

## Know what you get

One monthly administration fee	5.00
Minimum account balance	25.00

## Choose the best way to transact



### Access

Activation/Monthly subscription	FREE	FREE	FREE	•
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### Security

Token on cellphone	•	•	FREE	•
Token on keyring (Internet)	•	•	60.00	•
Replacement token on keyring	•	•	60.00	•
Replacement/Supplementary card	40.00	•	•	•
PIN change	FREE (ATM)	FREE	FREE	FREE
PIN reset	•	•	•	3.20

### Transfers/Payments/Purchases

Add, amend or cancel recurring payment (stop order)	•	•	1.50	4.25
Recurring payment (stop order)	•	•	1.50	3.20
Debit order	•	•	•	3.20
Returned debit order	•	•	•	4.25
Transfer to own account	FREE (ATM)	FREE	FREE	FREE
Early release (fixed-term savings) (Capitec Bank ATM) <sup>10</sup>	•	•	•	3.20
Payment to other Capitec Bank/bank account	3.20	•	1.50	3.20
Payment to Capitec Bank client (with verified cellphone number)	•	1.50	•	•
Purchase at local/international <sup>6, 8, 9</sup> card machine <sup>9, 6, 8, 9</sup>	FREE	•	•	•
Purchase online/telephone/mail <sup>6, 7</sup>	FREE	•	•	•
Airtime/Electricity	FREE	FREE	FREE (App)	•
Airtime (other bank ATM)	1.00	•	•	•

### Cash Withdrawals (fixed fees<sup>4</sup>)

PnP/Shoprite/Checkers/Boxer tillpoint	1.05	•	•	•
Capitec Bank ATM	4.60	•	•	•
Other bank ATM	7.30	•	•	•
International card machine <sup>3, 6, 8, 9</sup>	5.30	•	•	•
International ATM <sup>3, 6, 8, 9</sup>	40.00	•	•	•

### Balance Enquiries

Capitec Bank	FREE	FREE	FREE	FREE
Local card machine	0.40	•	•	•
Other bank ATM	4.25	•	•	•
International ATM/card machine <sup>6</sup>	5.30	•	•	•

### Statements

Transaction/Savings account	•	•	FREE	3.50
Flexible savings account	•	•	FREE	3.50
Fixed-term savings account	•	•	FREE	FREE

### Declined Transactions (insufficient funds)

Card machine purchase	FREE	•	•	•
Capitec Bank ATM	FREE	•	•	•
Other bank ATM	4.25	•	•	•
International ATM/card machine <sup>6</sup>	5.30	•	•	•

## Know what you pay (R)

## Know what you get

### Notifications

Registration	FREE
Email/SMS (transactions and balances)	0.40
Fax	1.50

### Deposits

Salary cheque	FREE
Non-salary cheque	16.00
Cash for loan repayment	FREE
Notes (cash-accepting ATM)	55c per R100
Coins (cash-accepting ATM)	R1.15 per R100
Notes/Coins (branch)	R1.15 per R100
Special clearance cheque	75.00
Returned cheque deposit	95.00
Incoming international payment in rand (fixed fee) <sup>3</sup>	80.00
Incoming international payment in foreign currency <sup>5</sup>	80.00

### Disputed Transactions

Reversed debit order on request (last 40 days)	20.00
Reversed debit order on request (after 40 days)	25.00
Late recall of transfer to Capitec Bank account	4.25
Late recall of transfer to other bank account	95.00
Local card machine purchase	45.00
International card machine purchase	105.00

### Other

Card limit change	3.20
Close account	4.25

- <sup>1</sup> Your service provider will charge a fee for network access
- <sup>2</sup> Excludes Client Care Centre transactions
- <sup>3</sup> Limited to travel-related transactions in terms of Section B16 of the Exchange Control Rulings of the South African Reserve Bank
- <sup>4</sup> Fixed fee means it does not increase as the value of the transaction increases
- <sup>5</sup> See our website for more info on foreign exchange services
- <sup>6</sup> Supplementary cards can't be used internationally
- <sup>7</sup> Limited to R20 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
- <sup>8</sup> MasterCard may charge a 0.2% currency conversion fee
- <sup>9</sup> See our website for more info on direct currency conversion
- <sup>10</sup> An early release ATM transfer can only be done from a multiple deposit fixed-term savings account with a balance of less than R10 000

