LOUISE VILJOEN ATTORNEYS
Small Firm. Big Heart.

PRACTICAL CLIENT RESOURCE

Property transfer checklist

What to gather, what happens next, and the small things that can keep your transfer moving.

Start here. A property transfer has a lot of moving parts. This checklist gives you one clear place to keep track of the documents and early tasks that commonly matter. Your conveyancer may ask for something different depending on your transaction, so use it as a practical starting point rather than a universal legal list.

1 Before the transfer starts

- [ ] Keep the signed offer to purchase and any annexures together.
- [ ] Tell your conveyancer immediately if there are special conditions, deadlines or an overseas party.
- [ ] If the seller has a home loan, ask the bank about its bond-cancellation notice requirements early.
- [ ] Check municipal and, for sectional title, levy accounts for old or disputed charges.
- [ ] Let your conveyancer know if the property is held in a trust, company or deceased estate.

2 Identity, FICA and personal information

- [ ] Identity document or passport, as applicable.
- [ ] Information or documents requested to verify your residential address.
- [ ] Income-tax number and relevant SARS information.
- [ ] Marital-status details and antenuptial-contract information where relevant.
- [ ] For companies or trusts: entity, authority and beneficial-ownership information requested by the attorney.
- [ ] Be ready to explain the source of funds where required for FICA.

3 Money, bonds and clearances

- [ ] Seller: bond-cancellation notice and bank details.
- [ ] Buyer: bond approval and prompt signing of bond documents where financed.
- [ ] Municipal rates-clearance figures and payment when requested.
- [ ] Sectional title: levy statement and clearance requirements.
- [ ] Transfer-duty declaration and payment or exemption process through SARS.
- [ ] Keep proof of payments made during the transaction.

4 Signing and practical arrangements

- [ ] Check that names and identity details are consistent across the documents.
- [ ] Tell the conveyancer early if anyone will be signing outside South Africa.
- [ ] Return signed documents promptly and ask if anything is still outstanding.
- [ ] Do not make last-minute changes to finance or access-bond balances without checking how they affect the transaction.

5 Before lodgement

- [ ] FICA/customer-due-diligence requirements completed.
- [ ] Required municipal and levy clearances in place and still valid.
- [ ] Transfer-duty receipt or exemption dealt with.
- [ ] Bond cancellation and new-bond guarantees coordinated where applicable.
- [ ] All linked attorneys confirm they are ready to lodge.

A simple transfer timeline

1	2	3	4	5	6
Offer accepted	Documents + FICA	Bonds + clearances	Signing + SARS	Deeds Office	Registration

Worth doing early

SELLER	BUYER	BOTH
Query municipal issues and give bond-cancellation notice early.	Return finance and FICA documents promptly.	Tell your conveyancer about travel, signing or timing complications at the start.

Questions along the way?

I am just a phone call away, and the buck stops with me.

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General information only. Your conveyancer may request additional documents depending on the parties, transaction and applicable legal or FICA requirements.