

## Rates and fees

Note that our interest rates on savings change according to market conditions. Get the latest figures in the following ways:

- Visit our website (capitecbank.co.za).
- Call our Client Care Centre.
- Speak to a service consultant.

## Open a Global One today

Opening a Global One is easy and almost paperless.

Visit your nearest Capitec Bank branch with the following:

- 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).
- Latest salary slip (for credit applications).
- 3-month bank statement (for credit applications).

## Account security

- Your money is safe in a Global One facility. Your card is protected by a PIN, and your Global One is protected by fingerprint biometrics and photo identification for safe transacting in our branches.
- We will never ask you for your sensitive personal or account information by telephone, fax, SMS, email or any other form of electronic communication. Do not reply if you get such requests.

## SMS Update

Get transaction notifications by SMS.

- Get notifications for money in, money out or both.
- Choose your preferred notification times.
- Choose your notification limits.

## More info

- Call our 24hr Client Care Centre on **0860 10 20 43** or visit us.
- See our Fica brochure for details on the documents needed to open your Global One.
- Tip-offs Anonymous 0800 00 48 36.

Note that a Capitec Bank savings account and Daily Savings Account refer to the same account. All information correct at time of going to print, 08/11/2011. A registered credit provider. NCR Reg. No.: NCRCP13 Capitec Bank Limited Reg. No.: 1980/003695/06



# no fee increase for 2011

Open a Global One facility, deposit your salary and get lower bank costs.

## Compare your typical monthly bank costs

Transactions	Number of transactions	Traditional bank	Capitec Bank	YOU SAVE
Cash withdrawals (own ATM, average R1 000)	2	33.00	7.50	25.50
Cash withdrawals (other ATM, average R450)	1	11.25	7.00	4.25
Balance enquiries (own ATM)	7	FREE	FREE	FREE
Statements (branch)	1	4.50	2.75	1.75
Interaccount payments (Capitec Bank accounts/Other bank accounts)	2	40.00	5.50	34.50
Monthly administration fee	1	10.00	4.50	5.50
Debit card purchases	6	12.00	FREE	12.00
Debit orders (normal)	2	17.00	5.50	11.50
<b>Total per month</b>	<b>22</b>	<b>127.75</b>	<b>32.75</b>	<b>95.00</b>
<b>Total per year</b>	<b>264</b>	<b>1 533.00</b>	<b>393.00</b>	<b>1 140.00</b>

- According to [www.thinkmoney.co.za](http://www.thinkmoney.co.za), the Global One facility is the best alternative to the 4 traditional banks.
- The table above indicates the number of transactions based on the average usage by R10 000 per month earner according to ThinkMoney.
- According to ThinkMoney the average interest of R186 per year earned on the Capitec Daily Savings Account will bring the real banking cost down to R231 per year.

## Transaction fees

With Global One, all fees are fixed per transaction and there's no hidden costs. Know what you get, know what you pay.

### Debit card purchases

Local debit card purchase	FREE
International debit card purchase**	FREE

### Cash withdrawals (fixed fee\*)

Pick n Pay or Boxer tillpoint	1.00
Shoprite, Checkers or Pep tillpoint with purchase (cashback)	1.00
Capitec Bank ATM	3.75
Other bank ATM	7.00

### Deposits

Cash	75c per R100
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### Interaccount transfers (Capitec Bank cashiers and ATMs)

Own linked accounts	FREE
Other Capitec Bank accounts	2.75
Other bank accounts	2.75

### Other

Statement	2.75
Monthly administration	4.50
Create, update or cancel stop order (in branch)	3.75
Stop order	2.75
Debit order (normal)	2.75
Debit order (early: NAEDO/AEDO)	4.50
Returned debit order (normal)/stop order	3.75
Returned debit order (early: NAEDO/AEDO)	NIL
Non-salary cheque deposit	3.75
Replacement/Supplementary card	30.00

Fees include VAT. Pricing correct at time of publication and subject to change.

