



#BankBetter

We're committed to saving you time and money, and helping you bank securely. This mark shows you the best way to bank.



#LiveBetter

Spend the time and money that you save by banking better, on the things in life that matter to you the most.

#LiveBetter Benefits

Enjoy exclusive discounts and offers at selected merchants around South Africa when you pay with your Capitec card. Our Live Better benefits are easy to get and available as soon as you open your Global One facility. Visit capitecbank.co.za for more information.

#CapitecFoundation

By investing in education to improve numeracy skills and raising financial awareness among high school learners, we aim to transform them into employable South Africans who can effect change in their respective communities and the country as a whole.

GlobalOne

Money Management

we never charge hidden fees, only pay for what you use

How to join us

Visit a branch with the following documents

- Identification document
- Proof of residential address (e.g. statement with your full name and residential address, not older than 3 months)

For credit applications you also need

- Latest salary slip
- 3-month bank statement showing your last 3 salary deposits
- Minimum salary requirement for credit card is R3 000 per month

Switch banks

Move your salary in 2 easy steps

1. Download a Debit Order Switch Authorisation form on our website and email or fax it to us, or give the form and your bank statement to a service consultant in branch. We'll take the hassle out of switching and keep you updated on the progress
2. Give your employer/HR the correct details of your new Capitec account so your salary is paid into the right account

More info

Visit capitecbank.co.za or call our 24hr Client Care Centre on 0860 10 20 43.

#BankBetterLiveBetter



Capitec Bank



CapitecBankSA



capitecbank



Capitec Bank

capitecbank.co.za

Conditions apply. Fees include VAT.

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we help you bank better, so you can live better

We do this by giving you simpler, cost-effective banking options to meet your needs, like our cellphone banking app. Using our app means you can bank anywhere 24/7, keeping you in control of your money.

Because there is a better way to bank.

What makes Global One unique?

transact

Know what you get and know what you pay with low fixed fees for your daily purchases, payments and transfers. Earn interest on your money from the first cent. Your interest earned can be more than the fees you pay, which means you could bank for free.

save

Let your money make money with Global One. Simply use our app to create up to 4 extra savings plans and either keep them flexible, fix the term to earn higher interest or open a tax-free account.

insure

Get one funeral plan with more cover. Use our app to choose either the funeral cover amount or the premium that suits your needs, and we'll calculate the best offer. We also offer affordable credit insurance for credit terms of 7 months and longer.

credit

Rethink credit and realise dreams. You choose the amount and term that suits your needs. Apply online and get an instant estimate based on your credit profile, affordability and needs.

cellphone



App

- Manage all your Global One accounts on your phone from anywhere, at any time
- **Zero** data charges when you use our app
- Pay people and accounts for **R1.60**, so no need to visit a branch
- **Free** money transfers between your accounts
- Get a free instant credit estimate and see how much you qualify for
- Get a personalised funeral plan on our app
- View and manage your debit orders in seconds
- Pay another Capitec client by using just their cellphone number
- Update your online purchases default limit to enable online shopping
- Change your card limits for free when you need to
- Email your bank statements quickly and easily
- View your balances at the tap of a button
- Buy airtime and electricity wherever you are, even when you're out of airtime
- Stop your card if anything happens
- Access SARS e-filing

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Pay people, transfer money, buy airtime and electricity and more, at half the price of doing it in branch

24/7 client care

Call us on 0860 10 20 43 or email ClientCare@capitecbank.co.za

over 830 branches

Find your nearest branch on our capitecbank.co.za mobisite or website

internet banking

Simplified Internet banking that offers secure access to all your accounts at home or at the office

social media

Join Capitec people and become part of the conversation

website

- Everything you need to know about how to transact, save, insure and get credit with Global One
- Get a free instant credit estimate and see how much you qualify for
- Switch your debit orders
- Find helpful tips and articles on how we help you to Bank Better, Live Better

capitec card

- Debit or credit, it gives you many ways to access your money and transact worldwide wherever you see the Mastercard® logo
- Earn high interest on a positive balance
- Get special Live Better benefits and discounts around South Africa
- Access all your Global One accounts with one card
- Get your personalised card immediately
- Shop online

card machine

Zero fees for card machine purchases worldwide wherever you see the Mastercard® logo

cash at tills

Cash withdrawals for **R1.61** at PnP, Shoprite, Checkers and Boxer tills – cheaper than ATMs

transact

main transaction/ savings account

- Purchases
- Payments
- Transfers

save

4 savings plans defined by you

- Name each account
- Flexible
- Fixed-term
- Tax-free

insure

funeral plans

- Personalised
- Up to R100 000 for policyholder
- 21 dependants
- Apply on our app

credit

choose personalised credit plans

- Credit card
- Credit facility
- 1 – 84 month loan
- Home loan (by SA Home Loans)

how to access

self service

- Print statements in branch
- Get your statements emailed to you from our app

over 30 000 ATMs nationally

Cash withdrawal at Capitec ATM **R6.56 fixed fee** and any other bank's ATM **R8.83**

- Balance enquiries
- Transfers
- Deposits (selected ATMs)