

2022 fees

transact

Free digital transactions

- Shop online¹³
- Scan to pay with your phone
- Instantly pay Capitec clients with pay me
- Email statements and account details
- Transfer money between accounts
- Update limits

**BEST
DIGITAL
BANK^{IN}_{SA}**
2021 SITEisfaction® Report



CAPITEC

Monthly administration fee

(R)

Valid from 1 March 2022

Global One (minimum account balance of R25 in main savings account)	6.50
Credit card	45.00

Choose the best way to transact

	App/ Internet	*120*3279# ¹	Card	Branch ²
Access				
Activation/monthly subscription	FREE	FREE	FREE	-
Purchases				
Purchase at local/international Mastercard® card machine ^{3,6,8,10,13}	-	-	FREE	-
Purchase online/scan to pay/telephone ^{3,6,7,8,13}	-	-	FREE	-
Airtime/data/SMS bundles/electricity	0.50	0.50	FREE	-
Airtime (other bank ATM)	-	-	8.00	-
Transfers/payments				
Transfer between own accounts	FREE	FREE	FREE (ATM)	FREE
Early release: fixed-term savings ⁹	-	-	8.00 (ATM)	-
Early release: tax-free savings ⁹	-	-	8.00 (ATM)	300.00
Payment to Capitec client (with verified cellphone number)	1.00	1.00	-	-
Payment received from MoneySend	-	-	1.00	-
Payment to other Capitec account	1.00	-	-	9.00
Payment to other bank	1.50	-	-	9.00
Immediate payment to other bank	7.50	-	-	-
Send cash (R40 – R1 000) ^{11,12}	8.00 (APP)	8.00	-	-
Send cash (R1 010 – R3 000) ^{11,12}	16.00 (APP)	-	-	-
Stop orders				
Add, amend or cancel recurring payment (stop order)	FREE	-	-	9.00
Recurring payment (to own account)	FREE	-	-	FREE
Recurring payment (stop order) to other Capitec account	1.00	-	-	1.00
Recurring payment (stop order) to other bank	1.50	-	-	1.50
Manage debit orders				
DebiCheck authentication	1.00	1.00	FREE	9.00
Printed DebiCheck list	-	-	-	9.00
Stop debit order	9.00	-	-	9.00
Cash withdrawals				
PnP/Shoprite/Checkers/Boxer tillpoint ⁴	-	-	1.75	-
Capitec ATM	-	-	R8.00 per R1 000	-
Other bank ATM	-	-	R10.00 per R1 000	-
International Mastercard® ATM ^{3,4,6,8,10}	-	-	70.00	-
International Mastercard® card machine ^{3,4,6,8,10}	-	-	9.00	-
Statements (1 – 3 months)				
Main savings account	FREE	FREE	3.75 (ATM/SST)	15.00
Flexible savings/tax-free savings	FREE	FREE	3.75 (ATM/SST)	15.00
Fixed-term savings/tax-free savings	FREE	-	FREE (ATM/SST)	FREE
Credit card statement (first statement free)	FREE	FREE	-	15.00
Credit card transaction history	FREE	-	3.75 (ATM/SST)	15.00
Balance enquiries				
Capitec	FREE	FREE	FREE	FREE
Other bank card machine	-	-	0.40	-
International Mastercard® card machine ^{6,10}	-	-	1.00	-
Other bank ATM	-	-	8.00	-
International Mastercard® ATM ^{6,10}	-	-	9.00	-
Declined transactions (insufficient funds, exceeds card limit)				
Capitec card machine	-	-	FREE	-
Other bank card machine/online/scan to pay/telephone	-	-	0.40	-
International Mastercard® card machine/online/scan to pay/telephone ^{6,10}	-	-	3.00	-
Capitec ATM	-	-	FREE	-
Other bank ATM	-	-	8.00	-
International Mastercard® ATM ^{6,10}	-	-	11.00	-
Security				
Stop lost/stolen card	FREE	FREE	-	FREE
PIN change	FREE	FREE	FREE (ATM)	FREE
PIN reset	-	-	-	9.00
Replacement/supplementary card	-	-	-	70.00
Internet banking token on keyring/replacement token on keyring	-	-	-	120.00

know
what
you get,
know
what
you pay

GlobalOne

R6.50

One monthly
admin fee for all
savings accounts

FREE

- In-app notifications for money in and out of your account

R1

- Digital payment to other Capitec account

R1.50

- Digital payment to other bank

R1.75

- Cash withdrawal at tills

R3.50

- Debit order

R7.50

- Immediate payment to other bank

R8

- Per R1 000 cash at our ATMs
- Send cash (R40 – R1 000)

R10

per R1 000

- Cash withdrawal at any other ATM in South Africa

Money In/Money Out notification

In-app message	FREE
SMS Update	0.25

Send payment notification

Email	FREE
SMS	0.25

Send account details

Email	FREE
SMS	0.25

Deposits

Cash for loan repayment	FREE
Notes (cash-accepting ATM)	R1.30 per R100
Notes (branch)	R4.00 per R100
Coins (branch/coin deposit machine)	R10.00 per R100
Incoming international payment in rand or foreign currency ^{4,5}	50.00
Exchange Control Application fee ^{4,5}	1 020.00

Card delivery

Card delivery fee	FREE
Cancellation of card delivery	150.00

¹ Your service provider will charge a fee for network access

² Includes 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 Get cash from any international ATM and purchase at any international card machine with the Mastercard® logo

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

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

¹³ A processing (authorisation/clearing) fee will be charged for successful international transactions, whether the transaction was initiated cross-border from outside South Africa or locally from within South Africa. This includes the account status enquiry 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) ¹⁰	80.00

International transaction processing fees

Successful transactions up to R200 ¹³	1.00
Successful transactions over R200 ¹³	3.00
Account status enquiry ¹³	1.00

Other

Fix savings account (app/Internet/branch)	FREE
Card limit update (app/Internet)	FREE
Card limit update (branch) ²	9.00
Debit order	3.50
Returned debit order: DebiCheck (insufficient funds)	FREE
Returned debit order: EFT (insufficient funds)	7.00
Close account (branch)	9.00

#SimplifyBanking #LiveBetter



capitecbank.co.za



067 418 9565



0860 10 20 43

Conditions apply. Fees include VAT.

All information correct at time of going to print, 12/04/2022, 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