

2023 fees

transact

Free digital payments

- Online card purchases
- Scan to pay
- Pay me
- Apple Pay
- Samsung Pay
- Google Pay

**BEST
DIGITAL
BANK** IN SA
2022 SITEisfaction® Report

**BEST
LOYALTY
PROGRAMME** IN SA
Financial Services | 2022 Loyalty Awards



CAPITEC

Monthly administration fee

(R)

Global One (minimum account balance of R30 in main savings account)	7.00
Credit card	50.00

Choose the best way to transact	Digital		Card	Branch
	App/Internet	*120*3279# ¹		
Purchases				
Purchase at local/international Mastercard® card machine ^{3,6,8,10,13}	-	-	FREE	-
Purchase online/scan to pay/telephone/Apple Pay/Samsung Pay/Google Pay ^{3,6,7,8,13}	-	-	FREE	-
International processing fee ¹³	-	-	2.00	-
Airtime/data/SMS bundles/electricity	0.50	0.50	FREE	-
Airtime (other bank ATM)	-	-	8.00	-
Pay bills/vouchers/LOTTO	1.00	1.00	-	-
Capitec Pay	1.00	-	-	-
Transfers/payments				
Transfer between own accounts	FREE	FREE	FREE (ATM)	FREE
Early release: fixed-term savings ⁹	-	-	9.50 (ATM)	-
Early release: tax-free savings ⁹	-	-	9.50 (ATM)	300.00
Payment to Capitec client (with verified cellphone number)	1.00	1.00	5.00 (SST)	-
Payment to Capitec client (with account number)	1.00	-	5.00 (SST)	10.00
Payment received from Mastercard® MoneySend	-	-	1.00	-
Payment to other bank	2.00	-	5.00 (SST)	10.00
Immediate payment to other bank	7.50	-	7.50 (SST)	-
Send cash (R40 – R1 000) ^{11,12}	9.50 (APP)	9.50	-	-
Send cash (R1 010 – R3 000) ^{11,12}	16.00 (APP)	-	-	-
Stop orders				
Add, amend or cancel recurring payment (stop order)	FREE	-	5.00 (SST)	10.00
Recurring payment (to own account)	FREE	-	FREE (SST)	FREE
Recurring payment (stop order) to other Capitec account	1.00	-	1.00 (SST)	1.00
Recurring payment (stop order) to other bank	2.00	-	2.00 (SST)	2.00
Manage debit orders				
DebiCheck authentication	1.00	1.00	5.00 (SST)	10.00
Printed DebiCheck list	-	-	-	10.00
Stop debit order	10.00	-	10.00 (SST)	10.00
Cash withdrawals				
PnP/Shoprite/Checkers/Boxer tillpoint ⁴	-	-	1.75	-
Capitec ATM	-	-	9.50 per 1 000.00	-
Local other bank ATM	-	-	10.50 per 1 000.00	-
International Mastercard® ATM ^{3,4,6,8,10}	-	-	80.00	-
International Mastercard® card machine ^{3,4,6,8,10}	-	-	9.00	-
Statements (1 – 3 months)				
Main savings account	FREE	FREE	4.00 (ATM/SST)	16.00
Flexible savings/tax-free savings	FREE	FREE	4.00 (ATM/SST)	16.00
Fixed-term savings/tax-free savings	FREE	-	FREE (ATM/SST)	FREE
Credit card statement (first statement free)	FREE	FREE	-	16.00
Credit card transaction history	FREE	-	4.00 (ATM/SST)	16.00
Balance enquiries				
Capitec	FREE	FREE	FREE	FREE
Local other bank card machine	-	-	0.40	-
International Mastercard® card machine ^{5,10}	-	-	3.00	-
Local other bank ATM	-	-	8.00	-
International Mastercard® ATM ^{5,10}	-	-	9.00	-
Declined transactions (insufficient funds, exceeds card limit)				
Capitec card machine/Capitec ATM	-	-	FREE	-
Local other bank card machine/online/scan to pay/telephone	-	-	0.40	-
International Mastercard® card machine/online/scan to pay/telephone ^{6,10}	-	-	3.00	-
Local other bank ATM	-	-	8.00	-
International Mastercard® ATM ^{6,10}	-	-	11.00	-
Security				
Stop lost/stolen card	FREE	FREE	FREE (SST)	FREE
Replacement/supplementary card	-	-	-	70.00
PIN change	FREE	FREE	FREE (ATM)	FREE
PIN reset	-	-	-	10.00
Internet banking token on keyring/replacement token on keyring	-	-	-	120.00

Valid from 1 March 2023

know what you get, know what you pay

GlobalOne

R7

One monthly admin fee for all savings accounts

NEW

digital solutions

- Capitec Connect
- Capitec Pay
- Pay Bills
- Vouchers
- LOTTO
- Apple Pay
- Samsung Pay
- Google Pay

FREE

digital transactions

- In-app Money In/ Money Out notifications
- Transfer between own accounts
- Statements
- Change PIN
- Lost/stolen card
- Proof of account

self service in branch (SST)

 get documents

 stop card

 debit orders

 pay someone

 update limits

 unlock fixed-term savings

Money In/Money Out notifications

	(R)
In-app	FREE
SMS	0.30

Send payment notifications

Email	FREE
SMS	0.30

Send account details

Email	FREE
SMS	0.30

Deposits

Cash for loan repayment	FREE
Notes (cash-accepting ATM)	1.40 per 100.00
Notes (branch)	4.00 per 100.00
Coins (branch/coin deposit machine)	15.00 per 100.00
Incoming international payment in rand or foreign currency ^{4,5}	50.00
Exchange Control Application fee ^{4,5}	1 000.00

Card delivery

Card delivery	FREE
Cancellation of card delivery	150.00

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 processing (authorisation/clearing) fee will be charged for successful international transactions, whether the transaction was initiated cross-border from outside South Africa or locally from within South Africa. This includes the account status enquiry when an international merchant loads your card for payments



Disputed transactions

	(R)
Disputed debit order: last 40 days (app)	5.00
Disputed debit order: last 40 days (branch)	50.00
Disputed debit order: last 40 days (SST)	25.00
Disputed debit order: after 40 days (branch)	80.00
Disputed debit order: after 40 days (SST)	40.00
Disputed DebiCheck: last 12 months (branch)	50.00
Disputed DebiCheck: last 12 months (SST)	25.00
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)	80.00

Other

Fix savings account (app/internet/branch)	FREE
Card limit update (app/internet)	FREE
Card limit update (branch) ²	10.00
Card limit update (SST)	5.00
Debit order	3.50
Returned debit order: DebiCheck (insufficient funds)	FREE
Returned debit order: EFT (insufficient funds)	7.00
Close account (branch)	10.00

#SimplifyBanking #LiveBetter



capitecbank.co.za



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Conditions apply. Fees include VAT.

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