



Statement of Commitment to the FX Global Code

We confirm our commitment to the principles of the FX Global Code. The Code sets out global good practice to support integrity, fairness, transparency, and efficiency in the wholesale foreign exchange market.

We recognise that following the Code helps strengthen a well-functioning FX market and builds trust between all market participants. We have taken steps to align our FX activities to the principles of the Code in a way that fits the nature, scale, and complexity of our foreign exchange business.

Our commitment includes:

- Acting in an ethical and professional way in all FX market activities.
- Applying sound governance, risk management, and compliance practices.
- Being clear and transparent in our FX communication and disclosures.
- Managing information responsibly and protecting confidential or market-sensitive information.
- Executing FX transactions in a way that supports fair outcomes for clients and upholds the integrity of the FX market.
- Keeping strong operational, confirmation, settlement, and risk controls in place.

This Statement of Commitment applies to all relevant FX activities across our business. It is supported by our internal policies, procedures, training, and oversight processes that help embed the principles of the FX Global Code into our daily work.

We acknowledge that the FX Global Code sets out principles rather than legal rules. Our commitment reflects our intention to act in line with the Code and to keep improving our practices as the market and the Code develop.

This Statement of Commitment has been approved by our senior management. We will review it from time to time to make sure it stays relevant and effective.

Signed on behalf of Capitec Bank Limited

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Kumeran Govender

Head: Business Bank Forex

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Client Care Centre: 0860 30 92 50 **Call:** +27 11 302 0400 **Email:** CustomerResolution@capitecbank.co.za
142 West Street, Sandown, 2196 PO Box 782699, Sandton, 2146 capitecbank.co.za