



# transact

## Money In/Money Out notification

In-app message	FREE
SMS Update	0.40

## Send payment notification

Email	FREE
SMS	0.40

## Send account details

Email	FREE
SMS	0.40

## Deposits

Cash for loan repayment	FREE
Notes (cash-accepting ATM)	R1.30 per R100
Notes (branch)	R3.50 per R100
Coins (branch/coin deposit machine)	R10.00 per R100
Incoming international payment up to R1 000 in rand or foreign currency <sup>4,5</sup>	50.00
Incoming international payment over R1 000 in rand or foreign currency <sup>4,5</sup>	150.00
Exchange Control Application fee <sup>4,5</sup>	1 020.00

## Card delivery

Card delivery fee	150.00
Cancellation of card delivery	150.00

<sup>1</sup> Your service provider will charge a fee for network access

<sup>2</sup> Includes Client Care Centre transactions

<sup>3</sup> Limited to travel-related transactions in terms of Section B16 of the Exchange Control Rulings of the South African Reserve Bank

<sup>4</sup> Fixed fee means it does not increase as the value of the transaction increases

<sup>5</sup> See our website for more info on foreign exchange services

<sup>6</sup> Supplementary cards cannot be used internationally

<sup>7</sup> Card-not-present transactions limited to R50 000 per international transaction, up to your daily limit, in terms of Section B16 of the Exchange Control Rulings of the South African Reserve Bank

<sup>8</sup> See our website for more info on direct currency conversion

<sup>9</sup> An early release Capitec ATM transfer can only be done from a multiple deposit fixed-term or tax-free savings account with a balance of less than R10 000

<sup>10</sup> Get cash from any international ATM and purchase at any international card machine with the Mastercard® logo

<sup>11</sup> Remote banking app limits for sending cash: R3 000 per transaction, R5 000 per day, R24 990 per month

<sup>12</sup> Mobile banking (\*120\*3279#) limits for sending cash: R1 000 per transaction, R1 000 per day, R24 990 per month

<sup>13</sup> A processing (authorisation/clearing) fee will be charged for both successful and unsuccessful international transactions, whether the transaction was initiated cross-border from outside South Africa or locally from within South Africa. This includes the account status inquiry when an international merchant loads your card for payments

## Disputed transactions

Disputed debit order: last 40 days (app)	5.00
Disputed debit order: last 40 days (branch)	45.00
Disputed debit order: after 40 days (branch)	80.00
Disputed DebiCheck: last 12 months (branch)	45.00
Reversal of payment request to Capitec account (last 40 days)	7.00
Reversal of payment request to other bank account (last 40 days)	160.00
Local/international card machine/online/scan to pay/telephone purchase (unsuccessful dispute, last 60 days) <sup>10</sup>	80.00

## International transaction processing fees

Successful transactions up to R200 <sup>13</sup>	1.00
Successful transactions over R200 <sup>13</sup>	3.00
Unsuccessful transactions (limit exceeded/insufficient funds) <sup>13</sup>	3.00

## Other

Fix savings account (app/Internet/branch)	FREE
Card limit update (app/Internet)	FREE
Card limit update (branch) <sup>2</sup>	8.00
Debit order	3.50
Returned debit order: DebiCheck/EDO (insufficient funds)	FREE
Returned debit order: EFT (insufficient funds)	7.00
Close account (branch)	8.00

## #SimplifyBanking #LiveBetter



Capitec Bank



CapitecBankSA



capitecbank



Capitec Bank

**capitecbank.co.za**  
**0860 10 20 43**

Conditions apply. Fees include VAT.

All information correct at time of going to print, 27/05/2021, 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

## R0

- Local card purchase<sup>13</sup>

## R1

- Digital payment

## R7.50

- Per R1 000 cash at our ATMs
- Immediate payment to other banks
- Send cash (R40 – R1 000)



# Know what you get, know what you pay

(R)

Valid from  
1 March 2021

## Monthly administration fee

Global One (minimum account balance of R25 in main savings account)	5.00
Credit card	40.00

