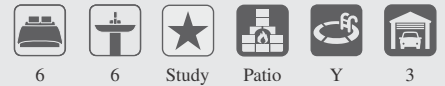
Web: ENV92838
ZAR 80 000 p.m.



Sandton

Juliana Engelbrecht
082 551 3060

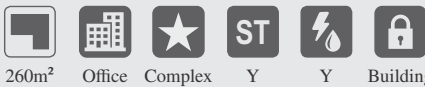
Web: ENV92838
ZAR 80 000 p.m.



Sandton

Marlene Hartslief
076 908 0141

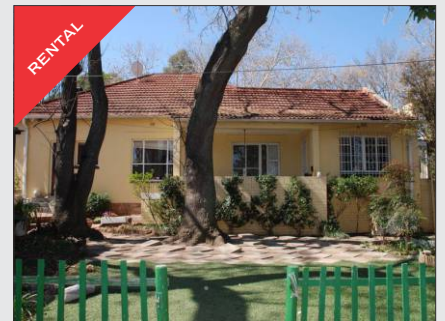
Web: ENV93108
ZAR 57 200 p.m.



Parkhurst

Kirsty Dickenson
061 457 4120

Web: ENV93811
ZAR 23 000 p.m.



Rosebank

Antonette Oliver
079 622 4544

Web: ENV93799
ZAR 21 500 p.m.



Gauteng · Johannesburg, Lonehill



Helderfontein
Stuart Isdale
 082 988 2141
 Web: ENV88880
 ZAR 12,5 million

5 6 760m² 1039m² Y 3



Lonehill
Jurgen Schuning
 072 126 9172
 Web: ENV85948
 ZAR 3,9 million

3 2 2 340m² Y 2



Sunninghill
Majied Davids
 081 269 9566
 Web: ENV92662
 ZAR 2,995 million

3 2½ 1 Scenic Y 2



Lonehill
Barry Walker
 082 824 5040
 Web: ENV89547
 ZAR 2,595 million

4 3 2 485m² Y 2



Lonehill
Barry Walker
 082 824 5040
 Web: ENV91762
 ZAR 1,29 million

3 2 1 218m² SQ 2



Beverley
Stuart Isdale
 072 988 2141
 Web: ENV90855
 ZAR 1,275 million

2 2 1 88m² Patio 2



Paulshof
Alon Myerson
 079 931 3485
 Web: ENV91509
 ZAR 1,26 million

2 1 2 101m² Cats Estate



Paulshof
Alon Myerson
 079 931 3485
 Web: ENV92424
 ZAR 1,175 million

2 1 1 76m² Y 1

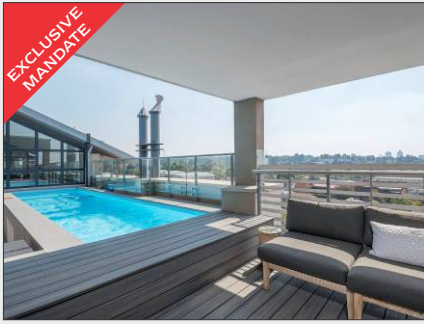


Sunninghill
Majied Davids
 081 269 9566
 Web: ENV92464
 ZAR 815 000

1 1 1 Y Garden 2



Gauteng · Johannesburg, Hyde Park



Melrose

Scott Pharoah
084 235 5365

Web: ENV90848
ZAR 22,95 million



Hyde Park

James Beattie
082 331 1717

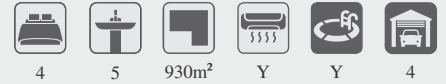
Web: ENV92754
ZAR 22 million



Hyde Park

James Beattie
082 331 1717

Web: ENV91044
ZAR 16,9 million



Houghton Estate

Leslie Borland
061 522 5039

Web: ENV93528
ZAR 16 million



Houghton Estate

Leslie Borland
061 522 5039

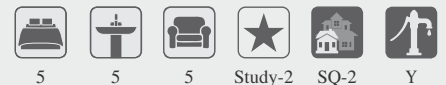
Web: ENV93836
ZAR 15,5 million



Hyde Park

Scott Pharoah
082 235 5365

Web: ENV88883
ZAR 12,999 million



Illovo

Chwayita Hoyi
071 134 4108

Web: ENV89691
ZAR 8,5 million



Melrose Arch

Leslie Borland
061 522 5039

Web: ENV91772
ZAR 8 million



Inanda

Scott Pharoah
084 235 5365

Web: ENV89903
ZAR 6,8 million



Gauteng · Johannesburg, Hyde Park



Dunkeld

Risma Viljoen
072 372 7972

Web: ENV94095
ZAR 6,6 million



Dunkeld

Risma Viljoen
072 372 7972

Web: ENV93349
ZAR 6,399 million



Hurlingham Manor

Risma Viljoen
072 372 7972

Web: ENV93489
ZAR 6,1 million



Hyde Park

Mpho Shibambu
072 481 8762

Web: ENV89399
ZAR 5,4 million



Hyde Park

Leslie Borland
061 522 5039

Web: ENV90522
ZAR 4,05 million



Eltonhill

Chwayita Hoyi
071 134 4108

Web: ENV90101
ZAR 2,35 million



Hyde Park

Scott Pharoah
084 235 5365

Web: ENV89343
ZAR 3 million



Illovo

Chwayita Hoyi
071 134 4108

Web: ENV93983
ZAR 1,7 million



Northcliff

Leslie Borland
061 522 5039

Web: ENV90360
ZAR 830 000



Hyde Park · Tel. +27(0)11 027 5557

Illovo Edge Phase 3, Section 3, Cnr Fricker Rd & Harries Rd, Illovo, Sandton, 2196

