

# Income Qualifications

Maximum Home loan calculated over a 20 Year Loan Term

Salary	Maximum	10,00%	10,25%	10,50%	10,75%	11,00%	11,25%	11,50%	11,75%
15 000	4 500	R 466 311	R 458 415	R 450 730	R 443 250	R 435 967	R 428 875	R 421 969	R 415 241
17 500	5 250	R 544 029	R 534 817	R 525 852	R 517 125	R 508 628	R 500 355	R 492 297	R 484 448
20 000	6 000	R 621 748	R 611 220	R 600 974	R 591 000	R 581 289	R 571 834	R 562 625	R 553 655
22 500	6 750	R 699 466	R 687 622	R 676 095	R 664 875	R 653 950	R 643 313	R 632 953	R 622 862
25 000	7 500	R 777 185	R 764 025	R 751 217	R 738 750	R 726 612	R 714 792	R 703 281	R 692 069
27 500	8 250	R 854 903	R 840 427	R 826 339	R 812 625	R 799 273	R 786 271	R 773 609	R 761 276
30 000	9 000	R 932 622	R 916 830	R 901 460	R 886 500	R 871 934	R 857 751	R 843 938	R 830 483
32 500	9 750	R 1 010 340	R 993 232	R 976 582	R 960 375	R 944 595	R 929 230	R 914 266	R 899 690
35 000	10 500	R 1 088 058	R 1 069 635	R 1 051 704	R 1 034 249	R 1 017 256	R 1 000 709	R 984 594	R 968 897
37 500	11 250	R 1 165 777	R 1 146 037	R 1 126 826	R 1 108 124	R 1 089 917	R 1 072 188	R 1 054 922	R 1 038 103
40 000	12 000	R 1 243 495	R 1 222 440	R 1 201 947	R 1 181 999	R 1 162 578	R 1 143 667	R 1 125 250	R 1 107 310
42 500	12 750	R 1 321 214	R 1 298 842	R 1 277 069	R 1 255 874	R 1 235 240	R 1 215 147	R 1 195 578	R 1 176 517
45 000	13 500	R 1 398 932	R 1 375 245	R 1 352 191	R 1 329 749	R 1 307 901	R 1 286 626	R 1 265 906	R 1 245 724
47 500	14 250	R 1 476 651	R 1 451 647	R 1 427 312	R 1 403 624	R 1 380 562	R 1 358 105	R 1 336 234	R 1 314 931
50 000	15 000	R 1 554 369	R 1 528 050	R 1 502 434	R 1 477 499	R 1 453 223	R 1 429 584	R 1 406 563	R 1 384 138
52 500	15 750	R 1 632 088	R 1 604 452	R 1 577 556	R 1 551 374	R 1 525 884	R 1 501 064	R 1 476 891	R 1 453 345
55 000	16 500	R 1 709 806	R 1 680 855	R 1 652 678	R 1 625 249	R 1 598 545	R 1 572 543	R 1 547 219	R 1 522 552
57 500	17 250	R 1 787 525	R 1 757 257	R 1 727 799	R 1 699 124	R 1 671 207	R 1 644 022	R 1 617 547	R 1 591 759
60 000	18 000	R 1 865 243	R 1 833 660	R 1 802 921	R 1 772 999	R 1 743 868	R 1 715 501	R 1 687 875	R 1 660 965
62 500	18 750	R 1 942 962	R 1 910 062	R 1 878 043	R 1 846 874	R 1 816 529	R 1 786 980	R 1 758 203	R 1 730 172
65 000	19 500	R 2 020 680	R 1 986 465	R 1 953 164	R 1 920 749	R 1 889 190	R 1 858 460	R 1 828 531	R 1 799 379
67 500	20 250	R 2 098 399	R 2 062 867	R 2 028 286	R 1 994 624	R 1 961 851	R 1 929 939	R 1 898 859	R 1 868 586
70 000	21 000	R 2 176 117	R 2 139 270	R 2 103 408	R 2 068 499	R 2 034 512	R 2 001 418	R 1 969 188	R 1 937 793
72 500	21 750	R 2 253 835	R 2 215 672	R 2 178 529	R 2 142 374	R 2 107 173	R 2 072 897	R 2 039 516	R 2 007 000
75 000	22 500	R 2 331 554	R 2 292 075	R 2 253 651	R 2 216 249	R 2 179 835	R 2 144 377	R 2 109 844	R 2 076 207
77 500	23 250	R 2 409 272	R 2 368 477	R 2 328 773	R 2 290 124	R 2 252 496	R 2 215 856	R 2 180 172	R 2 145 414
80 000	24 000	R 2 486 991	R 2 444 880	R 2 403 895	R 2 363 999	R 2 325 157	R 2 287 335	R 2 250 500	R 2 214 621