## Choose the best way to transact

	App/ Internet	*120*3279# <sup>1</sup>	Card	Virtual Card	Branch <sup>2</sup>
<b>Access</b>					
Activation/monthly subscription	FREE	FREE	FREE	FREE	-
<b>Purchases</b>					
Purchase at local/international Mastercard® card machine <sup>3,6,8,10,13</sup>	-	-	FREE	-	-
Purchase online/scan to pay/telephone <sup>3,6,7,8,13</sup>	-	-	FREE	FREE	-
Airtime/data/SMS bundles/electricity	0.50	0.50	FREE	FREE	-
Airtime (other bank ATM)	-	-	7.00	-	-
<b>Transfers/payments</b>					
Transfer between own accounts	FREE	FREE	FREE (ATM)	-	FREE
Early release: fixed-term savings <sup>9</sup>	-	-	7.00 (ATM)	-	-
Early release: tax-free savings <sup>9</sup>	-	-	7.00 (ATM)	-	300.00
Payment to Capitec client (with verified cellphone number)	1.00	1.00	-	-	-
Payment received from MoneySend	-	-	1.00	1.00	-
Payment to other bank/Capitec account	1.00	-	-	-	8.00
Immediate payment to other bank	7.50	-	-	-	-
Send cash (R40 – R1 000) <sup>11,12</sup>	7.50 (APP)	7.50	-	-	-
Send cash (R1 010 – R3 000) <sup>11,12</sup>	15.00 (APP)	-	-	-	-
<b>Stop orders</b>					
Add, amend or cancel recurring payment (stop order)	FREE	-	-	-	8.00
Recurring payment (to own account)	FREE	-	-	-	FREE
Recurring payment (stop order)	1.00	-	-	-	1.00
<b>Manage debit orders</b>					
DebiCheck authentication	1.00	1.00	FREE	-	8.00
Printed DebiCheck list	-	-	-	-	8.00
Stop debit order	8.00	-	-	-	8.00
<b>Cash withdrawals</b>					
PnP/Shoprite/Checkers/Boxer tillpoint <sup>4</sup>	-	-	1.60	-	-
Capitec ATM	-	-	R7.50 per R1 000	-	-
Other bank ATM	-	-	R9.75 per R1 000	-	-
International Mastercard® ATM <sup>3,4,6,8,10</sup>	-	-	70.00	-	-
International Mastercard® card machine <sup>3,4,6,8,10</sup>	-	-	8.50	-	-
<b>Statements (1 – 3 months)</b>					
Main savings account	FREE	FREE	3.00 (ATM/SST)	-	12.00
Flexible savings/tax-free savings	FREE	FREE	3.00 (ATM/SST)	-	12.00
Fixed-term savings/tax-free savings	FREE	-	FREE (ATM/SST)	-	FREE
Credit card statement (first statement free)	FREE	FREE	-	-	12.00
Credit card transaction history	FREE	-	3.00 (ATM/SST)	-	12.00
<b>Balance enquiries</b>					
Capitec	FREE	FREE	FREE	-	FREE
Other bank/international Mastercard® card machine <sup>6,10,13</sup>	-	-	0.40	-	-
Other bank/international Mastercard® ATM <sup>6,10,13</sup>	-	-	7.00	-	-
<b>Declined transactions (insufficient funds, exceeds card limit)</b>					
Capitec card machine	-	-	FREE	-	-
Other bank/international Mastercard® card machine/online/ scan to pay/telephone <sup>6,10,13</sup>	-	-	0.40	0.40	-
Capitec ATM	-	-	FREE	-	-
Other bank/international Mastercard® ATM <sup>6,10,13</sup>	-	-	7.00	-	-
<b>Security</b>					
Stop lost/stolen card	FREE	FREE	-	-	FREE
PIN change	FREE	FREE	FREE (ATM)	-	FREE
PIN reset	-	-	-	-	8.00
Replacement/supplementary card	-	-	-	-	70.00
Internet banking token on keyring/replacement token on keyring	-	-	-	-	110.00

## Bank better using our app:

- Scan to pay with your phone
- Use your virtual card to purchase online
- Send cash to friends and family

## R0

- Shop online or pay with your card worldwide<sup>13</sup>
- Transfer money between your accounts
- Email statements from our app, Internet banking or \*120\*3279#
- Email your account details from our app or \*120\*3279#

## R1

- Digital payment on our app, Internet banking or \*120\*3279#

## R1.60

- Cash withdrawal at tills

## R3.50

- Debit order

## R7.50

- Per R1 000 cash at our ATMs
- Immediate payment to other banks
- Send cash (R40 – R1 000)

## R8

- Payment or transfer in branch

## R9.75 per R1 000

- Cash withdrawal at any other ATM in South Africa