HydePark@engelvoelkers.com · www.engelvoelkers.com/hydepark



Gauteng · Johannesburg, Fourways | Broadacres



Lanseria

Heike Degener
083 265 4244

Web: ENV92724
ZAR 11,9 million



Chartwell

Heike Degener
083 265 4244

Web: ENV69119
ZAR 9,7 million



Chartwell

Heike Degener
083 265 4244

Web: ENV87860
ZAR 7,95 million



Dainfern Valley

Heike Degener
083 265 4244

Web: ENV93675
ZAR 7,75 million



Chartwell

Heike Degener
083 265 4244

Web: ENV73860
ZAR 6,5 million



Fourways Garden

James Le Bihan
082 777 3543

Web: ENV91198
ZAR 6,4 million



Cedar Lakes

James Le Bihan
082 777 3543

Web: ENV93125
ZAR 5,65 million



Fourways Garden

James Le Bihan
082 777 3543

Web: ENV91825
ZAR 4,4 million



Cedar Creek

James Le Bihan
082 777 3543

Web: ENV93394
ZAR 3,799 million





Fourways

Scott Riddell
082 561 8650

Web: ENV88536
ZAR 3,75 million



Douglasdale

Scott Riddell
082 561 8650

Web: ENV88762
ZAR 2,799 million



Jukskei Park

Vere Killassy
083 601 1309

Web: ENV85920
ZAR 1,875 million



Northriding

Monica Dalla Pria
083 315 8611

Web: ENV92777
ZAR 1,75 million



Craigavon

Carren Lea
084 363 4707

Web: ENV91960
ZAR 1,65 million



Douglasdale

Scott Riddell
082 561 8650

Web: ENV92461
ZAR 1,48 million



Maroeladal

Carren Lea
084 363 4707

Web: ENV88777
ZAR 1,399 million



Jukskei Park

Vere Killassy
083 601 1309

Web: ENV92017
ZAR 1,35 million



Douglasdale

Scott Riddell
082 561 8650

Web: ENV89717
ZAR 1,16 million





Gauteng · Johannesburg, Sandton | Bryanston



Bryanston
 Adri Scheepers
 083 236 4743
 Web: ENV80656
 ZAR 8,99 million

5 6 5 1450m² 3981m² SQ



Sandown
 Tumiso Sindane
 081 759 1669
 Web: ENV94241
 ZAR 7,9 million

4 4½ 530m² Y Y 2



Sandown
 Tumiso Sindane
 081 759 1669
 Web: ENV94246
 ZAR 7,5 million

4 4½ 4 24H SQ 2½



Bryanston
 Vuyokazi Nkosi
 073 948 4780
 Web: ENV87416
 ZAR 5,999 million

4 4½ 2 1078m² Y 2



Bryanston
 Adri Scheepers
 083 236 4743
 Web: ENV91286
 ZAR 5,8million

8 5 2 450m² 3823m² Electric Fence



Bryanston
 Adri Scheepers
 083 236 4743
 Web: ENV87819
 ZAR 5,3 million

4 2½ 2 565m² Y Boomed



Bryanston
 Vuyokazi Nkosi
 073 948 4780
 Web: ENV92841
 ZAR 4,8 million

4 2 2 Y 24H 2



Bryanston
 Adri Scheepers
 083 236 4743
 Web: ENV87818
 ZZAR 4,7 million

6 5 3 450m² 2003m² 2



Bryanston West
 Vuyokazi Nkosi
 073 948 4780
 Web: ENV87349
 ZAR 4,699 million

3 2½ 2 474m² 4154m² 5



Sandhurst Ext 4

Joanne Uitslag
083 353 3422

Web: ENV90681
ZAR 3,9 million



Bryanston

Adri Scheepers
083 236 4743

Web: ENV90704
ZAR 3,8 million



Bryanston West

Vuyokazi Nkosi
073 948 4780

Web: ENV93275
ZAR 3,45million



Greenstone

Adri Scheepers
083 236 4743

Web: ENV89397
ZAR 2,55 million



Bryanston

Vuyokazi Nkosi
073 948 4780

Web: ENV89829
ZAR 2,5 million



Bryanston

Vuyokazi Nkosi
073 948 4780

Web: ENV88597
ZAR 2,35 million



Morningside Manor

Joanne Uitslag
083 353 3422

Web: ENV92444
ZAR 2,1 million



Bryanston

Vuyokazi Nkosi
073 948 4780

Web: ENV92178
ZAR 1,79 million



Edenburg

Joanne Uitslag
083 353 3422

Web: ENV92504
ZAR 1,1 million



Bryanston · Tel. +27(0)11 706 6570

Shop L30, Nicolway Shopping Centre, 2959 William Nicol Dr, Bryanston

Bryanston@engelvoelkers.com · www.engelvoelkers.com/bryanston



Gauteng · Johannesburg, West Rand



Ruimsig

Dominic Ruskovich
072 300 2610

Web: ENV92863
ZAR 5,95 million



Ruimsig

Dominic Ruskovich
072 300 2610

Web: ENV93308
ZAR 2,35 million



Ruimsig

Gcina Nkau
084 425 8319

Web: ENV90646
ZAR 1,85 million



Wilgeheuwel

Siya Dabula
083 622 6333

Web: ENV92721
ZAR 1,42 million



Strubensvalley

Candice De Sousa
072 754 1651

Web: ENV94130
ZAR 1,05 million



Willowbrook

Gcina Nkau
084 425 8319

Web: ENV94030
ZAR 990 000



Honeydew

Pamella Chifaka
063 019 3994

Web: ENV94174
ZAR 950 000



Wilgeheuwel

Candice De Sousa
072 754 1651

Web: ENV94260
ZAR 825 000



Radiokop

Pamella Chifaka
063 019 3994

Web: ENV93409
ZAR 790 000



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North West · Potchefstroom



Grimbeekpark

Prime 5851m² property, close to the Mooi River Mall and CBD. Excellent exposure on one of the main entrance roads. Ideal for developing either townhouses, high density residential units or office space. Zoning rights for the property has been approved.

Kerry-Ann Smith
076 023 6302

Web: ENV92587
ZAR 6,3 million



Tuscany Ridge Estate

Captivating and up market family residence takes contemporary, luxury living to the next level. Includes 3 bedrooms (the master bedroom features an en suite bathroom as well as a kitchenette), 3 spacious living areas, 3 bathrooms, a study and an open plan kitchen.

Christa Palm
082 777 1983

Web: ENV88280
ZAR 4,2 million



Vaal River

A beautiful 1.2ha stand on the banks of the Vaal River, 51km from Potchefstroom. The home is divided into 2 double storey living units with a 4 car garage. One unit has 2 bedrooms, a bathroom, covered patio and loft. The second unit boasts 1 en suite bedroom.

Heinrich van der Walt
071 883 2784

Web: ENV92499
ZAR 3,91 million



Van der Hoff Park

A home perfect for family living. Features spacious living rooms, a beautiful kitchen and a separate scullery and laundry. Offers 5 spacious bedrooms (2 en suite), a study, covered patio with a built-in braai, a swimming pool, a double garage and a carport for 8 cars.

