

Our 2026 fees

Business Banking

(R)

Monthly administration fee

Business Banking Account (maintain a minimum balance of R150)	50.00
Credit Card	50.00

Know what you get and pay	Fee	App/Online	ATM		
			Capitec	Other	International
Purchases					
Any South African card machine	FREE	FREE	-	-	-
International processing fee ¹	2%, max of R200	-	-	-	-
Payments					
Transfer between own accounts	FREE	FREE	-	-	-
To Capitec client (it's immediate)	1.00	1.00	-	-	-
To other South African bank	2.00	2.00	-	-	-
Immediate payment to other South African bank	6.00	6.00	-	-	-
Batch/future-dated payments (to Capitec account)	1.00	1.00	-	-	-
Batch/future-dated payments (to other South African bank account)	2.00	2.00	-	-	-
Same day payment above R5 million	40.00	40.00	-	-	-
SARS eFiling payment	6.00	6.00	-	-	-
Debit orders					
Debit order	3.00	-	-	-	-
Returned debit order (insufficient funds)	6.00	-	-	-	-
Disputed debit order	30.00	-	-	-	-
Stop order (create/amend/cancel at business/contact centre)	6.00	-	-	-	-
Deposits					
Capitec ATM and selected supermarket till points	1.40 per 100.00	-	1.40 per 100.00	-	-
Cash deposit: Integrated Cash Solution (Uplift)	0.19 per 100.00	-	-	-	-
Cash deposit: Integrated Cash Solution (Drop)	0.21 per 100.00	-	-	-	-
Cash withdrawals					
All ATMs (any South African bank)	10.00 per 1 000.00	-	10.00 per 1 000.00	10.00 per 1 000.00	-
Supermarket till point	2.00	-	-	-	-
International ATM	70.00	-	-	-	70.00
Balance enquiries					
Capitec ATM	FREE	FREE	FREE	-	-
Other South African bank ATM	10.00	-	-	10.00	-
International card machine balance enquiry	2.00	-	-	-	-
Declined transactions (insufficient funds, exceeds card limit)					
ATM/Capitec card machine	FREE	-	FREE	10.00	10.00
International card machine	2.00	-	-	-	-
Security					
PIN change	FREE	FREE	-	-	-
PIN reset	FREE	FREE	-	-	-
Notifications					
Email	FREE	-	-	-	-
SMS	0.35	-	-	-	-
Card delivery (in South Africa)					
New Debit Card delivery	100.00	-	-	-	-
Cancellation of card delivery	150.00	-	-	-	-
Replacement/supplementary card	150.00	150.00	-	-	-
Statements					
Business monthly statement	FREE	FREE	-	-	-
Daily batch statement	100.00	-	-	-	-
Weekly batch statement	50.00	-	-	-	-
Additional fees					
Card limit update (digital)	FREE	FREE	-	-	-
Exchange control application	1 000.00	-	-	-	-
Auditor's certificates	450.00	-	-	-	-
Excess fee	100.00	-	-	-	-
Monthly service fee on active overdraft	69.00	-	-	-	-

¹ 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

For a detailed schedule of all Forex-related fees, kindly refer to our Forex page or contact us at FXsuite@capitecbank.co.za or call 021 137 7406

Terms and Conditions apply. Refer to our website for more info. Fees include VAT.

Valid from 1 March 2026. All information correct at time of going to print, 01/03/2026 and is subject to change. Capitec Bank Limited is an authorised financial services provider (FSP46669) and registered credit provider (NCRCP13). Capitec Bank Limited Reg. No.: 1980/003695/06