

## Notifications

SMS  
**R0.35**

In-app  
and email  
**free**

### Send account details

	(R)
Email	FREE
SMS	0.35

### Deposits

Cash for loan repayment	FREE
Notes (cash-accepting ATM)	1.40 per 100.00
Notes (consultant)	4.00 per 100.00
Coins (consultant/coin deposit machine)	15.00 per 100.00
Incoming international payment in rand or foreign currency <sup>4,5</sup>	50.00
Exchange Control Application fee <sup>4,5</sup>	1 000.00

### Card delivery

New credit card delivery	FREE
New debit card delivery	100.00
Second delivery attempt	150.00
Cancellation of card delivery	150.00

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

<sup>2</sup> Includes 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> Get cash from any international ATM and purchase at any international card machine with the Mastercard<sup>®</sup> logo

<sup>10</sup> Remote banking app limits for sending cash: R3 000 per transaction, R5 000 per day, R24 990 per month

<sup>11</sup> Mobile banking (\*120\*3279#) limits for sending cash: R1 000 per transaction, R1 000 per day, R24 990 per month

<sup>12</sup> A processing (authorisation/clearing) fee will be charged for successful international transactions, whether the transaction was initiated cross-border from outside South Africa or locally from within South Africa

	Digital	Self service	Consultant
<b>Debit orders (R)</b>			
Debit order	–	–	3.50
DebiCheck authentication	1.00	5.50	11.00
Printed DebiCheck list	–	–	11.00
Stop debit order	11.00	11.00	11.00
<b>Returned (insufficient funds)</b>			
DebiCheck	–	–	FREE
EFT	–	–	7.00
<b>Disputed</b>			
Last 40 days	5.00	25.00	50.00
After 40 days	–	50.00	100.00
DebiCheck last 12 months	–	25.00	50.00
<b>Statements (1 – 3 months)</b>			
Main savings account	FREE	6.00	16.00
Flexible savings/tax-free savings	FREE	6.00	16.00
Fixed-term savings/tax-free savings	FREE	FREE	FREE
Credit card statement (first statement free)	FREE	–	16.00
Credit card transaction history	FREE	6.00	16.00
<b>Other</b>			
Fix savings account	FREE	–	FREE
Early release: tax-free savings	–	–	300.00
Card limit update (consultant <sup>2</sup> )	FREE	5.50	11.00
Close account	–	–	11.00
<b>Reversal of payment request</b>			
To Capitec account (last 40 days)	–	7.00	–
To other bank account (last 40 days)	–	160.00	–

## #BetterNeverRests

capitecbank.co.za 067 418 9565 0860 10 20 43

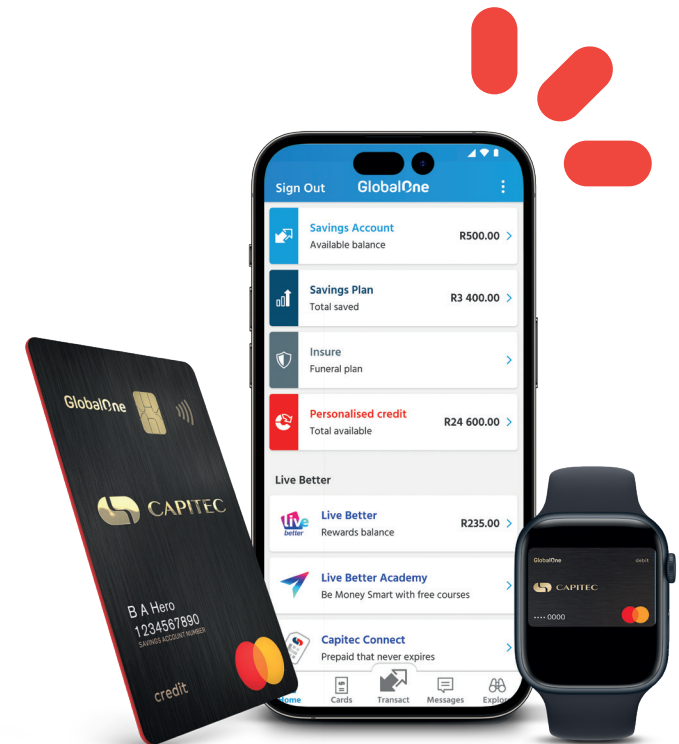
Conditions apply. Fees include VAT.