Derrick Goossens
061 644 7847

Web: ENV92929
ZAR 2,65 million



Grimbeekpark

Jurgen Schreck
071 378 0203

Web: ENV90358
ZAR 1,695 million



3



3



3



1295m²



Y



2



Central

Ansa du Plooy
084 701 5248

Web: ENV9433
ZAR 1,61 million



4



2



2



4xFlatlets



1310m²



4

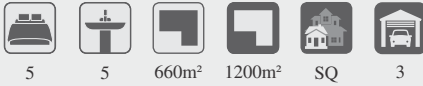
North West · Hartbeespoort Dam



Ville D'Afrique

Moira Becker
082 374 4349

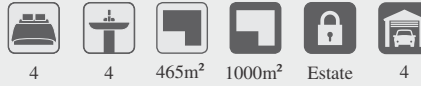
Web: ENV92488
ZAR 5,9 million



Jacana Bay

Marina Roux
078 011 7877

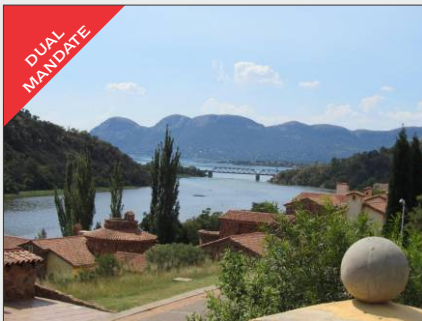
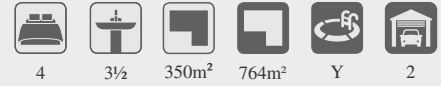
Web: ENV69132
ZAR 4,3 million



Kosmos Ridge

Lorna Stander
071 435 2160

Web: ENV92073
ZAR 3,4 million



Ville D'Afrique

Moira Becker
082 374 4349

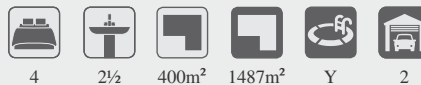
Web: ENV78632
ZAR 3,3 million



Schoemansville

Lizette Saaiman
076 784 6669

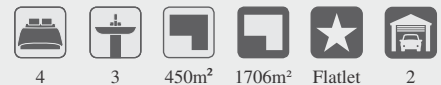
Web: ENV87639
ZAR 2,75 million



Schoemansville

Lizette Saaiman
076 784 6669

Web: ENV52089
ZAR 2,5 million



Leloko

Alan Grobler
072 285 5025

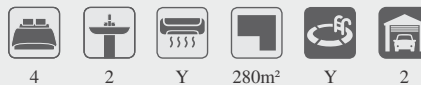
Web: ENV93891
ZAR 2,4 million



Schoemansville

Johan Strydom
072 678 4709

Web: ENV93901
ZAR 2,19 million



Kosmos Village

Lorna Stander
071 435 2160

Web: ENV18515
ZAR 320 000



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KwaZulu-Natal • North Coast



Hawaan Forest Estate
Conrad Vorster Web: ENV88726
 083 306 1768 ZAR 25,9 million

6 5 800m² 2100m² Y 3



Zimbali Coastal Resort
Gert Vorster Web: ENV92776
 083 259 9422 ZAR 12,5 million

6 6 502m² 2134m² Y 3



Umhlanga Rocks
Renee Freeburn Web: ENV92079
 082 854 4039 ZAR 3,45 million

3 2 118m² Ocean Complex 2



Umhlanga Rocks
Shirley-Anne Morris Web: ENV94094
 082 040 2368 ZAR 3,4 million

3 2½ Ocean Y Y 2



Ballito
Phyllis Boshoff Web: ENV89983
 083 386 3995 ZAR 2,85 million

3 2 Y 140m² Y 1



Umdloti
Nico Swart Web: ENV94216
 082 446 0008 ZAR 2,4 million

3 2 119m² Ocean 1 1



Umhlanga New Town Centre
Rathee Ramsuran Web: ENV93440
 072 584 3923 ZAR 1,325 million

2 1 55m² Shops Communal 24H



Umhlanga New Town Centre
Kyle Wilkinson Web: ENV93116
 079 877 5502 ZAR 1,25 million

2 1 1 55m² Communal 24H



Umhlanga New Town Centre
Kyle Wilkinson Web: ENV93471
 079 877 5502 ZAR 1,05 million

1 1 Y 40m² Y 1



A new year calls for a new approach to selling

In a busy real estate market, it is important to ensure that your property stands out amongst the rest. However, there's a new buzzword which is making waves within the property market: homestaging.

Considered a relatively new concept in South Africa, homestaging has been a common practice internationally for many years. Homestaging is – in essence – 'dressing up' your home to ensure that it sells. The aim of homestaging is to highlight the best characteristics of your property. Much like women use make-up to accentuate their features, homestaging involves identifying key elements within your home that you'd like to focus on.

In its simplest form this could involve rearranging furniture. In a more complex manner, new carpets, a fresh coat of paint, or simple renovations or additions might be needed. But no matter which road you undertake, homestaging needn't put a dent in your wallet.

According to Craig Hutchison, CEO of Engel & Völkers Southern Africa “before buyers decide to buy a home, they mentally move in. If your home is loaded with too much clutter - as most of our homes are - this mental process may be impossible. That's why it's imperative for sellers to start with decluttering. Removing clutter and excess furniture will improve the saleability of your home even if you do nothing else.”

But why go to all the trouble? Well, statistically homes that are staged typically sell faster than homes that aren't. And more often than not, they sell for a higher price too. So by putting in minimal effort, the rewards are great.

So, how do you get started? The first step is to detach yourself from your home. “Stop thinking of your home as yours, think of it as a commodity and put yourself in the prospective buyer's shoes. Your aim is to sell so you need to make your home as neutral as possible by de-personalising it. In turn, this will increase its appeal to a larger audience of buyers” Craig added.

The simplest way to do this is to remove any elements that are too sentimental, such as family photos, heirlooms, and knickknacks. Generally, buyers are unable to envision anything past what they are looking at. By creating a neutral canvas, which still exudes warmth, potential buyers will be able to picture themselves, their families, and personal items, in your home.

Taking care of small repairs that need to be made around the house will further enhance appeal. Take a walk around your home and compile a snag list. You'll be shocked to find how several small mishaps can culminate into one large issue. Make sure you fix leaky taps, replace light bulbs, oil doors that creak and

replace worn or cracked tiles. Also, think of repainting walls that are too bright or garish, as well as those which have lost their lustre.

