

Forex fee schedule 2026

Business Banking and Treasury Outsourcing Companies.

All prices include VAT.

Description	Default fees	
International payment processing fees		
Send an international payment		
Foreign currency outgoing FX payment (SHA/BEN)		R250.00
Foreign currency outgoing FX payment (OUR)		R500.00
Receive an international payment (FX and ZAR)		
Foreign currency/ZAR incoming FX payment (SHA/BEN)		R350.00
Foreign currency/ZAR incoming FX payment (OUR)		R250.00
Funds transfers (domestic ZAR to ZAR)		
Payments (domestic)	Fee (Form 25 requests)	App/Online
Transfer to another South African bank	R19.17	R2.00
Immediate payment to another South African bank (<R5m)	R60.00	R6.00
Immediate payment to another South African bank (>R5m)	R60.00	R40.00
Non-resident rand transfers	R60.00	Not available
CFC/FCA's		
Withdrawals (from Capitec Bank CFC/FCA to ZAR account locally – internal/external) *		R350.00
Cross-border transaction query fee		
Swift query fee (recalls/amendments/tracers/providing additional information to foreign bank, etc.)		R138.00**
Exchange control applications		
All applications		R1 000.00
Payment commission		
Where whole or part of the proceeds are credited to a local resident party (agent, etc.)		R920.00
Documentary bills		
Collection commission outward bill FBCO for documentary bills		0.40%
Collection commission inward bill FBCI for cheques and clean bills		0.40%
Amendments for amount		0.40%
All other amendments		R230.00
Extension commission before, on or after maturity		0.40%
Acceptance commission bills handled on an acceptance and return basis – documentary bills		0.40%
Acceptance commission for bills handled on an acceptance and return basis – cheques and clean bills		0.40%
Guarantee commission – where a drawee's acceptance is to be guaranteed or the bank is asked to stand surety		0.58%
FBCO unpaid		R230.00
Shipping documents***		
Endorsement of transport documents, e.g. Bill of Lading, Airway Release etc.		
Endorsement commission		R2 070.00

	Default fees	
	Sight	Usance
Import letter of credit		
Establishment commission (dependent on the risk grade and subject to the manager's discretion)	0.40%	0.75%
Penalty charge for insufficient funds to cover FEC commitment	R230.00	R230.00
Cancellation of unutilised letter of credit	R575.00	R575.00
	Unconfirmed letter of credit	Confirmed letter of credit
Export letter of credit		
Advising commission	R230.00	R230.00
Negotiation commission	0.40%	0.40%
Reimbursing charges	Swift charge R138.00	Swift charge R138.00
Preliminary check of documents	R230.00	R230.00
Unutilised, expired, cancelled L/C's	R230.00	R230.00

* Where the fee is to be debited from the CFC/FCA, the "SHA" charge option must be selected. This will ensure that the foreign equivalent of the fee is debited from the CFC/FCA over and above the traded amount (principal amount).

Where the fee is to be debited from the ZAR proceeds, the "BEN" charge option must be selected. Note that the "BEN" option is only available where payment via SWIFT is taking place (i.e. ZAR is being paid externally). Where ZAR is being paid internally, only the "SHA" option may be selected.

** The amount quoted excludes fee(s) that may be levied by foreign bank(s) in lieu of the query/investigation initiated.

*** For detailed fees relating to courier charges, please contact our Trade Operations department.

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