



Our 2026 personal banking fees

Personal banking (R)

Monthly administration fee

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

Digital¹³

Know what you get and pay

Purchases

	App ¹ /Online/USSD	Card	Branch ²
Any South African card machine/online/scan to pay	–	FREE	–
Any international card machine ^{3,6,7,8}	–	FREE	–
International online processing fee^{3,6,7,8,12}	–	2.00	–
Airtime/Data/SMS bundles	0.50	–	–
Airtime Advance	1.00	–	–
Electricity	1.00	–	–
Electricity Advance	3.00	–	–
Airtime (other bank ATM)	–	10.00	–
Pay Bills/LOTTO	2.00	–	–
Vouchers	3.00	–	–
Vehicle License Disc Renewal ¹⁴ (service fee)	10.00	–	–
Capitec Pay	1.00	–	–
Capitec Connect SIM	–	–	10.00
Capitec Connect Advance	0.80	–	–
Capitec Connect Airtime/Data/Minutes/SMS bundles (service fee)	FREE	–	–

Payments

	App ¹ /Online/USSD	Card	Branch ²
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

South African supermarket till point 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	–	1.00	–
International Mastercard [®] card machine	–	2.00	–
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	–	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 (ATM)	–

Know what you get and pay

Digital^{1,13}

Branch²

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

Up to 60 days	6.00	30.00
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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

Smart ID ¹⁴ (service fee)	–	10.00
Early release: Tax-Free Savings	–	300.00
New Credit/Debit Virtual Card	FREE	–
New Entrepreneur Card issued in branch	–	70.00
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
Coins (consultant/coin deposit machine)		15.00 per 100.00
Exchange Control Application fee ^{4,5}		1 000.00
South African supermarket till point (notes and coins)		1.40 per 100.00

Card delivery

New Credit Card delivery		FREE
New Debit Card delivery		100.00
New Entrepreneur Card delivery		100.00
Card replacement		150.00
Second delivery attempt		150.00
Cancellation of card delivery		150.00
Vehicle Licence Disc delivery		99.00
Capitec Connect Devices delivery		99.00

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 - 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
- 14 Service fee does not include application or renewal fee, as charged by the relevant Department of Home Affairs or National Traffic Information System

Valid from 1 March 2026. Information correct at time of generating this document, <1704/2026>, and is subject to change.

Conditions apply. Fees include VAT.