Once these small improvements have been made, consider re-arranging your furniture. Most homes have more furniture than needed after accumulating pieces over the years. By removing unnecessary elements, and rearranging those pieces that are set to stay, the result will be a sense of space and openness which ultimately highlights the purpose and character of the room.

The next step is to clean up! Buyers want to know that they are in a home that has been well taken care of, so be sure to do a spot of spring cleaning. Make sure to neaten any storage areas, be they utility, linen or clothing cupboards. Buyers are notoriously curious, and will more than likely have a look through the most implausible areas. Furthermore, be sure to wash windows, polish mirrors, dust furniture, hang fresh towels in the bathrooms, vacuum the carpets, and air out any odorous areas.

While indoors, be sure to add subtle finishing touches. Display fresh flowers throughout the house, place elegant handwash, cream and new towels in the bathrooms, and put crisp, fresh linen on all the beds.

The old adage, 'don't judge a book by its cover', simply does not apply when homestaging, as your home's exterior is its calling card. Commonly referred to as 'curb appeal', home owners need to ensure that their homes are visually attractive in order to create a positive first impression.

There is a variety of things that can be done to improve the external appearance of your home. Make sure that trees and shrubs are trimmed and neat. Clear up the driveway – there should be no oil stains, cracks, or dustbins in sight – a defined entrance will help draw people towards your home. Most important is the landscaping. Flowers and manicured greenery increase the appeal of a home and give it an abundance of character.

Essentially, homestaging is about the small details. It's not imperative, but it does make an immense difference to the way that your home is perceived. It is about creating a specific mood within your home, and ultimately convincing people that it is a home in which they would love to live. So if you're looking to sell, why not invest a bit of time and effort, and enhance your home. “Contact your local real estate specialist for a free evaluation and some advice and a fresh outlook on your property – they will be able to add invaluable input and could very well see you walking away with a little more than you bargained for” Craig concluded.

TOP ACHIEVERS

Congratulations to our TOP ACHIEVERS

Being a real estate agent takes a lot of hard work and perseverance. It is not simply signing and offer to purchase - there are many activities which need to take place leading up to the successful conclusion of an offer. We ensure that our appointed sales advisors are correctly trained and ready to deal with the on-going changes in the environment they work in and have targets which they need to strive to achieve. Once the sales advisor achieves the minimum requirements for three consecutive months, their status is updated to Platinum for the next quarter. The Platinum status sales advisors are further supported with additional marketing opportunities ensuring an even more successful marketing campaign for our clients. Herewith our top agents for the last month:

Top Achievers



ENZO LEZZI
082 974 1128

Western Cape | Camps Bay:
Camps Bay, Clifton



GCINA NKAU
084 425 8319

Gauteng | West Rand:
Willowbrook, Amarosa



LORNA STANDER
071 435 2160

North West | Hartbeespoort Dam:
Kosmos Area, Falcon View, Mountkos,
Montego Bay, Seasons Lifestyle Estate



SCOTT RIDDELL
082 561 8650

Gauteng | Fourways · Broadacres:
Douglasdale, Fourways, Norscot

Q4 Platinum Status Achievers



BEV MEERHOLZ
082 443 2952

Gauteng | Centurion:
Blue Valley Golf Estate



HEIKE DEGENER
083 265 4244

Gauteng | Broadacres:
Chartwell, Farmall, Kengies



JACQUELINE SCHOLTZ
081 482 7227

Gauteng | Centurion:
Amberfield



SURETHA ENGELBRECHT
082 661 1720

North West | Potchefstroom:
Baillie Park



SUSAN CROUCAMP
083 260 9549

Gauteng | Centurion:
Highveld, Irene



VERE KILLASSY
083 601 1309

Gauteng | Broadacres:
Jukskeipark, Waterford, Olivewood Estates

Western Cape · Bloubergstrand



Melkbosstrand

Niki Meiring
061 076 2309

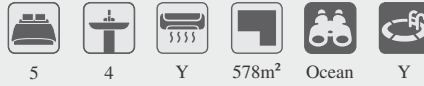
Web: ENV93491
ZAR 11,9 million



Melkbosstrand

Edna Dalton
076 367 0028

Web: ENV88303
ZAR 6,44 million



Parklands North

Thandi Mvuma
081 739 6227

Web: ENV92699
ZAR 4,35 million



Flamingo Vlei

Silvia Salm
084 614 0586

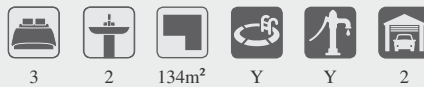
Web: ENV88563
ZAR 3,95 million



Bloubergsands

Edna Dalton
076 367 0028

Web: ENV90425
ZAR 2,95 million



Langebaan

Pearl Green
074 203 6611

Web: ENV86857
ZAR 2,65 million



Table View

Andrew Maspero
081 425 9748

Web: ENV93924
ZAR 1,995 million



Big Bay

Edna Dalton
076 367 0028

Web: ENV89450
ZAR 1,865 million



Sunningdale

Edna Datton
076 367 0028

Web: ENV91862
ZAR 1,65 million






Western Cape · Atlantic Seaboard & City Bowl



Camps Bay
Martin Visser 076 384 0292 Web: ENV90254
Hans De Lange 083 295 1662 ZAR 45 million

 5
  7
  Y
  750m²
 Y
  4



Camps Bay
Enzo Lezzi 082 974 1128 Web: ENV80167
Amanda Croker 082 437 7137 ZAR 37 million

 5
  5
  y
  y
  600m²
 2



Camps Bay
Hans de Lange 083 295 1662 Web: ENV54892
ZAR 35 million

 4
  4
  Furnished
  500m²
 1493m²
 Armed Response



Camps Bay
Amanda Croker 082 437 7137 Web: ENV94270
Enzo Lezzi 082 974 1128 ZAR 34 million

 7
  7
  Gas
  Large
  1040m²
 4



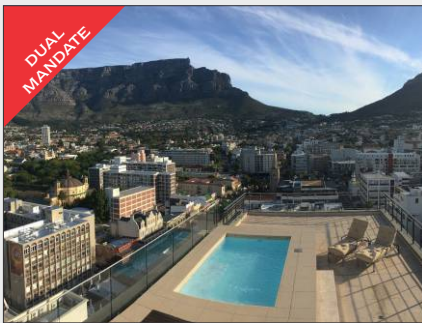
Camps Bay
Hans De Lange 083 295 1662 Web: ENV61732
ZAR 18,25 million

