



New Remote Banking App Frequently Asked Questions

FUNCTIONALITY

Will I lose any functionality in moving from the old to the new app?

No, all the functionality that you could do on the old app is available in the new app.

What new functionality is available in the new app?

You'll now be able to:

Change and arrange your Favourites – Set up shortcuts on your main screen so you have one-tap access to the transactions you use the most.

Track your spend – Get a quick overview of how you're spending your money.

Biometric login – Sign in and authenticate payments with just your fingerprint.

In-app notifications – Receive free, realtime Money In and Money Out notifications.

Tap to pay – Simply tap your card on any contactless enabled device to pay for smaller purchases without entering your PIN.

Will I lose any of my beneficiaries when switching over to the new app?

No. You will be able to see all of the beneficiaries you created on the old app and Internet banking.

Will I lose any of my transaction history when switching over to the new app?

No. You will be able to see all your transactions from the old app and Internet banking.

Do I need to choose a new Remote Banking PIN for the new app?

No. Use your existing Remote Banking PIN when activating the new app.

TECHNICAL REQUIREMENTS

What phones are able to use the new app?

Any Android phone running version 5.0 and higher.

Any Apple phone running version iOS 9.0 and higher.

Will I need data when transacting with the new app?

As with the old app, Vodacom, MTN, Telkom Mobile or Cell C subscribers pay zero data fees when using the app. This however does not apply to downloading and activating it.

What is the difference between activated and registered app users?

A registered user is a client who has registered for Remote Banking in the branch (signed an agreement and chosen a temporary PIN) but has not yet activated the app (Opened the app, entered their details)

An activated user is a client who has registered for Remote Banking, has successfully gone through the activation steps and is using the app.

Why am I signing a Remote Banking Agreement again if I have previously signed one?

The new app has new functionalities that were not listed in the agreement for the old app, so in order to use the new app, a new agreement will need to be signed.



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SECURITY

Is the new app safe?

Remember to keep your PIN secret and never share it with anybody be it friends, family or Capitec employees.

Why should I verify my email address?

We may use this email address as an additional means of security to identify you when you activate the new app which then means you won't need to visit a branch to activate it.

DOWNLOADING

How do I download the new app as an existing client?

If your phone meets the minimum requirements, visit your app store and search for Capitec Banking.

Download the app, open the app and follow the activation steps.

Why do I not see the new app in my app store?

If you are an existing app user and you do not see the new app available for download, it could mean that your phone does not support the new app.

Why do I not see the new app as an update to my existing app?

If you are an existing app user and you do not see the new app available for download, it could mean that your phone does not meet the minimum requirements to download the app.

How do I get the new app if I'm already using the old app?

You need to go to your app store and download the new app to your phone. Once downloaded, open the app and follow the activation steps.

What if I want to go back to using the old app?

Once you have activated the new app you cannot go back and using the old app.

I have downloaded the old app, but I haven't activated it. Can I still use it?

If you registered for Remote Banking, downloaded the old app prior to the launch of the new app but did **not** activate it, you can still activate and use the old app.

I haven't activated the old app yet and the new app is available. Can I still use the old app?

If you registered for Remote Banking, downloaded the old app prior to the launch of the new app but did **not** activate it, you can still activate and use the old app.



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I registered for Remote Banking but did not download the old app before the launch of the new app. What do I do?

You can download the new app and activate it without having to visit a branch.

What if I accidentally delete the old app and I don't want to download the new app?

The old app is unfortunately no longer be available. You have to use Mobile Banking (USSD) or the new app if your phone meets the requirements.

When will my old app stop working when I switch to the new app?

Your old app will only stop working once you've successfully activated the new app.

Will my old app work if I had a problem activating the new app?

Your old app will still work if you run into a problem activating the new app.

I'm successfully using the new app. What do I do with the old app?

Once you are able to successfully use the new app, you can delete the old app from your phone.

Is the new app download free?

Unfortunately not. You need data or access to WiFi to download the new app. Once activated, if you're a Vodacom, MTN, Telkom Mobile or Cell C subscriber, you pay zero data fees when using the app.

PHONE NOT SUPPORTED

What do I do if my phone is not supported and I'm using the old app?

You can continue using the old app, provided it is already installed and activated on your phone.

What if I don't have the old app on my phone and my phone does not support the new app?

You can register for Mobile Banking (USSD) or Internet banking by visiting your nearest branch.

What if I accidentally delete the old app and my phone does not support the new app?

The old app will unfortunately no longer be available. You will have to register for Mobile Banking (USSD) or Internet Banking by visiting your nearest branch.
