



26 April 2022

**Dear Shareholder**

**Invitation to the 2022 Capitec Annual General Meeting (“AGM” or the “meeting”)**

Please join us at the Capitec AGM where our Chief Executive Officer, Gerrie Fourie, will deliver a presentation on progress made during the past year.

Date: Friday, 27 May 2022  
Venue: Capitec Head Office at 5 Neutron Road, Techno Park, Stellenbosch, 7600  
Time: 2:30 pm

To attend the AGM, we request that you take the following 2 actions:

1. Register online with our transfer secretary, who assists with the administration of the AGM. Please register online at <https://meetnow.global/za> to attend the meeting to allow the transfer secretary to process the requisite formal documents for attendance at the AGM. We would appreciate it if shareholders could register by no later than 2:30 pm on Wednesday, 25 May 2022.
2. RSVP to Capitec to allow for logistical arrangements to be made. Shareholders who wish to attend the AGM in person at the Capitec Head Office are requested to inform Yolande Mouton at [capitecagm@capitecbank.co.za](mailto:capitecagm@capitecbank.co.za) or 021 809 5904 by no later than 5 pm on Wednesday, 18 May 2022.

You are invited to join us for light snacks and refreshments after the meeting.

The AGM will also be accessible via electronic communication. Please register online at <https://meetnow.global/za>

**Voting at the meeting**

Shareholders who intend to vote at the meeting (whether attending in person or via electronic communication) will require an internet-enabled smartphone, tablet or computer with the **latest version** of the Chrome, Safari, Edge or Firefox browser, as you will be required to vote online on your device.

**To vote**

1. Once registered, type <https://meetnow.global/za> into your browser on your internet-enabled device.
2. Find the Capitec meeting from the list of meetings and click *Go*.
3. Click *Join meeting* now.
4. Select *Invitation* on the login screen and enter the invitation code you received from [noreply@computershare.com](mailto:noreply@computershare.com) after you registered.
5. Accept the *Terms and Conditions* and click *Continue*.
6. When successfully authenticated, the home screen will be displayed. Click on the *Vote* icon to cast your votes.

Please see Capitec's 2022 notice of the AGM (“**Notice**”), and in particular the Electronic Participation Meeting Guide contained in the Notice, for further details relating to registration of AGM participants, participation and voting at the AGM, and how to submit your votes by proxy prior to the meeting. The Notice is available at [www.capitecbank.co.za/investor-relations/](http://www.capitecbank.co.za/investor-relations/).

The 2022 Integrated Annual Report is available at [www.capitecbank.co.za/investor-relations/financial-results/](http://www.capitecbank.co.za/investor-relations/financial-results/).

Should new regulations related to the COVID-19 virus be promulgated at the time, Capitec and shareholders attending in person will be required to adhere to same.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Santie Botha'.

Santie Botha  
Chairman

**IMPORTANT NOTICE**

**Voting will be conducted electronically via the Computershare application and using your own internet-enabled device. If you hold your shares through a stockbroker or other nominee company (i.e. you don't possess a share certificate), you must request such stockbroker or nominee company to prepare a Letter of Representation to vote at the meeting. The Letter of Representation must be uploaded via the registration portal during online registration. In the event where a shareholder wishes to attend the meeting in person and did not register online, such shareholder will be assisted with registration at the venue. Kindly bring along the Letter of Representation and your valid identification document.**