



# transact

cellphone  
internet  
card  
branch

## Notifications

Registration	FREE
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## Send account details

SMS	0.40
Email	FREE

## Payment notification

SMS	0.40
Email	FREE
Fax	R1.61
SMS Update	0.40

## Deposits

Salary cheque	FREE
Non-salary cheque	40.35
Cash for loan repayment	FREE
Notes (cash-accepting ATM)	96c per R100
Notes/coins (branch <sup>2</sup> )	R2.27 per R100
Special clearance cheque	100.88
Returned cheque deposit	131.14
Incoming international payment in rand (fixed fee) <sup>5</sup>	100.88
Incoming international payment in foreign currency <sup>5</sup>	100.88

## Disputed transactions

Disputed debit order: last 40 days (app)	5.00
Disputed debit order: last 40 days (branch)	40.35
Disputed debit order: after 40 days (branch <sup>2</sup> )	80.70
Disputed DebiCheck: last 12 months (app)	5.00
Disputed DebiCheck: last 12 months (branch)	40.35
Late recall of transfer to Capitec account	5.35
Late recall of transfer to other bank account	131.14
Local card machine purchase (unsuccessful dispute)	55.48
International Mastercard® card machine purchase (unsuccessful dispute)	131.14

## Other

Card limit update (app/Internet)	FREE
Card limit update (branch <sup>2</sup> )	5.35
Fix savings account (app/Internet/branch)	FREE
Close account (branch)	5.35
Debit order	3.73
Returned debit order (insufficient funds)	5.55

## More info

Visit [capitecbank.co.za](http://capitecbank.co.za) or call our 24hr Client Care Centre on 0860 10 20 43.

<sup>1</sup> Your service provider will charge a fee for network access

<sup>2</sup> Excludes Client Care Centre transactions

<sup>3</sup> Limited to travel-related transactions in terms of Section B16 of the Exchange Control Rulings of the South African Reserve Bank

<sup>4</sup> Fixed fee means it does not increase as the value of the transaction increases

<sup>5</sup> See our website for more info on foreign exchange services

<sup>6</sup> Supplementary cards cannot be used internationally

<sup>7</sup> Card-not-present transactions limited to R50 000 per international transaction, up to your daily limit, in terms of Section B16 of the Exchange Control Rulings of the South African Reserve Bank

<sup>8</sup> See our website for more info on direct currency conversion

<sup>9</sup> An early release Capitec ATM transfer can only be done from a multiple deposit fixed-term or tax-free savings account with a balance of less than R10 000

<sup>10</sup> R5.35 fee applies if DebiCheck is done through our Client Care Centre

<sup>11</sup> Get cash from any international ATM, and purchase at any international card machine, with the Mastercard® logo

## #BankBetterLiveBetter



Capitec Bank



CapitecBankSA



capitecbank

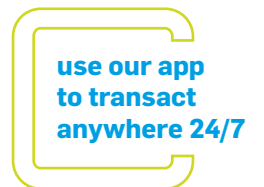


Capitec Bank

[capitecbank.co.za](http://capitecbank.co.za)

Conditions apply. Fees include VAT.

All information correct at time of going to print, 23/10/2018, and subject to change. Capitec Bank is an authorised financial services provider (FSP 46669) and registered credit provider (NCRCP13) Capitec Bank Limited Reg. No.: 1980/003695/06



Credit card – One monthly administration fee	35.00
Debit card – One monthly administration fee	5.80
Minimum account balance	25.00

