



transact

Money In/Money Out notification

| | |
|----------------|------|
| In-app message | FREE |
| SMS Update | 0.40 |

Send payment notification

| | |
|-------|------|
| Email | FREE |
| SMS | 0.40 |

Send account details

| | |
|-------|------|
| Email | FREE |
| SMS | 0.40 |

Deposits

| | |
|--|----------------|
| Cash for loan repayment | FREE |
| Notes (cash-accepting ATM) | R1.30 per R100 |
| Notes (branch) | R3.50 per R100 |
| Coins (branch/coin deposit machine) | R5.00 per R100 |
| Incoming international payment up to R1 000 in rand or foreign currency ^{4,5} | 50.00 |
| Incoming international payment over R1 000 in rand or foreign currency ^{4,5} | 150.00 |
| Exchange Control Application fee ^{4,5} | 1 020.00 |

Disputed transactions

| | |
|---|--------|
| Disputed debit order: last 40 days (app) | 5.00 |
| Disputed debit order: last 40 days (branch) | 45.00 |
| Disputed debit order: after 40 days (branch) | 80.00 |
| Disputed DebiCheck: last 12 months (branch) | 45.00 |
| Reversal of payment request to Capitec account (last 40 days) | 7.00 |
| Reversal of payment request to other bank account (last 40 days) | 160.00 |
| Local/international card machine/online/scan to pay/telephone purchase (unsuccessful dispute, last 60 days) ¹⁰ | 80.00 |

Other

| | |
|---|------|
| Fix savings account (app/Internet/branch) | FREE |
| Card limit update (app/Internet) | FREE |
| Card limit update (branch) ² | 8.00 |
| Mastercard [®] processing fee for international transactions ¹³ | 3.00 |
| Debit order | 3.50 |
| Returned debit order: DebiCheck/EDO (insufficient funds) | FREE |
| Returned debit order: EFT (insufficient funds) | 7.00 |
| Close account (branch) | 8.00 |

R0

- Local card purchase¹³

R1

- Digital payment

R7.50

- Per R1 000 cash at our ATMs
- Immediate payment to other banks
- Send cash (R40 – R1 000)

¹ Your service provider will charge a fee for network access

² Includes Client Care Centre transactions

³ Limited to travel-related transactions in terms of Section B16 of the Exchange Control Rulings of the South African Reserve Bank

⁴ Fixed fee means it does not increase as the value of the transaction increases

⁵ See our website for more info on foreign exchange services

⁶ Supplementary cards cannot be used internationally

⁷ Card-not-present transactions limited to R50 000 per international transaction, up to your daily limit, in terms of Section B16 of the Exchange Control Rulings of the South African Reserve Bank

⁸ See our website for more info on direct currency conversion

⁹ An early release Capitec ATM transfer can only be done from a multiple deposit fixed-term or tax-free savings account with a balance of less than R10 000

¹⁰ Get cash from any international ATM and purchase at any international card machine with the Mastercard[®] logo

¹¹ Remote banking app limits for sending cash: R3 000 per transaction, R5 000 per day, R24 990 per month

¹² Mobile banking (*120*3279#) limits for sending cash: R1 000 per transaction, R1 000 per day, R24 990 per month

¹³ A R3 processing (authorisation/clearing) fee will be charged for international transactions switched by Mastercard[®], for both successful and unsuccessful transactions, whether the transaction was initiated cross-border from outside South Africa or locally from within South Africa

#SimplifyBanking #LiveBetter



Capitec Bank



CapitecBankSA



capitecbank



Capitec Bank

capitecbank.co.za

0860 10 20 43



Conditions apply. Fees include VAT.

All information correct at time of going to print, 28/01/2021, and subject to change. Capitec Bank Limited is an authorised financial services provider (FSP46669) and registered credit provider (NCRCP13). Capitec Bank Limited Reg. No.: 1980/003695/06

Know what you get, know what you pay

(R)

Valid from
1 March 2021

Monthly administration fee

| | |
|---|-------|
| Global One (minimum account balance of R25 in main savings account) | 5.00 |
| Credit card | 40.00 |