 5
  4
  Built-in
  Heated
  Gate
  2



Camps Bay
Lorelle Curitz 079 565 7857 Web: ENV90167
Hans De Lange 083 295 1662 ZAR 17,5 million

 4
  4
  451m²
 1024m²
 Ocean
  2



City Centre
Martin Visser 076 384 0292 Web: ENV91419
Hans De Lange 083 295 1662 ZAR 16,9 million

 3
  4
  Y
  Y
  359m²
 Y



Gardens
Jean Lalonde 072 211 2024 Web: ENV92609
Hans De Lange 083 295 1662 ZAR 16,3 million

 4
  3
  371m²
 Underfloor Heating
  Balcony
  1



Camps Bay
Lorelle Curitz 079 565 7857 Web: ENV90319
Hans De Lange 083 295 1662 ZAR 15 million

 3
  3
  350m²
 Y
 Ocean
  2

Western Cape · Atlantic Seaboard & City Bowl



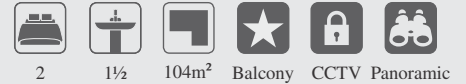
Camps Bay
 Martin Visser 076 384 0292 Web: ENV91090
 Hans De Lange 083 295 1662 ZAR 10,9 million



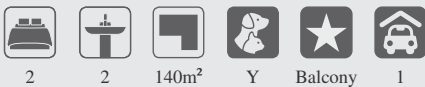
Gardens
 Estelle Smidt 079 973 5209 Web: ENV93615
 Hans De Lange 083 295 1662 ZAR 7,2 million



Sea Point
 Nicolette Stevens 084 552 9194 Web: ENV93740
 Hans De Lange 083 295 1662 ZAR 4,95 million



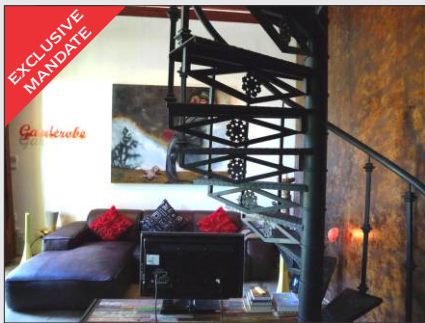
Green Point
 Julie Haggiyannes 083 456 7303 Web: ENV93039
 Hans De Lange 083 295 1662 ZAR 6,2 million



City Centre
 Charlie Turner 072 965 7487 Web: ENV91027
 Hans De Lange 083 295 1662 ZAR 4,25 million



Sea Point
 Rose Polc 083 258 6619 Web: ENV93808
 ZAR 3,095 million



Bo Kaap
 Jean Lalonde 072 211 2024 Web: ENV92542
 Hans De Lange 083 295 1662 ZAR 3,85 million



City Centre
 Charlie Turner 072 965 7487 Web: ENV91548
 Hans De Lange 083 295 1662 ZAR 3,4 million



City Centre
 Mongezi Mevana 074 557 2568 Web: ENV93727
 Hans De Lange 083 295 1662 ZAR 1,65 million





Western Cape · Southern Suburbs



Upper Constantia

Jo Mitchell
083 227 9771

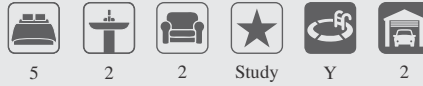
Web: ENV61113
ZAR 19,9 million



Upper Constantia

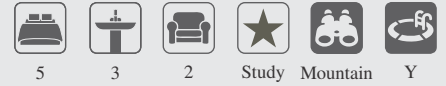
Jo Mitchell
083 227 9771

Web: ENV93240
ZAR 12,9 million



Claremont

Paula Caradoc-Davies 083 711 6096 Web: ENV91104
Giles Pohl 083 675 3801 ZAR 7,75 million



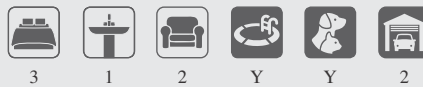
Rondebosch Golden Mile

Paula Caradoc-Davies 083 711 6096 Web: ENV94355
Giles Pohl 083 675 3801 ZAR 6,49 million



Rondebosch Golden Mile

Paula Caradoc-Davies 083 711 6096 Web: ENV91527
Giles Pohl 083 675 3801 ZAR 5,7 million



Claremont

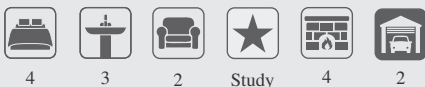
Nicole Cornell 082 728 5984 Web: ENV94273
ZAR 4,995 million



Upper Wynberg

Lindi Buchan
071 505 7352

Web: ENV94355
ZAR 4,9 million



Upper Claremont

Nicole Cornell
082 728 5984

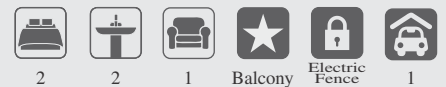
Web: ENV93596
ZAR 3,85 million



Upper Wynberg

Lindi Buchan
071 505 7352

Web: ENV93063
ZAR 1,625 million



Southern Suburbs · Tel. +27(0)21 671 9274

St Albans on Cavendish, 2 Osborne Road (Cnr of Cavendish and Osborne), Claremont

SouthernSuburbs@engelhoelkers.com · www.engelhoelkers.com/southernsuburbs

International



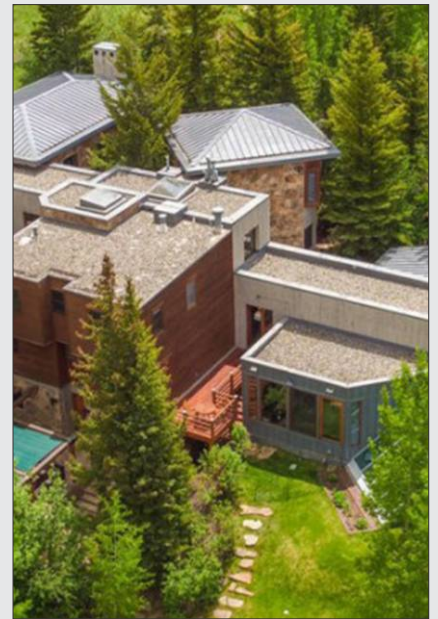
Spain, Mallorca
 Web ID: W-00VKMI
 Price: € 37 million

