



# 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	60.00
Cash for loan repayment	FREE
Notes (cash-accepting ATM)	R1.00 per R100
Notes/coins (branch <sup>2</sup> )	R2.75 per R100
Special clearance cheque	120.00
Returned cheque deposit	150.00
Incoming international payment in rand or foreign currency <sup>4,5</sup>	120.00

## Disputed transactions

Disputed debit order: last 40 days (app)	5.00
Disputed debit order: last 40 days (branch)	40.00
Disputed debit order: after 40 days (branch <sup>2</sup> )	80.00
Disputed DebiCheck: last 12 months (branch)	40.00
Late recall of transfer to Capitec account	6.00
Late recall of transfer to other bank account	150.00
Local card machine purchase (unsuccessful dispute)	60.00
International card machine purchase (unsuccessful dispute) <sup>11</sup>	150.00

## Other

Card limit update (app/Internet)	FREE
Card limit update (branch <sup>2</sup> )	6.00
Fix savings (app/Internet/branch)	FREE
Close account (branch)	6.00
Debit order	3.50
Returned debit order (insufficient funds)	6.00

## More info

Visit [capitecbank.co.za](http://capitecbank.co.za) or call our 24hr Client Care Centre on **0860 10 20 43**.

**R0** Card purchase

**R1** Electronic payment

**R6** Per R1 000 cash at our ATMs

**R8** Immediate payment to other bank

**R5** Monthly admin fee

<sup>1</sup> Your service provider will charge a fee for network access

<sup>2</sup> Excludes Client Care Centre transactions

<sup>3</sup> Limited to travel-related transactions in terms of Section B16 of the Exchange Control Rulings of the South African Reserve Bank

<sup>4</sup> Fixed fee means it does not increase as the value of the transaction increases

<sup>5</sup> See our website for more info on foreign exchange services

<sup>6</sup> Supplementary cards cannot be used internationally

<sup>7</sup> 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

<sup>8</sup> See our website for more info on direct currency conversion

<sup>9</sup> 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

<sup>10</sup> R6.00 fee applies if DebiCheck is done through our Client Care Centre

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

<sup>12</sup> Remote Banking app limits for sending cash  
R3 000 per transaction, R5 000 per day, R24 999 per month

<sup>13</sup> Mobile Banking (\*120\*3279#) limits for sending cash  
R1 000 per transaction, R1 000 per day, R24 999 per month

#SimplifyBanking #LiveBetter



Capitec Bank



CapitecBankSA



capitecbank



Capitec Bank

[capitecbank.co.za](http://capitecbank.co.za)

Conditions apply. Fees include VAT.

All information correct at time of going to print, 15/11/2019, 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



## Know what you get, know what you pay

(R)

Credit card – one monthly administration fee	35.00
Debit card – one monthly administration fee	5.00
Minimum account balance	25.00

## Choose the best way to transact

	App/ Internet	*120*3279# <sup>1</sup>	Card	Branch <sup>2</sup>
<b>Access</b>				
Activation/monthly subscription	FREE	FREE	FREE	-
<b>Purchases</b>				
Purchase at local card machine	-	-	FREE	-
Purchase at international Mastercard® card machine <sup>3,6,8,11</sup>	-	-	FREE	-
Purchase online/telephone/mail <sup>6,7</sup>	-	-	FREE	-
Airtime/data/SMS bundles & electricity	FREE	-	FREE	-
Airtime/electricity (cellphone)	-	FREE	-	-
Airtime (other bank ATM)	-	-	6.00	-
<b>Transfers/payments</b>				
Transfer between own accounts	FREE	FREE	FREE (ATM)	FREE
Early release: fixed-term savings <sup>9</sup>	-	-	6.00 (ATM)	-
Early release: tax-free savings <sup>9</sup>	-	-	6.00 (ATM)	300.00
Payment to other bank/Capitec account	1.00	-	-	6.00
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 <sup>12,13</sup>	8.50 (APP)	8.50	-	-
<b>Manage debit orders</b>				
DebiCheck authentication <sup>10</sup>	1.00	1.00	FREE	6.00
Printed DebiCheck list	-	-	-	6.00
Stop debit order	6.00	-	-	6.00
<b>Stop orders</b>				
Add, amend or cancel recurring payment (stop order)	FREE	-	-	6.00
Recurring payment (to own account)	FREE	-	-	FREE
Recurring payment (stop order)	1.00	-	-	1.00
<b>Cash withdrawals</b>				
PnP/Shoprite/Checkers/Boxer tillpoint <sup>4</sup>	-	-	1.00	-
Capitec ATM	-	-	R6.00 per R1 000	-
Other bank ATM	-	-	R8.00 per R1 000	-
International Mastercard® ATM <sup>3,4,6,8,11</sup>	-	-	60.00	-
International Mastercard® card machine <sup>3,4,6,8,11</sup>	-	-	8.00	-
<b>Statements (1 – 3 months)</b>				
Main savings account	FREE	-	2.50 (ATM/SST)	10.00
Flexible savings/tax-free savings	FREE	-	2.50 (ATM/SST)	10.00
Fixed-term savings/tax-free savings	FREE	-	FREE (ATM/SST)	FREE
Credit card statement (first statement free)	FREE	-	-	10.00
Credit card transaction history	FREE	-	2.50 (ATM/SST)	10.00
<b>Balance enquiries</b>				
Capitec	FREE	FREE	FREE	FREE
Local card machine	-	-	0.40	-
Other bank ATM	-	-	6.00	-
International Mastercard® ATM/card machine <sup>6,11</sup>	-	-	8.00	-
<b>Declined transactions (insufficient funds)</b>				
Capitec card machine purchase	-	-	FREE	-
Other bank card machine/online/telephone/mail purchase	-	-	0.40	-
Capitec ATM	-	-	FREE	-
Other bank ATM	-	-	6.00	-
International Mastercard® ATM/card machine <sup>6,11</sup>	-	-	8.00	-
<b>Security</b>				
Internet banking token on keyring	-	-	-	100.00
Internet banking replacement token on keyring	-	-	-	100.00
Replacement/supplementary card	-	-	-	65.00
PIN change	FREE	FREE	FREE (ATM)	FREE
PIN reset	-	-	-	6.00
Stop lost/stolen card	FREE	-	-	FREE

Valid from  
1 March 2019

The most important fees to help you bank better:

**GlobalOne**  
Money Management

**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**

- Payments on our app, \*120\*3279# or Internet banking

**R1**

- Cash withdrawal at tills

**R3.50**

- Debit order

**R6**

- Payments and transfers in branch

**R6 per R1 000**

- Cash withdrawal at a Capitec ATM

**R8 per R1 000**

- Cash withdrawal at any other ATM in South Africa

**R8**

- Immediate payment to other bank