## Get Global One

Visit a Capitec Bank branch with these documents (see Fica flyer for details):

- Identification document
- Original proof of residential address (e.g. municipal rates and taxes account in your name with your street address, not older than 3 months)



## More info

Call our 24hr Client Care Centre on 0860 10 20 43 or visit us.

[capitecbank.co.za](http://capitecbank.co.za)

Fees include VAT.

All information correct at time of going to print, 27/10/2014, and subject to change.  
A registered credit provider. NCR Reg. No.: NCRCP13  
Capitec Bank Limited Reg. No.: 1980/003695/06

# transact

card  
cellphone  
internet



**CAPITEC BANK**

Simplicity is the ultimate sophistication



### card purchases

Pay for anything from a coffee to your overseas holiday – zero fees



### cellphone app / \*120\*3279#

Get the easiest banking anywhere, anytime. Secure access to your money 24/7



### internet

[www.capitecbank.co.za](http://www.capitecbank.co.za)

Simplified banking when it suits you. Free access at home, in the office or on the go

#### cashless

#### cash

**R0**

for all card purchases



use at card machines



shop online



order by telephone/mail

**R1<sup>05</sup>**

at tills  
*PhP, Shoprite, Checkers or Boxer*

**R4<sup>60</sup>**

at our ATMs  
*fixed fee*

**R7<sup>30</sup>**

at other bank ATMs  
*fixed fee*



Choose daily card limits up to:

**R50 000**

card machine, online shopping and telephone/mail order purchases

**R5 000**

cash withdrawals

- Increase temporary limits at any branch:
  - Card machine purchases, online shopping and telephone/mail orders up to R120 000 for 3 days
  - Cash withdrawals up to R24 999 for 3 days
- International online/telephone/mail orders limited to R20 000 per transaction up to a daily limit that you choose

- Your first card is free; a replacement card is R40
- Get a supplementary card for a family member or friend for R40
- Chip and PIN-protected, and extra security with MasterCard® SecureCode™ when shopping online at participating merchants



#### app

#### \*120\*3279#

**R0**

for all this



buy airtime



view account balances



view transaction history



do transfers to own accounts



do multi loan withdrawals



buy/view last electricity token

**R1<sup>50</sup>**

for all this



pay people and accounts

Choose your beneficiary type for easier payments:

- Your own
- Capitec-registered (e.g. Telkom, municipality)
- Credit card



add recurring payments (stop orders) and transfers



add future-dated payments (stop orders) and transfers

No need to draw cash or remember monthly payments

**R0**

for all this



buy airtime



view account balances



do transfers to own accounts



do multi loan withdrawals



buy/view last electricity token

**no airtime?**  
Dial \*130\*3279# free. Network rates apply

transaction info sms update

SMS 40c each

Money in & out

- Notifications 24hrs a day
- Transactions above R100

free registration

#### own accounts

#### other accounts

**R0**

for all this



do transfers to own accounts and multi loan withdrawals



get statements and tax interest certificates



register for sms update



update your transaction limits

**R1<sup>50</sup>**

for all this



pay people and accounts

Choose your beneficiary type for easier payments:

- Your own
- Capitec-registered (e.g. Telkom, municipality)
- Credit card



add recurring payments (stop orders) and transfers



add future-dated payments (stop orders) and transfers

No need to draw cash or remember monthly payments

Your money is kept safe with a:

- username
- Remote PIN or token password

The cellphone app sends and receives confirmation messages during your Internet sessions for identification and transaction approvals. If you cannot use the app, use the token on keyring to generate passwords (to keep your accounts/money secure). Keep the token in a safe place.



capitec remote banking



or token on a keyring

secure access Remote PIN



secure access Mobile Banking PIN