

Save and invest

Meet your savings and investments goals, big or small

Taking the next big step or saving for a rainy day? Our business savings products and services can help ensure that you meet your savings and investments goals.

Visit our website for the latest interest rates.

Credit

Credit options to keep growing your business

Financing your business doesn't have to cost an arm and a leg or take forever. We offer flexible and affordable credit options.

- Overdraft
- Medium term loan
- Merchant loan
- Property finance
- Vehicle and asset finance
- Credit card

Merchant services

Buy our affordable card machines depending on your business needs

Our card machines can be linked to your transactional business account, which means you receive same-day settlement for all Visa and Mastercard® card transactions.

Foreign exchange

Make and receive international payments

Leave all your forex requirements in our hands. Our easy and affordable forex products and services include sending and receiving international SWIFT payments, as well as professional advice from our experienced Treasury team.

Franchising solutions

Invest in a franchise business with confidence

Taking on a franchise? Our specialist franchise team can help you with an integrated lending package, based on the specific industry sector and brand you're joining.

Payment services

Manage all electronic payments and collections

Our innovative systems are secure, cost-effective and save you time when processing and managing electronic payments and collections through the South African banking system.

Rental finance

Get cutting-edge technology, without paying upfront

We offer a range of rental finance products and services with flexible rental periods between 24 – 60 months which include office automation, telecommunication products, security surveillance, medical equipment, construction equipment and computer equipment.

Monthly administration fee (R)

Global Biz	
Transactional account	50.00
Credit card	50.00

Choose the best way to transact (R)

Purchases	Fees
Any South African card machine	FREE
International card machine (2% of purchase amount, maximum fee of R200)*	*2%
Payments	
Transfer between own accounts	FREE
To Capitec client (it's immediate)	1.00
Payment to other bank	2.00
Immediate payment to other bank	6.50
Deposits	
Notes (cash-accepting ATM)	1.20 per 100.00
Cash withdrawals	
PnP/Shoprite/Checkers/Boxer tillpoint	2.00
All ATMs (any South African bank)	10.00 per 1 000.00
Debit orders	
Debit order	3.50
Balance enquiries	
Capitec	FREE
Other South African bank ATM	9.00
Notifications	
SMS	0.35

#BetterNeverRests

capitecbank.co.za 0860 30 92 50 067 418 9565

Conditions apply. Fees include VAT.

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Our 2024 fees better value for your business



At Capitec Business, we believe in better business banking.

Better means one solution for small and big businesses that's easy to use and transparent – at the most affordable price.

It's where everyone gets access to a Relationship Banker. Because you're not just a client, you're our priority.

Let's get down to business.



GlobalBiz R50.00

One monthly admin fee for transactional account

Free card payments



Transfers to other banks for R2



Debit orders for R3.50



Capitec to Capitec transfers for R1



Immediate Payments for R6.50

Introducing Global Biz, our transactional business account that allows you to transact, save, insure and gives you access to credit when you need it.

Simplify your banking

Top 3 reasons to bank with us:

- Simple and easy to bank online and on our app
- Save with our low fees and earn high interest on your savings
- Access to a Relationship Banker

Open a business account

It's easy to open an account:

- Visit [capitecbank.co.za](https://www.capitecbank.co.za)
- Call us on **0860 30 92 50**
- Scan the QR code



Digital banking

Have complete control with access to exactly what you need, when you need it on our online banking platform and app.

This includes:

- Access to real-time payments, batch payments and payroll processing
- Integration with accounting software platforms
- Granting user access and permissions
- Authorisation flows and controls
- Audit trails to give you peace of mind

 Let's chat

Use our live virtual chat option on online banking to get assistance anywhere, anytime.

You can also enjoy exclusive access to our Relationship Suite where a Relationship Banker will provide you with personalised service and support for all your business needs.

Relationship Suite: **0860 30 92 50**

Client enquiries: **BusinessBanking@capitecbank.co.za**