

The directors of Capitec Bank Limited have confirmed that none of the JSE Debt Listings Requirements as set out in paragraph 4.10(b) is of reference to them, except section 4.10(b)iii.

Applicant issuer: Capitec Bank Limited

JSE Debt Listings Requirements reference	Requirement
4.10(b)(ii)	Details of any bankruptcies, insolvencies or individual voluntary compromise arrangements.
	N/A
4.10(b)(iii)	Details of any business rescue plans and/or resolution proposed by any entity to commence business rescue proceedings, application having been made for any entity to begin business rescue proceedings, notices having been delivered in terms of Section 129(7) of the Act, receiverships, compulsory liquidations, creditors' voluntary liquidations, administrations, company voluntary compromise arrangements or any compromise or arrangement with creditors generally or any class of creditors of any company; where you are or were a director, with an executive function within such company at the time of, or within the 12 months preceding, any such event(s).
4.10(b)(iv)	Ms Fernandez was a director of Group Five Limited that was placed under business rescue in 2019 and Mr Otto was a director of Quantum Properties Holdings Limited that concluded a section 311 compromise in terms of the repealed Companies Act 61 of 1973 in 1989.
4.10(b)(iv)	Details of any compulsory liquidations, administrations or partnership voluntary compromise arrangements of any partnerships where you are or were a partner at the time of or within the 12 months preceding such event(s).
	N/A
4.10(b)(v)	Details of receiverships of any asset(s) or of a partnership of which you are or were a partner at the time of, or within the 12 months preceding, such event.
	N/A
4.10(b)(vi)	Details whether you have ever been disqualified by a court from acting as a director of a company or from acting in the management or conduct of the affairs of any company.
	N/A
4.10(b)(vii)	Details of any offence committed by yourself involving dishonesty.
	N/A
4.10(b)(viii)	Details of any convictions of any offence resulting in dishonesty, fraud, theft, forgery, perjury, misrepresentation or embezzlement.
	N/A
4.10(b)(ix)	Details of you ever being barred from entry into any profession or Occupation.
	N/A
4.10(b)(x)	Details of any convictions in any jurisdiction of any criminal offence, or an offence under legislation relating to the Companies Act. (All such convictions must be disclosed even though they may now be "spent convictions").

N/A	
4.10(b)(xi)	Details regarding your removal from an office of trust, on the grounds of misconduct and involving dishonesty.
N/A	
4.10(b)(xii)	Details of any court order declaring yourself delinquent or placing yourself under probation in terms of Section 162 of the Act and/or Section 47 of the Close Corporations Act, 1984 (Act No. 69 of 1984) or disqualifying yourself to act as a director in terms of Section 219 of the Companies Act, 1973 (Act No. 61 of 1973).
N/A	

I, Yolande Mouton in my capacity as Company Secretary hereby confirm that the directors have confirmed the information as provided above.



Yolande Mouton
Company Secretary

9 April 2021