7
 7
 approx 6029m²
 approx 1097m²



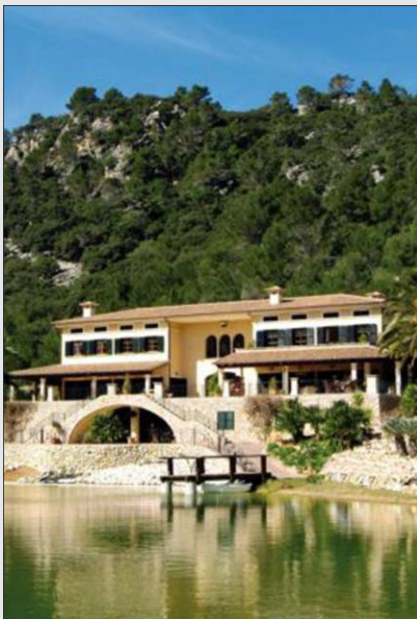
Canada, British Columbia
 Web ID: CA-0020VH
 Price: € 18,6 million

5
 8
 approx 7.33ha
 approx 1153m²



United States, Colorado
 Web ID: E-0024PI
 Price: € 18,251 million

7
 6
 approx 6.13ha
 approx 1312m²



Spain, Mallorca
 Web ID: W-00ABAY
 Price: € 15 mil

10
 10
 approx 88ha
 approx 1800m²



Chile, Santiago
 Web ID: T-1530423
 Price: € 7,482 million

7
 8
 approx 3670m²
 approx 1250m²



Switzerland, Zürich
 Web ID: W-01H22Z
 Price: € 6,644 million

6
 2
 approx 330m²
 approx 1624m²

TRANSFER & BOND COSTS

Purchase Price / Bond Amount	TRANSFER COSTS					TOTAL	BOND COSTS					TOTAL
	Transfer Duty	Conv Fees	Post Petties & other	VAT	Deeds Office		Conv Fees	Post Petties	VAT	Deeds Office		
100 000	-	4 950	1 525	693	75	7 243	4 950	600	693	340	6 583	
150 000	-	4 950	1 525	693	75	7 243	4 950	600	663	340	6 583	
200 000	-	5 600	1 525	784	440	8 349	5 600	600	784	380	7 364	
250 000	-	6 250	1 525	875	440	9 090	6 250	600	875	380	8 105	
300 000	-	6 900	1 525	966	440	9 831	6 900	600	966	380	8 846	
350 000	-	7 550	1 525	1 057	550	10 682	7 550	600	1 057	550	9 757	
400 000	-	8 200	525	1 148	550	11 423	8 200	600	1 148	550	10 498	
450 000	-	8 850	1 525	1 239	550	12 164	8 850	600	1 239	550	11 239	
500 000	-	9 500	1 525	1 330	550	12 905	9 500	600	1 330	550	11 980	
550 000	-	10 800	1 525	1 512	550	14 387	10 800	600	1 512	550	13 462	
600 000	-	10 800	1 525	1 512	550	14 387	10 800	600	1 512	550	13 462	
650 000	-	12 100	1 525	1 694	770	16 089	12 100	600	1 694	770	15 164	
700 000	-	12 100	1 525	1 694	770	16 089	12 100	600	1 431	770	15 164	
750 000	-	13 400	1 525	1 876	770	17 571	13 400	600	1 876	770	16 646	
800 000	1 500	13 400	1 525	1 876	770	19 071	13 400	600	1 876	770	16 646	
850 000	3 000	14 700	1 525	2 058	880	22 163	14 700	600	2 058	880	18 238	
900 000	4 500	14 700	1 525	2 058	880	23 663	14 700	600	2 058	880	18 238	
950 000	6 000	16 000	1 525	2 240	880	26 645	16 000	600	2 240	880	19 720	
1 000 000	7 500	16 000	1 525	2 240	880	28 145	16 000	600	2 240	880	19 720	
1 050 000	9 000	16 650	1 525	2 331	990	30 496	16 650	600	2 331	990	20 571	
1 100 000	10 500	16 650	1 525	2 331	990	31 996	16 650	600	2 331	990	20 571	
1 150 000	12 000	17 300	1 525	2 422	990	34 237	17 300	600	2 422	990	21 312	
1 200 000	13 500	17 300	1 525	2 422	990	35 737	17 300	600	2 422	990	21 312	
1 250 000	15 000	17 950	1 525	2 513	990	37 978	17 950	600	2 513	990	22 053	
1 300 000	18 000	17 950	1 525	2 513	990	40 978	17 950	600	2 513	990	22 053	
1 350 000	21 000	18 600	1 525	2 604	990	44 719	18 600	600	2 604	990	22 794	
1 400 000	24 000	18 600	1 525	2 604	990	47 719	18 600	600	2 604	990	22 794	
1 450 000	27 000	19 250	1 525	2 695	990	51 460	19 250	600	2 695	990	23 535	
1 500 000	30 000	19 250	1 525	2 695	990	54 460	19 250	600	2 695	990	23 535	
1 550 000	33 000	19 900	1 525	2 786	990	58 201	19 900	600	2 786	990	24 276	
1 600 000	36 000	19 900	1 525	2 786	990	61 201	19 900	600	2 786	990	24 276	
1 650 000	39 000	20 550	1 525	2 877	990	64 942	20 550	600	2 877	990	25 017	
1 700 000	42 000	20 550	1 525	2 877	990	67 942	20 550	600	2 877	990	25 017	
1 750 000	45 000	21 200	1 525	2 968	990	71 683	21 200	600	2 968	990	25 758	
1 800 000	49 000	21 200	1 525	2 968	990	75 683	21 200	600	2 968	990	25 758	
1 850 000	53 000	21 850	1 525	3 059	990	80 424	21 850	600	3 059	990	26 499	
1 900 000	57 000	21 850	1 525	3 059	990	84 424	21 850	600	3 059	990	26 499	
1 950 000	61 000	22 500	1 525	3 150	990	89 165	22 500	600	3 150	990	27 240	
2 000 000	65 000	22 500	1 525	3 150	990	93 165	22 500	600	3 150	990	27 240	
2 050 000	69 000	23 150	1 525	3 241	1 200	98 116	23 150	600	3 241	1 370	28 361	
2 100 000	73 000	23 150	1 525	3 241	1 200	102 116	23 150	600	3 241	1 370	28 361	
2 150 000	77 000	23 800	1 525	3 332	1 200	106 857	23 800	600	3 332	1 370	29 102	
2 200 000	81 000	23 800	1 525	3 332	1 200	110 857	23 800	600	332	1 370	29 102	
2 250 000	85 000	24 450	1 525	3 423	1 200	115 598	24 450	600	3 423	1 370	29 843	
2 300 000	90 500	24 450	1 525	3 423	1 200	121 098	24 450	600	3 423	1 370	29 843	
2 350 000	96 000	25 100	1 525	3 514	1 200	127 066	25 100	600	3 514	1 370	30 584	
2 400 000	101 500	25 100	1 525	3 514	1 200	132 839	25 100	600	3 514	1 370	30 584	
2 450 000	107 000	25 750	1 525	3 605	1 200	139 080	25 750	600	3 605	1 370	31 325	
2 500 000	112 500	25 750	1 525	3 605	1 200	144 580	25 750	600	3 605	1 370	31 325	
2 550 000	118 000	26 400	1 525	3 696	1 200	150 821	26 400	600	3 696	1 370	32 066	
2 600 000	123 500	26 400	1 525	3 696	1 200	156 321	26 400	600	3 69	61 370	32 066	