\* Fixed fee means it does not increase as the value of the transaction increases.

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



# Global One one solution, one card

transactions. savings. credit.



**CAPITEC**  
BANK

Simplicity is the ultimate sophistication



# one solution

=

# 1

## transactions

+

# 2

## savings

+

# 3

## credit

### Global One benefits

- 1** Get lower, transparent bank costs.
- 2** Earn higher interest on savings.
- 3** Get the easiest access to the best-priced credit.
- 4** Free Internet Banking access.
- 5** Cellphone services for convenient account information.

### Take control of your money management

- One facility for transactions, savings and credit.
- One card gives you access to all accounts.
- Paperless banking means you never fill in forms.
- Transparent pricing means you know exactly what fees you are paying.
- You get what you want immediately.
- Card, PIN, fingerprint biometrics and photo identification for safe branch banking.
- Account access with your card at any other bank's ATM.
- More than 480 branches nationwide.
- 24hr Client Care Centre for account information and support.

know what you get  
know what you pay

#### Daily Savings Account

All clients get a Daily Savings Account which is a transaction and savings account in one. It is your main account, and gives you access to our other saving and credit options.

- Earn the highest interest available on daily savings balances.
- Get lower, transparent bank costs.
- Register for SMS Update to get the latest account info.

#### SMS Balance Enquiry

Confirm your Daily Savings Account balance any time. SMS us and we will reply with your account balance and available funds.

#### Swipe your Global One card for the following transactions

- Debit card purchases at zero transaction fees.
- Pay accounts at retailers at zero transaction fees.
- Pay for petrol at zero transaction fees.
- Draw cash with your purchases at Pick n Pay, Shoprite, Checkers, Pep and Boxer for R1.
- ATM withdrawal fee fixed regardless of the amount drawn.
- Money transfers.
- Stop orders and debit orders.

#### Internet Banking

Free account access any time or place at low, transparent fees. Visit your nearest branch to register. Security token issued free of charge during registration.

#### Cellphone Services

Simplify your banking today. Visit your nearest branch and register your cellphone.

#### Savings Plan

Once you have opened a Daily Savings Account you can create your own Savings Plan according to your specific needs.

- Choose your deposit amount/s and the frequency of your deposit/s.
- Open up to 4 Savings Plans, including Fixed Term Savings Plan/s.
- Personalise your plan/s with a unique name.
- Access the plan/s via the Internet or Capitec Bank ATMs only.

#### Fixed Term Savings Plan

Once you have created a Savings Plan you can fix the term so you earn even more interest and achieve your goals sooner.

- Choose multiple deposits or one lump sum deposit:
  - Multiple deposits: 6 – 24 month term up to a maximum investment of R1 million.
  - Lump sum deposit: 6 – 60 month term up to a maximum investment of R5 million. Minimum of R10 000 required.
- Interest rate fixed for the full term of your plan.
- Reinvest the interest earned or transfer it to any of your Savings Plan/s or your Daily Savings Account.
- Money available on the agreed maturity date.

#### Personal loan

Get cash when you need it.

- Approved in minutes and the cash is available immediately.
- Free retrenchment and death cover.
- All loans comply with the National Credit Act, No. 34 of 2005.
- If you become over-indebted, please speak to a service consultant as soon as possible.

#### Retrenchment and death cover

We will settle your full outstanding loan amount free of charge.

- For all loans 6 months and longer.
- If you're retrenched when your loan is less than 3 months old, we cover 50% of the outstanding loan amount.

#### Multi Loan

A monthly loan that can be used for financial emergencies or daily needs. Credit as and when you need it.

- Approved in-branch once every 12 months.
- Money advanced to your Daily Savings Account by SMS, no matter where you are.
- Interest and fees only charged on funds advanced.
- Repayable each month.

#### SMS Multi Loan

Get extra cash from your multi loan by SMS when you need it, any time or place. The amount you request, if available, will be transferred to your Daily Savings Account.