Choose the best way to transact

| | App/ Internet | *120*3279# ¹ | Card | Virtual Card | Branch ² |
|---|------------------|-------------------------|------------------|--------------|---------------------|
| Access | | | | | |
| Activation/monthly subscription | FREE | FREE | FREE | FREE | - |
| Purchases | | | | | |
| Purchase at local/international Mastercard® card machine ^{3,6,8,10,13} | - | - | FREE | - | - |
| Purchase online/scan to pay/telephone ^{3,6,7,8,13} | - | - | FREE | FREE | - |
| Airtime/data/SMS bundles/electricity | 0.50 | 0.50 | FREE | FREE | - |
| Airtime (other bank ATM) | - | - | 7.00 | - | - |
| Transfers/payments | | | | | |
| Transfer between own accounts | FREE | FREE | FREE (ATM) | - | FREE |
| Early release: fixed-term savings ⁹ | - | - | 7.00 (ATM) | - | - |
| Early release: tax-free savings ⁹ | - | - | 7.00 (ATM) | - | 300.00 |
| Payment to Capitec client (with verified cellphone number) | 1.00 | 1.00 | - | - | - |
| Payment received from MoneySend | - | - | 1.00 | 1.00 | - |
| Payment to other bank/Capitec account | 1.00 | - | - | - | 8.00 |
| Immediate payment to other bank | 7.50 | - | - | - | - |
| Send cash (R40 – R1 000) ^{11,12} | 7.50 (APP) | 7.50 | - | - | - |
| Send cash (R1 010 – R3 000) ^{11,12} | 15.00 (APP) | - | - | - | - |
| Stop orders | | | | | |
| Add, amend or cancel recurring payment (stop order) | FREE | - | - | - | 8.00 |
| Recurring payment (to own account) | FREE | - | - | - | FREE |
| Recurring payment (stop order) | 1.00 | - | - | - | 1.00 |
| Manage debit orders | | | | | |
| DebiCheck authentication | 1.00 | 1.00 | FREE | - | 8.00 |
| Printed DebiCheck list | - | - | - | - | 8.00 |
| Stop debit order | 8.00 | - | - | - | 8.00 |
| Cash withdrawals | | | | | |
| PnP/Shoprite/Checkers/Boxer tillpoint ⁴ | - | - | 1.60 | - | - |
| Capitec ATM | - | - | R7.50 per R1 000 | - | - |
| Other bank ATM | - | - | R9.75 per R1 000 | - | - |
| International Mastercard® ATM ^{3,4,6,8,10,13} | - | - | 70.00 | - | - |
| International Mastercard® card machine ^{3,4,6,8,10,13} | - | - | 8.50 | - | - |
| Statements (1 – 3 months) | | | | | |
| Main savings account | FREE | FREE | 3.00 (ATM/SST) | - | 12.00 |
| Flexible savings/tax-free savings | FREE | FREE | 3.00 (ATM/SST) | - | 12.00 |
| Fixed-term savings/tax-free savings | FREE | - | FREE (ATM/SST) | - | FREE |
| Credit card statement (first statement free) | FREE | FREE | - | - | 12.00 |
| Credit card transaction history | FREE | - | 3.00 (ATM/SST) | - | 12.00 |
| Balance enquiries | | | | | |
| Capitec | FREE | FREE | FREE | - | FREE |
| Other bank/international Mastercard® card machine ^{6,10,13} | - | - | 0.40 | - | - |
| Other bank/international Mastercard® ATM ^{6,10,13} | - | - | 7.00 | - | - |
| Declined transactions (insufficient funds, exceeds card limit) | | | | | |
| Capitec card machine | - | - | FREE | - | - |
| Other bank/international Mastercard® card machine/online/ scan to pay/telephone ^{6,10,13} | - | - | 0.40 | 0.40 | - |
| Capitec ATM | - | - | FREE | - | - |
| Other bank/international Mastercard® ATM ^{6,10,13} | - | - | 7.00 | - | - |
| Security | | | | | |
| Stop lost/stolen card | FREE | FREE | - | - | FREE |
| PIN change | FREE | FREE | FREE (ATM) | - | FREE |
| PIN reset | - | - | - | - | 8.00 |
| Replacement/supplementary card | - | - | - | - | 70.00 |
| Internet banking token on keyring/replacement token on keyring | - | - | - | - | 110.00 |

Bank better using our app :

- Scan to pay with your phone
- Use your virtual card to purchase online
- Send cash to friends and family

R0

- Shop online or pay with your card worldwide¹³
- Transfer money between your accounts
- Email statements from our app, Internet banking or *120*3279#
- Email your account details from our app or *120*3279#

R1

- Digital payment on our app, Internet banking or *120*3279#

R1.60

- Cash withdrawal at tills

R3.50

- Debit order

R7.50

- Per R1 000 cash at our ATMs
- Immediate payment to other banks
- Send cash (R40 – R1 000)

R8

- Payment or transfer in branch

R9.75 per R1 000

- Cash withdrawal at any other ATM in South Africa