



## credit insurance

Credit insurance is compulsory for all term loans. You might not need it for a credit card or access facility, depending on your personal credit profile.

### Our credit insurance benefits

Applying is easy and the claims process is simple.

While we offer credit insurance, you can choose to cede an alternate policy to Capitec, provided it meets the minimum requirements set out in the Final Credit Life Insurance Regulations.

### Cover and payout

Our credit insurance is designed to protect you should something happen and you are unable to earn an income. Have peace of mind knowing that you are covered for:

- Death – full outstanding amount
- Permanent disability – full outstanding amount
- Temporary disability – a maximum of 12 repayments
- Unemployment or inability to earn an income other than as a result of disability (includes retrenchment) – a maximum of 24 repayments (3-month waiting period for retrenchment, notification of retrenchment or termination of employment)

Your cover will be based on your employment status. It's important that you understand the insurance terms and conditions when you apply.

### Premiums

- On a loan, the premium is calculated monthly on the outstanding balance. As a result, your premium decreases as you repay your loan
- On a credit card and access facility, the premiums are calculated on your average monthly balance

Capitec's credit insurance is subject to terms and conditions, including limitations and exclusions as set out on [capitecbank.co.za/global-one/credit/credit-insurance](https://capitecbank.co.za/global-one/credit/credit-insurance).

Underwritten by Capitec Life Limited, a licensed life insurer  
Reg. No.: 2021/924456/06

## ways to apply

### Access facility, credit card and term loan

- Do a free online estimate on our app or at [capitecbank.co.za](https://capitecbank.co.za)
- Apply online, visit a Capitec branch or call us direct on **0860 66 77 89**

Visit [capitecbank.co.za/personal/credit](https://capitecbank.co.za/personal/credit) for application document requirements.

### Home loan

- Do a free online credit estimate at [capitechomeloans.co.za](https://capitechomeloans.co.za)
- Then apply online in 4 easy steps

Visit [capitechomeloans.co.za/how-it-works](https://capitechomeloans.co.za/how-it-works) for application document requirements.

*Capitec's credit-granting policy now includes individuals who are owners, directors, members and trustees of a registered company, close corporation, trust, Incorporated entity (Inc.) or association not for gain. Contact us for the exact requirements regarding documentation and the nature of business.*

## #SimplifyBanking #LiveBetter

[capitecbank.co.za](https://capitecbank.co.za) [067 418 9565](tel:0674189565) [0860 10 20 43](tel:0860102043)

Conditions apply. Fees include VAT.

All information correct at time of going to print, XX/XX/2023, and 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

# credit

Credit card  
Access facility  
Term loan  
Home loan

Get credit –  
wherever you're at



18896 Credit Flyer

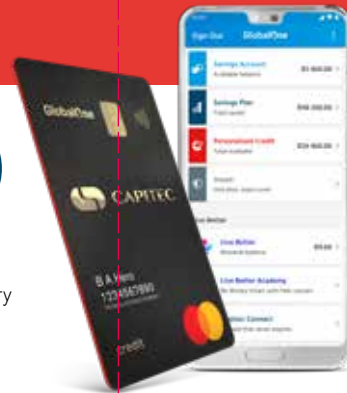
# GlobalOne

## Money Management

### Credit card

Make the most of life's opportunities

Up to  
R500 000



See how much you could get on our app or visit [capitecbank.co.za](http://capitecbank.co.za).

### Apply in minutes

- When you're fully banked with us, you get 1.5% cash back every time you click, tap, swipe or use scan to pay in-store or online. Join Live Better on our app for free to get your cash back paid into your Live Better savings on the 10<sup>th</sup> of every month
- Interest rate from prime (payable on the outstanding balance)
- Earn competitive interest on a positive balance
- Pay zero fees for local card purchases
- Pay low, zero currency conversion fees on international payments
- Apply online and collect your card at a branch or have it delivered for free
- Make cashless payments; scan to pay using the major QR codes, tap to pay, or load your card on your favourite apps to shop online (e.g. Mr D, takealot.com, Uber)
- Lost card and chargeback protection included
- Free international travel insurance (up to R5 million)
- Accepted worldwide, wherever you see the Mastercard® sign
- One card to access your credit, main savings account and up to 4 savings plans
- Once-off initiation fee and low monthly service fee charged

### Straight

- Pay a low minimum monthly repayment of 5%, or as per your credit agreement
- Up to 55 days interest free on all card and online purchases. To ensure you pay zero interest, repay the full balance before the next payment due date

**Tip** You pay immediate interest every time you draw cash and transfer money between accounts, so rather pay by card.

### Budget

- Manage your money and repay purchases over a fixed period with a fixed monthly instalment
- Up to 48 months for repayments

**Tip** Paying more than the minimum 5% repayment will save you paying unnecessary interest and ensure that you have a higher available balance should you need it.

## personalised credit plans

### Term loan

Reach your goals

Up to  
R250 000

### Based on your profile and affordability

- Get 6 – 84 months to repay
- Choose between the amount you want, the minimum monthly instalment or minimum interest rate
- Consolidate all your loans into one loan, with one monthly instalment
- Fixed monthly repayments at fixed yearly interest
- Use our app to manage your credit
- Once-off initiation fee and monthly service fee charged

**Tip** Repay less interest overall by paying extra each month if you're able to.

### Access facility

Dream big or start small

Up to  
R500 000

### Convenient access to revolving credit

- Apply once-off
- Get up to 60 months to repay
- Only pay if you use it; no initiation fee and monthly service fee if you don't use it
- Flexible repayment terms; change your repayment amount or period to suit your pocket
- Once repaid, the money you used will become available again
- Interest rate linked to prime (payable on the outstanding balance)
- Access your available credit on our app, Internet banking or \*120\*3279#

**Tip** To speed up the credit application process, bring along your bank card when you apply for credit at a branch. Capitec uses DebiCheck, which puts you in control. You can use your card and PIN to approve the DebiCheck debit order if your credit application is successful.

### Home loan

Become a homeowner or switch your existing home loan

Up to  
R5 million

### Get up to 100% of the home value

- Apply on [capitechomeloans.co.za](http://capitechomeloans.co.za) in 4 easy steps
- Get up to R5 million over 30 years
- A dedicated property finance consultant will guide and support you through each step of the process
- Track your application online at any stage of the process
- You can apply if you're 18 – 60 years old and permanently or self-employed
- Discounted attorney fees – get up to 50% off bond attorney fees
- Approval is within 7 – 10 working days once all documents have been received

Call Capitec Home Loans on **0861 200 300** for more info.

**Tip** Buying property is one of the biggest investments you'll ever make. Visit the FAQ section on our website for helpful info to guide you through the journey.

### In association with SA Home Loans

**Capitec Home Loans** is brought to you in association with SA Home Loans. Capitec Bank originates the application on behalf of SA Home Loans. SA Home Loans will assess and approve your credit application. A credit provider which is managed by SA Home Loans will enter into the credit agreement with you as the borrower. **SA Home Loans** is a registered credit provider (NCRCP1735). SAHL Investment Holdings, the holding company of SA Home Loans, is an authorised financial service provider (FSP 2428) and a registered credit provider (NCRCP1724).