Purchase Price / Bond Amount	TRANSFER COSTS					TOTAL	BOND COSTS				TOTAL
	Transfer Duty	Conv Fees	Post Petties & other	VAT	Deeds Office		Conv Fees	Post Petties	VAT	Deeds Office	
2 650 000	129 000	27 050	1 525	3 787	1 200	162 562	27 050	600	3 787	1 370	32 807
2 700 000	134 500	27 050	1 525	3 787	1 200	168 062	27 050	600	3 787	1 370	32 807
2 750 000	140 000	27 700	1 525	3 878	1 200	174 303	27 700	600	3 878	1 370	33 548
2 800 000	145 500	27 700	1 525	3 878	1 200	179 803	27 700	600	3 878	1 370	33 548
2 850 000	151 000	28 350	1 525	3 969	1 200	186 044	28 350	600	3 969	1 370	34 289
2 900 000	156 500	28 350	1 525	3 969	1 200	191 544	28 350	600	3 969	1 370	34 289
3 000 000	167 500	29 000	1 525	4 060	1 200	203 285	29 000	600	4 060	1 370	35 030
3 100 000	178 500	29 650	1 525	4 151	1 200	215 026	29 650	600	4 151	1 370	35 771
3 200 000	189 500	30 300	1 525	4 242	1 200	226 767	30 300	600	3 744	1 370	36 512
3 300 000	200 500	30 950	1 525	4 333	1 200	238 508	30 950	600	4 333	1 370	37 253
3 400 000	211 500	31 600	1 525	4 424	1 200	250 249	31 600	600	4 424	1 370	37 994
3 500 000	222 500	32 250	1 525	4 515	1 200	261 990	32 250	600	4 515	1 370	38 735
3 600 000	233 500	32 900	1 525	4 606	1 200	273 731	32 900	600	4 606	1 370	39 476
3 700 000	244 500	33 550	1 525	4 697	1 200	285 472	33 550	600	4 697	1 370	40 217
3 800 000	255 500	34 200	1 525	4 788	1 200	297 213	34 200	600	4 788	1 370	40 958
3 900 000	266 500	34 850	1 525	4 879	1 200	308 954	34 850	600	4 879	1 370	41 699
4 000 000	277 500	35 500	1 525	4 970	1 200	320 695	35 500	600	4 970	1 370	42 440
4 100 000	288 500	36 150	1 525	5 061	1 650	332 886	36 150	600	5 061	1 660	43 471
4 200 000	299 500	36 800	1 525	5 151	21 650	344 627	36 800	600	5 152	1 660	44 212
4 300 000	310 500	37 450	1 525	5 242	1 650	356 368	37 450	600	5 243	1 660	44 953
4 400 000	321 500	38 100	1 525	5 334	1 650	368 109	38 100	600	5 334	1 660	45 694
4 500 000	332 500	38 750	1 525	5 425	1 650	379 850	38 750	600	5 425	1 660	46 435
4 600 000	343 500	39 400	1 525	5 516	1 650	391 591	39 400	600	5 516	1 660	47 176
4 700 000	354 500	40 050	1 525	5 607	1 650	403 332	40 050	600	5 607	1 660	47 917
4 800 000	365 500	40 700	1 525	5 698	1 650	415 073	40 700	600	5 698	1 660	48 658
4 900 000	376 500	41 350	1 525	5 789	1 650	426 814	41 350	600	5 789	1 660	49 399
5 000 000	387 500	42 000	1 525	5 880	1 650	437 030	42 000	600	5 880	1 660	50 140
5 200 000	409 500	42 650	1 525	5 971	1 650	461 296	42 650	600	5 971	1 660	50 881
5 400 000	431 500	43 300	1 525	6 062	1 650	482 512	43 300	600	6 062	1 660	51 622
5 600 000	453 500	43 950	1 525	6 153	1 650	506 778	43 950	600	6 153	1 660	52 363
5 800 000	475 500	44 600	1 525	6 244	1 650	529 519	44 600	600	6 244	1 660	53 104
6 000 000	497 500	45 250	1 525	6 335	1 650	552 260	45 250	600	6 335	1 660	53 845
6 200 000	519 500	45 900	1 525	6 426	1 980	575 331	45 900	600	6 426	1 980	54 906
6 400 000	541 500	46 550	1 525	6 517	1 980	598 072	46 550	600	6 517	1 980	55 647
6 600 000	563 500	47 200	1 525	6 608	1 980	620 813	47 200	600	6 608	1 980	56 388
6 800 000	585 500	47 850	1 525	6 699	1 980	643 554	47 850	600	6 699	1 980	57 129
7 000 000	607 500	48 500	1 525	6 790	1 980	666 295	48 500	600	6 790	1 980	57 870
7 200 000	629 500	49 150	1 525	6 881	1 980	689 036	49 150	600	6 881	1 980	58 611
7 400 000	651 500	49 800	1 525	6 972	1 980	711 777	49 800	600	6 972	1 980	59 352
7 600 000	673 500	50 450	1 525	7 063	1 980	734 518	50 450	600	7 063	1 980	60 093
7 800 000	695 500	51 100	1 525	7 154	1 980	757 259	51 100	600	7 154	1 980	60 834
8 000 000	717 500	51 750	1 525	7 245	1 980	780 000	51 750	600	7 245	1 980	61 575
8 200 000	739 500	52 400	1 525	7 336	2 310	803 071	52 400	600	7 336	2 310	62 646
8 400 000	761 500	53 050	1 525	7 427	2 310	825 812	53 050	600	7 427	2 310	63 387
8 600 000	783 500	53 700	1 525	7 518	2 310	848 553	53 700	600	7 518	2 310	64 128
8 800 000	805 500	54 350	1 525	7 609	2 310	871 294	54 350	600	7 609	2 310	64 969
9 000 000	827 500	55 000	1 525	7 700	2 310	894 035	55 000	600	7 700	2 310	65 610
9 200 000	849 500	55 650	1 525	7 791	2 310	916 776	55 650	600	7 791	2 310	66 351
9 400 000	871 500	56 300	1 525	7 882	2 310	939 517	56 300	600	7 882	2 310	67 092
9 600 000	893 500	56 950	1 525	7 973	2 310	962 258	56 950	600	7 973	2 310	67 833
9 800 000	915 500	57 600	1 525	8 064	2 310	984 999	57 600	600	8 064	2 310	68 574
10 000 000	937 500	58 250	1 525	8 155	2 310	1 007 740	58 250	600	8 155	2 310	69 315

