

Shareholders are advised that the General Meeting will be held in electronic format only.

Shareholders are invited to attend the General Meeting, convened in terms of the Notice of General Meeting, which will only be accessible through electronic participation, as permitted by the Listings Requirements, the provisions of the Companies Act and the MOI, **at 14:00 on Tuesday, 22 February 2022** or at any other adjourned or postponed time determined in accordance with the provisions of the Companies Act and the Listings Requirements, at which General Meeting Shareholders will be requested to consider and, if deemed fit, to pass, with or without modification, the resolutions set out in the Notice of General Meeting.

Shareholders are invited to connect to the General Meeting utilising the details set out in the *“Electronic Attendance and Participation”* section below.

1. ELECTRONIC ATTENDANCE AND PARTICIPATION

1.1. Connecting to the General Meeting electronically

1.1.1. The General Meeting will be held entirely electronically at 14:00 on Tuesday, 22 February 2022. Capitec has retained the services of Computershare (the Transfer Secretary) to host the General Meeting on an interactive platform, in order to facilitate electronic attendance, participation and voting by Shareholders.

1.1.2. In order to attend the General Meeting and participate and vote electronically thereat, Shareholders must pre-register with the Transfer Secretaries by either:

1.1.2.1 registering online using the online registration portal at <https://meetnow.global/ZA>, by no later than 14:00 on Friday, 18 February 2022, for administrative purposes, in order for the Transfer Secretaries to arrange for the participation of the Shareholder at the General Meeting and for the Transfer Secretaries to provide the Shareholder with the details as to how to access the General Meeting by means of electronic participation. Shareholders may still register online to participate in and/or vote electronically at the General Meeting after this date, provided, however, that for those Shareholders to participate in and/or vote electronically at the General Meeting those Shareholders must be verified and registered (as required in terms of section 63(1) of the Companies Act by uploading their relevant verification documentation) before the commencement of the General Meeting; or

1.1.2.2 making a written application to participate, by email to proxy@computershare.co.za, so as to be received by the Transfer Secretaries by no later than 14:00 on Friday, 18 February 2022, for administrative purposes, in order for the Transfer Secretaries to arrange such participation for the Shareholder and for the Transfer Secretaries to provide the Shareholder with the details as to how to access the General Meeting by means of electronic participation. Shareholders may still register/apply to participate in and/or vote electronically at the General Meeting after this date, provided, however, that for those Shareholders to participate in and/or vote electronically at the General Meeting those Shareholders must be verified and registered (as required in terms of section 63(1) of the Companies Act by submitting their relevant verification documentation by post or by e-mail, as the case may be) before the commencement of the General Meeting.

1.1.3. Shareholders will thereafter be able to connect to the General Meeting by visiting the following webpage: <https://meetnow.global/ZA> and following the relevant prompts.

Shareholders are referred to the “Electronic Participation Meeting Guide” attached to the Notice of General Meeting for further instructions for electronic participation.

- 1.1.4. The Transfer Secretaries will by no later than 17:00 on Monday, 21 February 2022, notify eligible Shareholders of the invitation code through which eligible Shareholders can participate electronically in and/or vote at the General Meeting.
- 1.1.5. In-person registration of General Meeting participants will not be permitted.
- 1.1.6. Shareholders participating in the General Meeting in this manner may still appoint a proxy to vote on their behalf at the General Meeting.
- 1.1.7. Shareholders and their proxies will be liable for their own network charges in relation to electronic participation in and/or voting at the General Meeting and they will be billed separately by their service providers accordingly. Any such charges will not be for the account of Capitec and/or the Transfer Secretaries. None of Capitec and/or the Transfer Secretaries and/or its service providers can be held liable for any loss, injury, damage, penalty or claim arising from the use of the electronic communication services or any defect in respect thereof or from total or partial failure of the electronic communication services for any reason whatsoever, including loss of network connectivity or other network failure due to, inter alia, insufficient airtime, internet connectivity, internet bandwidth and/or power outages which prevent any such Shareholder or its proxy from participating in and/or voting at the General Meeting.
- 1.1.8. **Guests** will be able to access the General Meeting at <https://meetnow.global/ZA> by selecting the applicable meeting from the drop-down option and clicking on 'JOIN MEETING'. The option, 'Guest' must be selected on the login screen. Guests will be prompted to complete all the relevant fields including title, first name, last name and email address. Please note, guests will not be able to ask questions or vote at the General Meeting.