



transact

SMS Update notification

In-app message	FREE
SMS	0.40

Send account details

SMS	0.40
Email	FREE

Send payment notification

SMS	0.40
Email	FREE

Deposits

Salary cheque	FREE
Non-salary cheque	70.00
Cash for loan repayment	FREE
Notes (cash-accepting ATM)	R1.20 per R100
Notes/coins (branch ²)	R3.25 per R100
Special clearance cheque	130.00
Returned cheque deposit	160.00
Incoming international payment in rand or foreign currency ^{4,5}	130.00

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 ²)	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 card machine purchase (unsuccessful dispute)	70.00
International card machine purchase (unsuccessful dispute) ¹¹	160.00

Other

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

R0 Card purchase

R1 Digital payment

R8 Per R1 000 cash at our ATMs

R8 Immediate payment to other bank

¹ Your service provider will charge a fee for network access

² Excludes Client Care Centre transactions

³ Limited to travel-related transactions in terms of Section B16 of the Exchange Control Rulings 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 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

⁸ See our website for more info on direct currency conversion

⁹ 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

¹⁰ R7.00 fee applies if DebiCheck is done through our Client Care Centre

¹¹ Get cash from any international ATM, and purchase at any international card machine, with the Mastercard® logo

¹² Remote Banking app limits for sending cash

R3 000 per transaction, R5 000 per day, R24 990 per month

¹³ Mobile Banking (*120*3279#) limits for sending cash

R1 000 per transaction, R1 000 per day, R24 990 per month

#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, 28/05/2020, 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

R5 Monthly admin fee



Know what you get, know what you pay

(R)

Credit card – one monthly administration fee	40.00
Debit card – one monthly administration fee	5.00
Minimum account balance	25.00

Choose the best way to transact

App/
Internet *120*3279#¹

Card

Branch²

Access

Activation/monthly subscription	FREE	FREE	FREE	–
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Purchases

Purchase at local card machine	–	–	FREE	–
Purchase at international Mastercard® card machine ^{3,6,8,11}	–	–	FREE	–
Purchase online/telephone/mail ^{6,7}	–	–	FREE	–
Airtime/data/SMS bundles/electricity	0.50	0.50	FREE	–
Airtime (other bank ATM)	–	–	7.00	–

Transfers/payments

Transfer between own accounts	FREE	FREE	FREE (ATM)	FREE
Early release: fixed-term savings ⁹	–	–	7.00 (ATM)	–
Early release: tax-free savings ⁹	–	–	7.00 (ATM)	300.00
Payment to other bank/Capitec account	1.00	–	–	7.00
Immediate payment to other bank	8.00	–	–	–
Payment to Capitec client (with verified cellphone number)	1.00	1.00	–	–
Payment received from MoneySend	–	–	1.00	–
Send cash (R40 – R1 000) ^{12,13}	8.00 (APP)	8.00	–	–
Send cash (R1 010 – R3 000) ^{12,13}	16.00 (APP)	–	–	–

Stop orders

Add, amend or cancel recurring payment (stop order)	FREE	–	–	7.00
Recurring payment (to own account)	FREE	–	–	FREE
Recurring payment (stop order)	1.00	–	–	1.00

Debit orders

DebiCheck authentication ¹⁰	1.00	1.00	FREE	7.00
Printed DebiCheck list	–	–	–	7.00
Stop debit order	7.00	–	–	7.00

Cash withdrawals

PnP/Shoprite/Checkers/Boxer tillpoint ⁴	–	–	1.20	–
Capitec ATM	–	–	R8.00 per R1 000	–
Other bank ATM	–	–	R9.00 per R1 000	–
International Mastercard® ATM ^{3,4,6,8,11}	–	–	70.00	–
International Mastercard® card machine ^{3,4,6,8,11}	–	–	8.50	–

Statements (1 – 3 months)

Main savings account	FREE	–	3.00 (ATM/SST)	12.00
Flexible savings/tax-free savings	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	–	–	12.00
Credit card transaction history	FREE	–	3.00 (ATM/SST)	12.00

Balance enquiries

Capitec	FREE	FREE	FREE	FREE
Other bank card machine	–	–	0.40	–
Other bank ATM	–	–	7.00	–
International Mastercard® ATM/card machine ^{6,11}	–	–	8.50	–

Declined transactions (insufficient funds)

Capitec card machine	–	–	FREE	–
Other bank card machine/online/telephone/mail	–	–	0.40	–
Capitec ATM	–	–	FREE	–
Other bank ATM	–	–	7.00	–
International Mastercard® ATM/card machine/online/telephone/mail ^{6,11}	–	–	8.50	–

Security

Internet banking token on keyring/replacement token on keyring	–	–	–	110.00
Replacement/supplementary card	–	–	–	70.00
PIN change	FREE	FREE	FREE (ATM)	FREE
PIN reset	–	–	–	7.00
Stop lost/stolen card	FREE	FREE	–	FREE

Valid from
1 March 2020

The most important behaviours to help you bank better:

- Use less cash
- Pay with your card
- Make fewer branch visits
- Transact on our app

R5

- One monthly admin fee for all savings accounts

R0

- Pay with your card worldwide or shop online
- Transfer money between your own accounts
- Access your accounts on our banking app
- Email statements from our app or on Internet banking

R1

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

R1.20

- Cash withdrawal at tills

R3.50

- Debit order

R7

- Payment or transfer in branch

R8 per R1 000

- Cash withdrawal at a Capitec ATM

R9 per R1 000

- Cash withdrawal at any other ATM in South Africa

R8

- Immediate payment to other bank