

Capitec Bank Limited (“Capitec Bank”) Register of conflicts of interest: Directors & Prescribed Officers 29 February 2024

In terms of paragraph 7.6 of the Debt Listing Requirements, and the declarations of interests provided by each board member in terms of Section 75 of the Companies Act, 2008 (as amended) during Capitec Bank board and/or board committee meetings in the 2024 financial year, the actual and/or potential conflicts of interests and/or personal financial interests disclosed by Capitec Bank board members are as follows.

Director	Applicable committee	Date of declaration	Nature of conflict
Emma Mashilwane*	Audit Committee	16 March 2023; and 14 July 2023	Conflict in relation to work performed by MASA Auditors for KPMG, proposed new auditors for Capitec Bank
Piet Mouton	Board	All board meetings	PSG Capital (Pty) Ltd is Capitec Bank and Capitec Bank Holdings Limited’s sponsor on the Johannesburg Stock Exchange (JSE)
Gerhardus Fourie	Board	All board meetings	Direct and indirect, beneficial and non-beneficial shareholding in Capitec Bank Holdings Limited
Michiel le Roux	Board	All board meetings	Material indirect, non-beneficial shareholding in Capitec Bank Holdings Limited
Piet Mouton	Board	All board meetings	Material indirect non-beneficial shareholding in Capitec Bank Holdings Limited

*Ms TE Mashilwane stepped down from the board effective 30 September 2023.

The potential conflicts disclosed above were considered and managed by the board/board committees in terms of Capitec Group’s policy on disclosure of interests and management of conflict of interests applicable to Directors and Prescribed Officers, which is available at https://www.capitecbank.co.za/globalassets/pages/documents-library/general/policy-on-disclosure-of-interests-and-management-of-conflict-of-interests-applicable-to-directors-and-prescribed-officers_v02.pdf (“Conflict of Interest Management Policy”), and excludes potential conflicts that may emanate from serving on boards of the various intragroup subsidiaries/companies. Capitec Bank is a wholly owned subsidiary of Capitec Bank Holdings Limited, which is registered as a bank controlling company in terms of the Banks Act 1990 (as amended). Capitec Bank provides a comprehensive range of retail and commercial banking products and services in South Africa. Directors and related parties are permitted to procure financial services and products from the bank in the ordinary course of business, including funding on an arm’s length basis and in accordance with the Conflict of Interest Management Policy.

A detailed register of declaration of interests is maintained by the Group Company Secretary and declaration of conflict of interest in terms of S75 of the Companies Act is recorded in relevant board meeting minutes.