

One of the Global One money management products or services

Notice Deposit Account - Immediate Withdrawal Instruction



Personal Details

Title:	Test Title	
First Name:	Test Name	
Surname:	Test Surname	
		Middle Name:
		ID/Passport Number:
		Test ID

Account number:	<123456789>
Account Balance:	R123456789
Available Balance:	R12345678901

Immediate Withdrawal Details

Penalty Fee :	R123456789
Withdrawal Amount:	R123456789
Withdrawal Date:	2000-01-01

Consumer Protection Act (CPA)

Your attention is drawn to the following clauses **highlighted in bold**:

- the penalty fee charged by Capitec (3);

By signing this agreement, you confirm that you have been given an opportunity to read and understand the terms of this Agreement. If you need an explanation of the terms, a Capitec Consultant in a Capitec branch or an agent at the Capitec Client Care Centre on 0860 10 20 43 will help you.

Terms

1. You hereby request to immediately withdraw the Withdrawal Amount from your Notice Deposit Account and transfer it to your Savings Account.
2. **You agree to pay the above Penalty Fee because you are withdrawing money before the expiry of the Notice Period.**
3. The Penalty Fee will be deducted from the balance in your Notice Deposit Account.
4. If you withdraw money from your Notice Deposit Account, the money withdrawn and the penalty fee charged will reduce your balance in your Notice Deposit Account and may result in a lower interest tier and lower interest rate.

DECLARATION

By signing this Agreement, I acknowledge and confirm that:

- I have been given the opportunity to read and understand the Agreement.
- My attention has been drawn to my consumer rights.
- My electronic signature indicates my agreement to the Terms.

Branch Hybrid Signature:

Agreement electronically signed at <Test Branch> on <dd/mm/ccyy>

A digital image of the signatory's fingerprint (**Client**), presented with the intent of it being used as a signature, at <Test Branch>, is uniquely linked to this record together the date/time stamp generated at the time that the signatory signed the agreement

A digital image of the signatory's fingerprint (**Consultant**), presented with the intent of it being used as a signature, at <Test Branch>, is uniquely linked to this record together the date/time stamp generated at the time that the signatory signed the agreement

Electronically signed by:

First Name:
Surname:
Time:

By affixing my handwritten signature to this Agreement, I certify that the printout correctly reflects the Agreement that was displayed to me on a computer screen by a Capitec Bank consultant, accepted by me by affixing my electronic signature, and printed out immediately after the consultant had displayed, allowed me to read and explained the Agreement to me.

Client
<dd/mm/ccyy>

Electronically signed by:

First Name:
Surname:
Time:

By affixing my handwritten signature to this Agreement, in my capacity as a duly authorised officer in the service of Capitec Bank and in the normal course of business, I certify, in terms of Section 15(4) of the Electronic Communications and Transactions Act 25 of 2002, that the printout correctly reflects the Agreement that was displayed to the client on a computer screen by me, accepted by the client by affixing his/her electronic signature, and printed out immediately after I have displayed, allowed to read and explained the Agreement to the client.

Consultant
<dd/mm/ccyy>

Paperless/ E-signature:

Agreement electronically signed at <Test Branch> on <dd/mm/ccyy>			
A digital image of the signatory's fingerprint (Client), presented with the intent of it being used as a signature, at <Test Branch>, is uniquely linked to this record together the date/time stamp generated at the time that the signatory signed the agreement		A digital image of the signatory's fingerprint (Consultant), presented with the intent of it being used as a signature, at <Test Branch>, is uniquely linked to this record together the date/time stamp generated at the time that the signatory signed the agreement	
Electronically signed by: First Name: Surname: Time: Date:		Electronically signed by: First Name: Surname: Time: Date:	