



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	R1.60
SMS Update	0.40

Deposits

Salary cheque	FREE
Non-salary cheque	40.00
Cash for loan repayment	FREE
Notes (cash-accepting ATM)	95c per R100
Notes/Coins (branch ²)	R2.25 per R100
Special clearance cheque	100.00
Returned cheque deposit	130.00
Incoming international payment in rand (fixed fee) ⁵	100.00
Incoming international payment in foreign currency ⁵	100.00

Disputed transactions

Disputed debit order: last 40 days (app)	20.00
Disputed debit order: last 40 days (branch)	40.00
Disputed debit order: after 40 days (branch ²)	80.00
Disputed DebiCheck: last 12 months (app)	20.00
Disputed DebiCheck: last 12 months (branch)	40.00
Late recall of transfer to Capitec Bank account	5.30
Late recall of transfer to other bank account	130.00
Local card machine purchase (unsuccessful dispute)	55.00
International Mastercard® card machine purchase (unsuccessful dispute)	130.00

Other

Card limit update (app/Internet)	FREE
Card limit update (branch ²)	5.30
Fix savings account (app/Internet/branch)	FREE
Close account (branch)	5.30
Debit order	3.70
Returned debit order (insufficient funds)	5.50

More info

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

¹ Your service provider will charge a fee for network access

² Excludes Client Care Centre transactions

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

⁴ Fixed fee means it does not increase as the value of the transaction increases

⁵ See our website for more info on foreign exchange services

⁶ Supplementary cards cannot be used internationally

⁷ 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

⁸ See our website for more info on direct currency conversion

⁹ An early release Capitec Bank 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

¹⁰ R5.30 fee applies if DebiCheck is done through our Client Care Centre

¹¹ 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

Conditions apply. Fees include VAT.

All information correct at time of going to print, 07/02/2018, 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

use our app
to transact
anywhere 24/7

Credit card – One monthly administration fee	35.00
Debit card – One monthly administration fee	5.50
Minimum account balance	25.00

Choose the best way to transact

App/
Internet

*120*3279#¹

Card

Branch²

Access

Activation/Monthly subscription	FREE	FREE	FREE	-
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Security

Token on keyring	-	-	-	80.00 (Internet)
Replacement token on keyring	-	-	-	80.00 (Internet)
Replacement/Supplementary card	-	-	-	60.00
PIN change	FREE	FREE	FREE (ATM)	FREE
PIN reset	-	-	-	5.30
Stop lost/stolen card	FREE	-	-	FREE

Stop Orders

Add, amend or cancel recurring payment (stop order)	FREE	-	-	5.30
Recurring payment (stop order)	1.60	-	-	5.30

Debit Orders

DebiCheck authentication ¹⁰	1.60	1.60	FREE	5.30
Printed DebiCheck list	-	-	-	5.30
Stop debit order	5.30 (App)	-	-	5.30

Transfers/Payments

Transfer between own accounts	FREE	FREE	FREE (ATM)	FREE
Early release: fixed-term savings ⁹	-	-	5.30 (ATM)	-
Early release: tax-free savings ⁹	-	-	5.30 (ATM)	300.00
Payment to other bank/Capitec Bank account	1.60	-	-	5.30
Payment to other bank (immediate)	10.00	-	-	-
Payment to Capitec Bank client (with verified cellphone number)	1.60	1.60	-	-
Payment received from MoneySend	-	-	1.60	-

Purchases

Purchase at international Mastercard [®] card machine ^{3,6,8,11}	-	-	FREE	-
Purchase online/telephone/mail ^{6,7}	-	-	FREE	-
Airtime/Data/SMS bundles & electricity	FREE	-	FREE	-
Airtime/Electricity (cellphone)	-	FREE	-	-
Airtime (other bank ATM)	-	-	5.50	-

Cash Withdrawals (fixed fees⁴)

PnP/Shoprite/Checkers/Boxer tillpoint	-	-	1.60	-
Capitec Bank ATM	-	-	6.50	-
Other bank ATM	-	-	8.75	-
International Mastercard [®] ATM ^{3,6,8,11}	-	-	55.00	-
International Mastercard [®] card machine ^{3,6,8,11}	-	-	7.00	-

Statements

Transaction/Savings account	FREE	-	2.50 (ATM)	7.50
Flexible savings plan	FREE	-	2.50 (ATM)	7.50
Fixed-term savings plan	FREE	-	FREE (ATM)	FREE
Tax-free savings plan	FREE	-	FREE (ATM)	FREE
Credit card statement (first statement free)	FREE	-	-	7.50
Credit card transaction history	FREE	-	2.50 (ATM)	7.50

Balance Enquiries

Capitec Bank	FREE	FREE	FREE	FREE
Local card machine	-	-	FREE	-
Other bank ATM	-	-	5.50	-
International Mastercard [®] ATM/card machine ^{6,11}	-	-	7.00	-

Declined Transactions (insufficient funds)

Card machine purchase	-	-	FREE	-
Capitec Bank ATM	-	-	FREE	-
Other bank ATM	-	-	5.50	-
International Mastercard [®] ATM/card machine ^{6,11}	-	-	7.00	-

Valid from
1 March 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
- Send statements from our app or on Internet banking

R1.60

- Cash withdrawal at tills
- Payments on our app or on Internet banking

R3.70

- Debit order

R5.30

- Payments and transfers in branch

R6.50

- Cash withdrawal at a Capitec Bank ATM

R8.75

- Cash withdrawal at any other ATM in South Africa (only R2.25 more than at a Capitec Bank ATM)