Transfer Duty Natural & Legal Person
R0.00 - R750,000.00 = (0%) Exempted
R750,000.01 - R1,250,000.00 = 3% of the value above R750 000.00
R1,250,000.01 - R1,750,000.00 = R15 000.00 + 6% of the value above R1 250 000.00

R1,750,000.01 - R2,250,000.00 = R45 000.00 + 8% of the value above R1 750 000.00
R2,250,000.01 - R10,000,000 = R85 000.00 + 11% of the value above R2 250 000.00
R10,000,000.00 upwards = R937 500.00 + 13% of the value above R10 000 000.00
Additional Costs - Rates, Clearances and Levies / Postages & Petties

Although every effort has been made to ensure the accuracy of the contents, the Engel & Völkers group accept no liability in respect of any errors contained herein.
* Figures shown are accurate at the date of printing.



	Up to 30 years		Up to 30 years		Maximum 20 years		Up to 25 years	
Loan Term	Non SBSA clients	SBSA clients	ABSAs and Non-ABSAs clients	Up to 100%	Salaried-FNB and non-FNB transactional clients	Purchase price	Non-Nedbank Clients	Nedbank Clients
	Up to R1.5m	100%	Up to R2m	Up to 100%	Up to R2.5m	≤ R2.5m	Max 100%	Max 100%
	R1.5 to R2.5m	100%	R2m - R3m	Up to 95%	100%	> R2.5m - ≤ R3m	Max 95%	Max 95%
	R2.5 to R3m	100%	Over R3m	Up to 90%	95%	> R3m - ≤ R3.5m	Max 90%	Max 90%
New Loans - Employed Clients	Higher than R3m	80%	Private Bank Clients	100%	R2.5m to R3m	> R3.5m - ≤ 5m	Max 80%	Max 80%
	Up to R1.5m	100%	Up to R3m	90%	R3m and over	> 5m	Bank to Assess	
	R1.5m to R2.5m	100%	Over R3m	90%				
	R2.5m to R3m	100%						
New Loans - Self Employed Clients	Higher than R3m	80%	ABSAs PRIVATE BANK CLIENTS: PP > R3m	Up to 95%				
	Up to R1.5m	100%	ABSAs PRIVATE BANK CLIENTS: PP < R3m	Up to 90%				
	R1.5m to R2.5m	100%	Legal Entity with 3 participants or more (existing customers) < R3m = Max 80%					
	R2.5m to R3m	100%	Legal Entity with 3 participants or more (existing customers) > R3m = Max 75%					
Building Loans	Building Packages - As per New Loans		All retail customers full time employed & self-employed		The repayable portion not to exceed 100%		Private Clients - Full time employed: Same as Ordinary loans SA Citizens living and working in SA - Full time employed	
	Vacant Land with future use amount - Refer to Vacant land LTV for land purchases; Future use Building loan LTV's as per New Loans		Purchase price < R2m = 85%. Purchase price > R2m = 75%. Purchase price over R3m = 70%.		One Account: Up to 105%.		Private Clients - Full time employed: Same as Ordinary loans SA Citizens living and working in SA - Full time employed	
Vacant Land	60 - 80%. Minimum size 120m ² . Maximum size 20 ha. Maximum loan zero 10 yrs. Access Bond: Facility can only be applied for after registration of bond and is only available to borrowers who have their monthly income deposit to a SBSA current or E-Plan account. No maximum age - to be considered on merit.		Up to 60%. Maximum size 25 hectares. Maximum loan term 30 yrs. Flexi reserve can only be applied for after registration of bond. No maximum age.		Up to 60% Max loan term: 10 yrs. age 65 yrs Minimum size 150m ² maximum size 8.5 (2 hectares for vacant land) Flexi-option. Facility can be applied for when applying for a home loan, but will only provide access to excess funds deposit.		Not considered	
	Up to R1.5m Below R2.5m Over R2.5m		All retail customers, full time employed: Purchase price < R2m = Up to 95%. Purchase price R2m - R3m = Up to 90%. Purchase price > R2m = Up to 85%. All retail customers, Self-employed Clients: Purchase price < R3m = Up to 85%. Purchase price > R3m = Up to 75%.		Direct Channels only		Branch Direct only.	
Single/joint Salary	Dream start/Jumpstart Between R3500 - R20 000		My Home Up to R20 000		Maximum loan amount based on Salary. Non-Nedbank clients are not considered.		Min R3500 Combined Income. Max gross monthly income for a single applicant is R25,000 Joint: R50,000 Income per applicant is limited to R25,000. Despite the joint income being R50,000, single gross monthly income of an applicant exceed R25,000.	
	Max 70%		Refer to New Loans - Employed Clients		Max 50%		Max 50%	
SA Citizens Working Abroad	Max 70%		Refer to New Loans - Employed Clients		Max 50%		Max 50%	
	Max 50%		Max 50% (For Temporary Residents, refer normal LTV criteria)		Max 50%		Max 80% LTV will apply in the following instances: 1. The application is a joint application and the main income earner is a South African Citizen - the temporary resident must be the co-applicant and the lower income earner. 2. The application is for a joint application for a FNB account for a joint loan application for a FNB account. 3. The temporary Resident is unemployed, no proof of living, with a bank to assess. 3000 words document.	