All information correct at time of going to print, 15/02/2024, and subject to change. Capitec Bank Limited is an authorised financial services provider (FSP46669) and registered credit provider (NCRCP13). Capitec Bank Limited Reg. No.: 1980/003695/06

290124 Transact Flyer

personal

# Our 2024 fees better value for you



## Monthly administration fee

(R)

Global One	
Savings account (minimum account balance of R30 in main account)	7.50
Credit card	50.00

Choose the best way to transact	Digital	Card	Branch	
	App/Online/USDD		Self service	Consultant

### Purchases

Any South African card machine	-	FREE	-	-
Online/scan to pay/Apple Pay/Samsung Pay/Google Pay/Garmin Pay <sup>3,6,7,8,12</sup>	-	FREE	-	-
Airtime/data/SMS bundles	0.50	FREE	-	-
Electricity	1.00	-	-	-
Airtime (other bank ATM)	-	9.00	-	-
Pay bills/vouchers/LOTTO	1.50	-	-	-
Capitec Pay	1.00	-	-	-

### International processing fee

R0 – R100 <sup>12</sup>	-	2.00	-	-
R101 – R200 <sup>12</sup>	-	3.00	-	-
R201 – R500 <sup>12</sup>	-	5.00	-	-
R501 or more <sup>12</sup>	-	10.00	-	-

### Payments

Transfer between own accounts	FREE	FREE (ATM)	-	FREE
To Capitec client (it's immediate)	1.00	-	5.50	11.00
Immediate payment to other South African bank	6.50	-	6.50	-
To other South African bank	2.00	-	5.50	11.00

### Send cash

R40 – R1 000 <sup>10,11</sup>	10.00	-	-	-
R1 001 – R3 000 <sup>10,11</sup> (app only)	16.00	-	-	-
Payment received from Mastercard® MoneySend	-	1.00	-	-

### Recurring payment (stop orders)

Add, amend or cancel	FREE	-	-	11.00
To own account	FREE	-	-	FREE
To other Capitec account	1.00	-	-	1.00
To other South African bank	2.00	-	-	2.00

### Cash withdrawals

PnP/Shoprite/Checkers/Boxer tillpoint <sup>4</sup>	-	2.00	-	-
All ATMs (any South African bank)	-	10.00 per 1 000.00	-	-
International Mastercard® ATM <sup>3,4,6,8,9</sup>	-	80.00	-	-
International Mastercard® card machine <sup>3,4,6,8,9</sup>	-	10.00	-	-

### PayShap

#### Capitec to Capitec

R0 – R100	FREE	-	FREE	-
R101 – R1 000	1.00	-	1.00	-
R1 001 – R3 000	1.00	-	1.00	-

#### Capitec to other South African bank

R0 – R100	FREE	-	FREE	-
R101 – R1 000	2.00	-	2.00	-
R1 001 – R3 000	3.00	-	3.00	-

### Balance enquiries

Capitec	FREE	FREE	FREE	FREE
Other South African bank card machine <sup>6,9</sup>	-	1.00	-	-
International Mastercard® card machine <sup>6,9</sup>	-	3.00	-	-
Other South African bank ATM	-	9.00	-	-
International Mastercard® ATM <sup>6,9</sup>	-	10.00	-	-

### Declined transactions (insufficient funds, exceeds card limit)

Capitec card machine/Capitec ATM	-	FREE	-	-
Other South African bank card machine/online/scan to pay/telephone	-	1.00	-	-
International Mastercard® card machine/online/scan to pay/telephone <sup>6,9</sup>	-	3.00	-	-
Other South African bank ATM	-	9.00	-	-
International Mastercard® ATM <sup>6,9</sup>	-	10.00	-	-

### Security

Stop lost/stolen card	FREE	-	FREE	FREE
Replacement/supplementary card	-	-	-	70.00
PIN change	FREE	FREE (ATM)	-	FREE
PIN reset	-	-	-	11.00



Valid from 1 March 2024

GlobalOne  
**R7.50**

One monthly admin fee for all savings accounts

**R10**

Draw cash at any bank's ATM in SA

**R6.50**

Make an immediate payment to any bank

**R1**

Online check out is easy and safe with Capitec Pay

self service in-branch

Do it yourself and pay half the banking costs

chat to us on WhatsApp

View your balance

Stop card

Get bank statement

Get proof of account



SCAN TO CHAT