82 500	24 750	R 2 564 709	R 2 521 282	R 2 479 016	R 2 437 874	R 2 397 818	R 2 358 814	R 2 320 828	R 2 283 828
85 000	25 500	R 2 642 428	R 2 597 685	R 2 554 138	R 2 511 749	R 2 470 479	R 2 430 293	R 2 391 156	R 2 353 034
87 500	26 250	R 2 720 146	R 2 674 087	R 2 629 260	R 2 585 624	R 2 543 140	R 2 501 773	R 2 461 484	R 2 422 241
90 000	27 000	R 2 797 865	R 2 750 490	R 2 704 381	R 2 659 499	R 2 615 802	R 2 573 252	R 2 531 813	R 2 491 448
92 500	27 750	R 2 875 583	R 2 826 892	R 2 779 503	R 2 733 374	R 2 688 463	R 2 644 731	R 2 602 141	R 2 560 655
95 000	28 500	R 2 953 302	R 2 903 295	R 2 854 625	R 2 807 249	R 2 761 124	R 2 716 210	R 2 672 469	R 2 629 862
97 500	29 250	R 3 031 020	R 2 979 697	R 2 929 747	R 2 881 124	R 2 833 785	R 2 787 690	R 2 742 797	R 2 699 069
100 000	30 000	R 3 108 739	R 3 056 100	R 3 004 868	R 2 954 998	R 2 906 446	R 2 859 169	R 2 813 125	R 2 768 276
102 500	30 750	R 3 186 457	R 3 132 502	R 3 079 990	R 3 028 873	R 2 979 107	R 2 930 648	R 2 883 453	R 2 837 483
105 000	31 500	R 3 264 175	R 3 208 905	R 3 155 112	R 3 102 748	R 3 051 768	R 3 002 127	R 2 953 781	R 2 906 690
107 500	32 250	R 3 341 894	R 3 285 307	R 3 230 233	R 3 176 623	R 3 124 430	R 3 073 606	R 3 024 110	R 2 975 896
110 000	33 000	R 3 419 612	R 3 361 710	R 3 305 355	R 3 250 498	R 3 197 091	R 3 145 086	R 3 094 438	R 3 045 103
112 500	33 750	R 3 497 331	R 3 438 112	R 3 380 477	R 3 324 373	R 3 269 752	R 3 216 565	R 3 164 766	R 3 114 310
115 000	34 500	R 3 575 049	R 3 514 515	R 3 455 598	R 3 398 248	R 3 342 413	R 3 288 044	R 3 235 094	R 3 183 517
117 500	35 250	R 3 652 768	R 3 590 917	R 3 530 720	R 3 472 123	R 3 415 074	R 3 359 523	R 3 305 422	R 3 252 724
120 000	36 000	R 3 730 486	R 3 667 320	R 3 605 842	R 3 545 998	R 3 487 735	R 3 431 002	R 3 375 750	R 3 321 931
122 500	36 750	R 3 808 205	R 3 743 722	R 3 680 964	R 3 619 873	R 3 560 397	R 3 502 482	R 3 446 078	R 3 391 138
125 000	37 500	R 3 885 923	R 3 820 125	R 3 756 085	R 3 693 748	R 3 633 058	R 3 573 961	R 3 516 406	R 3 460 345
127 500	38 250	R 3 963 642	R 3 896 527	R 3 831 207	R 3 767 623	R 3 705 719	R 3 645 440	R 3 586 735	R 3 529 552
130 000	39 000	R 4 041 360	R 3 972 930	R 3 906 329	R 3 841 498	R 3 778 380	R 3 716 919	R 3 657 063	R 3 598 758
132 500	39 750	R 4 119 079	R 4 049 332	R 3 981 450	R 3 915 373	R 3 851 041	R 3 788 399	R 3 727 391	R 3 667 965
135 000	40 500	R 4 196 797	R 4 125 735	R 4 056 572	R 3 989 248	R 3 923 702	R 3 859 878	R 3 797 719	R 3 737 172
137 500	41 250	R 4 274 516	R 4 202 137	R 4 131 694	R 4 063 123	R 3 996 363	R 3 931 357	R 3 868 047	R 3 806 379
140 000	42 000	R 4 352 234	R 4 278 539	R 4 206 816	R 4 136 998	R 4 069 025	R 4 002 836	R 3 938 375	R 3 875 586

Please note: Should a salary amount fall between the indicated fields, it is recommended to use the lesser amount

Any existing properties registered in the name of an applicant/s will affect the affordability of any new purchase. It is important to know if the existing property will be sold /leased

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