

Questions and Answers:

What warranties or guarantees do you offer on workmanship, structure, finishes?

Under the NHBRC guidelines, the following warranties and guarantees apply:

- **Workmanship and Finishes:**
A **3-month warranty** covers any minor defects in finishes or general workmanship. These include issues such as paintwork, tiling, or minor fittings that may require adjustment after occupation.
- **Roof Leaks:**
A **1-year warranty** applies to roof leaks caused by poor workmanship or material failure.
- **Structural Integrity:**
A **5-year structural warranty** covers major structural defects that may affect the stability or safety of the home. This includes foundations, load-bearing walls, and structural frames.

What deposit is required and when must it be paid?

Overview

Item	Who Pays	When / Notes
Deposit- Bond application	Buyer	R20 000.00
Deposit - Cash	Buyer	10% of the base purchase price (plot) secured by cash. The balance of the purchase price by cash or a bank guarantee .
Optional Extras	Buyer	Any upgrades or extras to the building, as per building contract.
Monthly Levies	Buyer	R1 450.00 , payable from the transfer date of plot onward.
Municipal Rates & Taxes	Buyer	From transfer date of plot onwards
Levy Stabilisation Fund (LSF)	Buyer	Payable when you sell the property in future, 0.5% of the resale price goes to the HOA.
Interim interests	Developer	The interim interest will be serviced by the developer until completion. After final and full payment has been received occupation will be granted.
Insurance after Transfer	Buyer	Once you take ownership, you insure your own property.

Are there staged payments (e.g. on slab, roof, lock-up, handover)?

Yes. If the build is **not financed by a bank** and is a **cash transaction**, the purchaser must pay the full purchase price to the transferring attorneys, **BMH**. BMH will then pay the contractor directly according to the agreed construction stages.

If the purchase is **bond-financed**, progress payment forms will be signed beforehand and submitted directly to the bank for payment.

Stage	Work Completed	% of Building Price Due
Stage 1 – Foundation / Slab	Completion of floor slab	25 %
Stage 2 – Walls Up to Roof Height	Brickwork to wall-plate level	25 %
Stage 3 – Plaster & Lock-Up Stage	Ceilings, plasterwork, windows, external walls complete	25 %
Stage 4 – Fit-Out Stage	Cupboards and sanitary ware installed	20 %
Stage 5 – Final Completion / Handover	Final inspection and occupation certificate issued	5 % (Balance)

Total = 100 % of Construction Price

Are there incentives, discounts, or promotional offers available?

- Developer pays the attorney's fees for property transfer.
- Rental guarantee for investors through BRL properties Pty Ltd.
- **The interim interest will be serviced by the developer until completion.**
- Bond registration fees can be included in the purchase price.

Construction Timelines, Deliveries & Delays

What is the estimated completion / handover date?

- Construction must be completed within 220 days (±7 months) from start after all suspensive conditions is met. NHBRC approved, approved building plans and finances is secured.
- Handover happens once an Occupation Certificate is issued whereafter the keys are formally handed over.
- Estimate March 2027

Customization, Upgrades & Finishes

Which finishes and fixtures are standard and which are upgrades (and at what cost)?

- The Specification & Finishes Schedule (Addendum B1) lists all standard finishes.
- Any upgrades or optional extras are detailed in Addendum C1 – Contractor's Quotation, including their cost.

Source: Building Agreement Part A Clause 4 and Addendum B1 & C1

Can I make custom changes during construction? Up to what stage?

- Yes — but only if both parties agree in writing before work proceeds.
- The contractor is not obliged to accept changes.
- All extra costs must be paid in advance.
- Structural changes are not allowed.

Source: Building Agreement Part B Clause 6.3 & 6.4

Ownership, Title & Legal Aspects

What title will I receive (e.g. freehold, sectional title, bondable title)?

You receive a freehold title deed for your individual erf within Zevenbosch Estate.

Source: OTP Part B Clause 2 & Schedule B

When does ownership transfer? On completion or earlier?

- Ownership transfers when the property is registered in your name at the Deeds Office (transfer date). From that date, you become legally responsible for rates, levies, and insurance.

Source: OTP Clause 5 & Building Agreement Clause 5.10

Are there legal, registration, or transfer costs I should budget for?

- Developer pays: Transfer costs.
- Buyer pays: Bond Registration Fees (*there is an option to include this in your bond application*),
 - Municipal rates & taxes (from transfer), HOA levies and optional extras.

Source: OTP Clauses C3 & C5

Homeowners' Association / Levies / Maintenance

Will there be a Homeowners' Association (HOA)? What are its rules?

- Yes — the Zevenbosch HOA manages the estate.

What are the monthly or annual levies / maintenance fees? What do they cover?

- Monthly levy: approximately R1 450.00

Who is responsible for common areas (roads, landscaping, amenities)?

- The HOA is responsible for maintaining all common property and shared services.

Which utilities (water, electricity, sewer, internet) are provided, and who are the providers?

- Water, sewer and electricity are municipal connections installed by the developer; buyers choose their own internet providers.

Are there any restrictions, covenants, or rules (e.g. architectural guidelines, exterior paint colors, fences)?

- Yes — every erf is subject to Zevenbosch HOA architectural guidelines and conduct rules. The HOA must approve all exterior design, paint colours, and fencing.

Source: OTP Clause 9 & Building Agreement Clause 9

Financing, Loans & Insurance

Do you have preferred banks or financing partners?

- Yes – bond applications are handled through the preferred originator (Mortgage Max / Almarie Nel).
- Applications will be submitted to all banks. No restrictions.

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Handover & Move-in

Will I receive a completion certificate / occupancy permit / compliance certificates?

Yes – an Occupation Certificate from the municipality.

Plumbing certificate

Electrical Certificate

Gas Certificate

Source: Building Agreement Clause 5.5

Rates, utilities & internet — who are the providers and what's typical?

- Municipal Rates & Taxes: Charged by the local council from transfer date. Estimate R 1300.00
- Electricity & Water: Pre-paid
- Internet / Fibre: Fibre-ready

Preferred service provider:

Nicholas Georghiou

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Security

- 24h manned security
- Camera's
- Facial Recognition Access
- Electrified perimeter fence

HOA rules, pets & short-term letting

- All residents must follow the Homeowners' Association (HOA) rules.
- Rules cover pets, noise, Airbnb rentals, parking, and exterior alterations.
- Pet Friendly (on approval).
- Short-term letting (Airbnb) are not allowed.