



# cellphone banking

dial \*120\*3279#



## Buy airtime even when you have none



1. Dial \*130\*3279# and reply with the number next to the account or savings plan you want to use
2. Choose your service provider
3. Choose your airtime amount
4. Enter your secret Mobile Banking PIN

# R0

## Buy airtime for yourself or a friend



1. Dial \*120\*3279# and reply **3**
2. Reply **1**
3. Choose "From" account
4. Choose your service provider
5. Choose your airtime amount
6. Reply **1** (your cellphone number) or enter the cellphone number you want to top up
7. Enter your secret Mobile Banking PIN

# R0

## Change Mobile Banking PIN



1. Dial \*120\*3279# and reply **6**
2. Enter your current secret PIN
3. Enter your new secret PIN
4. Confirm your new secret PIN

# R0

## Pay Capitec clients



1. Dial \*120\*3279# and reply **5**
2. Enter the verified cellphone number you want to pay
3. Enter the amount
4. Choose "From" account
5. Enter your secret Mobile Banking PIN

# R1<sup>60</sup>



Network rates apply

## Buy electricity

1. Dial \*120\*3279# and reply **3**
2. Reply **2**
3. Choose "From" account
4. Choose your electricity amount
5. Reply with your meter number
6. Enter your secret Mobile Banking PIN
7. The electricity token will be sent to you by SMS



**R0**

## Do a credit facility transfer

1. Dial \*120\*3279# and reply **1**
2. Reply **1** (yes) or **2** (no): Is your income still the same or more
3. Reply **1** (yes) or **2** (no): Are your expenses the same or less
4. Your available amount will be displayed. Reply with the amount you need (R100 minimum; multiples of R100)
5. Enter your secret Mobile Banking PIN
6. The money will be transferred to your main savings account



**R0**

## Transfer money between your own accounts

1. Dial \*120\*3279# and reply **4**
2. Choose "From" account
3. Choose "To" account
4. Enter the amount you want to transfer
5. Enter your secret Mobile Banking PIN



**R0**

## #BankBetterLiveBetter



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