GAIL PROPERTY HUB

GUIDANCE. KNOWLEDGE. CONFIDENCE.

PLAN
PREPARE
BUY WITH
CONFIDENCE

SOUTH AFRICAN FIRST-TIME BUYER *Checklist*

10 ESSENTIAL THINGS
TO CHECK BEFORE MAKING
AN OFFER ON A PROPERTY

A simple, practical checklist to help you avoid costly mistakes and move forward with clarity and confidence.

YOUR PROPERTY JOURNEY

Welcome

Buying your first property is exciting — but it can also feel overwhelming.

Many first-time buyers focus only on the purchase price without fully understanding the additional costs, legal processes and financial preparation involved.

This checklist was created to help you feel more informed, more prepared and more confident before making an offer on a property in South Africa.

Inside this checklist, you'll learn:

- **What financial preparation buyers often overlook**
- **The key costs to plan for before purchasing**
- **Important checks to make before signing an Offer to Purchase**

Prepared buyers make better decisions — and avoid expensive surprises later.

— Gail Property Hub

First-Time Buyer Checklist

Financial Preparation

☐ I understand what monthly repayment I can comfortably afford

☐ I have considered the additional upfront costs involved in purchasing property

☐ I have budgeted for transfer and bond-related costs

☐ I have allowed for monthly costs such as rates, levies and utilities

☐ I have a financial buffer for moving and unexpected expenses

Bond & Financing Readiness

☐ I have checked my credit profile and financial readiness

☐ I have obtained bond pre-approval or spoken to a bond originator

☐ I have gathered the supporting documents required for a bond application

Property Checks

☐ I have researched the area and recent property prices

☐ I understand the levies, rates and monthly running costs of the property

☐ I have inspected the property carefully for defects or maintenance concerns

☐ I have considered security, lifestyle and long-term resale potential

Before Making An Offer

☐ I understand the Offer to Purchase process

☐ I am comfortable with both the purchase price and monthly affordability

☐ I feel financially and practically prepared to move forward confidently

Final Thought

Prepared buyers make stronger decisions.

Taking the time to understand the process before signing an offer can reduce stress, avoid costly mistakes and help you buy with greater confidence.

Need More Guidance?

Buying property is one of the biggest financial decisions most people will ever make — and understanding the process properly can save you thousands in unnecessary stress and costly mistakes.

If you want a deeper step-by-step breakdown of the South African property buying process, the next step is:

The First-Time Property Buyer's Survival Guide (Joburg 2026)

Inside the full guide, you'll learn:

- The REAL costs involved when buying property
- Transfer and bond registration costs explained simply
- Common first-time buyer mistakes to avoid
- How the buying process works from start to registration
- Financial preparation tips before making an offer
- What documents you'll need for bond approval
- Practical insights to help you buy with confidence

👉 Download the full guide here

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For practical property guidance, buyer tips and educational content designed to help South Africans make smarter property decisions.

Prepared buyers make confident buyers.