

Our 2025 fees

Personal banking (R)

Monthly administration fee

Main account (maintain a minimum balance of R30)	7.50
Credit card	50.00

Know what you get and pay	Digital ^{1,3}		Branch ²
	App ¹ /Online/USSD	Card	

Purchases

Any South African card machine	-	FREE	-
Online/scan to pay/Apple Pay/Samsung Pay/Garmin Pay/Google Pay ^{3,6,7,8,12}	-	FREE	-
Any international card machine	-	FREE	-
International online/scan to pay processing fee ¹²	-	2.00	-
Airtime/data/SMS bundles	0.50	-	-
Electricity	1.00	-	-
Airtime (other bank ATM)	-	10.00	-
Pay bills/vouchers/LOTTO	2.00	-	-
Vehicle licence renewal (service fee)	50.00	-	-
Capitec Pay	1.00	-	-

Payments

Transfer between own accounts	FREE	FREE (ATM)	FREE
To Capitec client (it's immediate)	1.00	-	6.00
To other South African bank	2.00	-	6.00
Immediate payment to other South African bank	6.00	-	6.00
Send cash ^{10,11}	10.00 per 1 000.00	-	-
Payment received from Mastercard® MoneySend	-	1.00	-

International payments

Receive an international payment in rand or foreign currency ^{4,5}	50.00	-	-
Make an international payment in rand or foreign currency ^{4,5}	175.00	-	-

Recurring payment (stop orders)

Add, amend or cancel	FREE	-	6.00
To own account	FREE	-	FREE
To other Capitec account	1.00	-	1.00
To other South African bank	2.00	-	2.00

Cash withdrawals

Supermarket tillpoint ⁴	-	2.00	-
All ATMs (any South African bank)	-	10.00 per 1 000.00	-
International Mastercard® ATM ^{3,4,6,8,9}	-	70.00	-
International Mastercard® card machine ^{3,4,6,8,9}	-	10.00	-

PayShap

Capitec to Capitec	1.00	-	1.00
Capitec to other South African banks	2.00	-	2.00

Balance enquiries

Capitec	FREE	FREE	FREE
Other South African bank card machine/online/scan to pay/telephone ^{6,9}	-	1.00	-
International Mastercard® card machine/online/scan to pay/telephone ⁶	-	3.00	-
Other South African bank ATM or International Mastercard® ATM ^{6,9}	-	10.00	-

Declined transactions (insufficient funds, exceeds card limit, international and online purchases turned off)

Capitec card machine/Capitec ATM	-	FREE	-
Other South African bank card machine/online/scan to pay/telephone ^{6,9}	-	1.00	-
International Mastercard® card machine/online/scan to pay/telephone ⁶	-	2.00	-
Other South African bank ATM or International Mastercard® ATM ^{6,9}	-	10.00	-

Security

Stop lost/stolen card	FREE	-	FREE
Card replacement (physical): Debit or credit card	-	-	70.00
Card replacement (virtual): Debit or credit card	FREE	-	-
Card PIN reset	-	-	6.00
PIN change	FREE	FREE (ATM)	-

Know what you get and pay	Digital ^{1,13}	Branch ²
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Debit orders (R)

Debit order	3.00	-
DebiCheck authentication	1.00	6.00
Printed DebiCheck list	6.00	6.00
Stop debit order	6.00	6.00
Returned (insufficient funds)	6.00	-
Disputed debit order		
Last 40 days	6.00	30.00
After 40 days	-	30.00
DebiCheck last 12 months	-	30.00

Statements (1 – 3 months)

Main account/access anytime/tax-free savings plan	FREE	6.00
Fixed-term/notice-deposit/tax-free savings plan	FREE	FREE
Credit card statement (first statement free)	FREE	6.00
Credit card transaction history	FREE	6.00

Other

Early release: tax-free savings	-	300.00
Card limit update	-	6.00
Close account	-	6.00

Reversal of payment request

To Capitec account (last 40 days)	6.00	6.00
To other bank account (last 40 days)	70.00	70.00

Notification

In-app and email	FREE	-
SMS	0.35	-

Additional fees

Send account details

Email	FREE
SMS	0.35

Deposits

Cash for loan repayment	FREE
Notes (cash-accepting ATM)	1.40 per 100.00
Deposits at Pick n Pay (notes and coins)	1.40 per 100.00
Deposits at Boxer (notes and coins)	1.40 per 100.00
Coins (consultant/coin deposit machine)	15.00 per 100.00
Exchange Control Application fee ^{4,5}	1 000.00

Card delivery

New credit card delivery	FREE
New debit card delivery	100.00
Second delivery attempt	150.00
Cancellation of card delivery	150.00

Chargebacks

Unsuccessful dispute of a card transaction	30.00
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¹ Your service provider will charge a fee for network access

² Includes Client Care Centre and Self Service Terminal transactions

³ International travel-related transactions in terms of Section B.16 and Section B.4 of the Currency and Exchanges Manual for Authorised Dealers of the South African Reserve Bank

⁴ Fixed fee means it does not increase as the value of the transaction increases

⁵ See our website for more info on foreign exchange services

⁶ Supplementary cards cannot be used internationally

⁷ Online international card payments for miscellaneous transactions limited to R50 000 per international transaction in terms of Section B.16 of the Currency and Exchanges Manual for Authorised Dealers of the South African Reserve Bank

⁸ See our website for more info on direct currency conversion

⁹ Get cash from any international ATM and purchase at any international card machine with the Mastercard® logo

¹⁰ Remote banking app limits for sending cash: R3 000 per transaction, R5 000 per day, R24 990 per month

¹¹ Mobile banking (*120*3279#) limits for sending cash: R1 000 per transaction, R1 000 per day, R24 990 per month

¹² A processing (authorisation/clearing) fee will be charged for successful online /scan to pay international transactions, whether the transaction was initiated cross-border from outside South Africa or locally from within South Africa

¹³ Not all transactions listed under Digital are available on all of the Digital channels

Conditions apply. Fees include VAT.

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