Choose the best way to transact

	App/ Internet	*120*3279# <sup>1</sup>	Card	Branch <sup>2</sup>
<b>Access</b>				
Activation/monthly subscription	FREE	FREE	FREE	-
<b>Security</b>				
Token on keyring	-	-	-	80.70 (Internet)
Replacement token on keyring	-	-	-	80.70 (Internet)
Replacement/supplementary card	-	-	-	60.53
PIN change	FREE	FREE	FREE (ATM)	FREE
PIN reset	-	-	-	5.35
Stop lost/stolen card	FREE	-	-	FREE
<b>Stop orders</b>				
Add, amend or cancel recurring payment (stop order)	FREE	-	-	5.35
Recurring payment (to own account)	FREE	-	-	FREE
Recurring payment (stop order)	1.60	-	-	5.35
<b>Debit orders</b>				
DebiCheck authentication <sup>10</sup>	1.61	1.61	FREE	5.35
Printed DebiCheck list	-	-	-	5.35
Stop debit order	5.35 (app)	-	-	5.35
<b>Transfers/payments</b>				
Transfer between own accounts	FREE	FREE	FREE (ATM)	FREE
Early release: fixed-term savings <sup>9</sup>	-	-	5.35 (ATM)	-
Early release: tax-free savings <sup>9</sup>	-	-	5.35 (ATM)	300.00
Payment to other bank/Capitec account	1.60	-	-	5.35
Payment to other bank (immediate)	10.00	-	-	-
Payment to Capitec client (with verified cellphone number)	1.60	1.60	-	-
Payment received from MoneySend	-	-	1.61	-
SendCash	-	8.50	-	-
<b>Purchases</b>				
Purchase at local card machine	-	-	FREE	-
Purchase at international Mastercard <sup>®</sup> card machine <sup>3,6,8,11</sup>	-	-	FREE	-
Purchase online/telephone/mail <sup>6,7</sup>	-	-	FREE	-
Airtime/data/SMS bundles & electricity	FREE	-	FREE	-
Airtime/electricity (cellphone)	-	FREE	-	-
Airtime (other bank ATM)	-	-	5.55	-
<b>Cash withdrawals (fixed fees<sup>4</sup>)</b>				
PnP/Shoprite/Checkers/Boxer tillpoint	-	-	1.61	-
Capitec ATM	-	-	6.56	-
Other bank ATM	-	-	8.83	-
International Mastercard <sup>®</sup> ATM <sup>3,6,8,11</sup>	-	-	55.48	-
International Mastercard <sup>®</sup> card machine <sup>3,6,8,11</sup>	-	-	7.06	-
<b>Statements (1 – 3 months)</b>				
Transaction/savings account	FREE	-	2.52 (ATM)	7.57
Flexible savings plan	FREE	-	2.52 (ATM)	7.57
Fixed-term savings plan	FREE	-	FREE (ATM)	FREE
Tax-free savings plan	FREE	-	FREE (ATM)	FREE
Credit card statement (first statement free)	FREE	-	-	7.57
Credit card transaction history	FREE	-	2.52 (ATM)	7.57
<b>Balance enquiries</b>				
Capitec	FREE	FREE	FREE	FREE
Local card machine	-	-	FREE	-
Other bank ATM	-	-	5.55	-
International Mastercard <sup>®</sup> ATM/card machine <sup>6,11</sup>	-	-	7.06	-
<b>Declined transactions (insufficient funds)</b>				
Card machine purchase	-	-	FREE	-
Capitec ATM	-	-	FREE	-
Other bank ATM	-	-	5.55	-
International Mastercard <sup>®</sup> ATM/card machine <sup>6,11</sup>	-	-	7.06	-

Valid from  
4 November 2018

Here are  
the most  
important  
fees to help  
you bank  
better:

**R0**

- Pay with your card or shop online worldwide
- Transfer money between your own accounts
- Access your accounts on our banking app or on Internet banking
- Create recurring payments on our app or on Internet banking
- Email statements from our app or on Internet banking

**R1.60**

- Payments on our app or on Internet banking

**R1.61**

- Cash withdrawal at tills

**R3.73**

- Debit order

**R5.35**

- Payments and transfers in branch

**R6.56**

- Cash withdrawal at a Capitec ATM

**R8.83**

- Cash withdrawal at any other ATM in South Africa (only R2.27 more than at a Capitec ATM)