

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 ^{4,5}	50.00
Exchange Control Application fee ^{4,5}	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

¹ Your service provider will charge a fee for network access

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

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

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

¹² 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
Debit orders			(R)
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
Returned (insufficient funds)			
DebiCheck	–	–	FREE
EFT	–	–	7.00
Disputed			
Last 40 days	5.00	25.00	50.00
After 40 days	–	50.00	100.00
DebiCheck last 12 months	–	25.00	50.00
Statements (1 – 3 months)			
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
Other			
Fix savings account	FREE	–	FREE
Early release: tax-free savings	–	–	300.00
Card limit update (consultant ²)	FREE	5.50	11.00
Close account	–	–	11.00
Reversal of payment request			
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

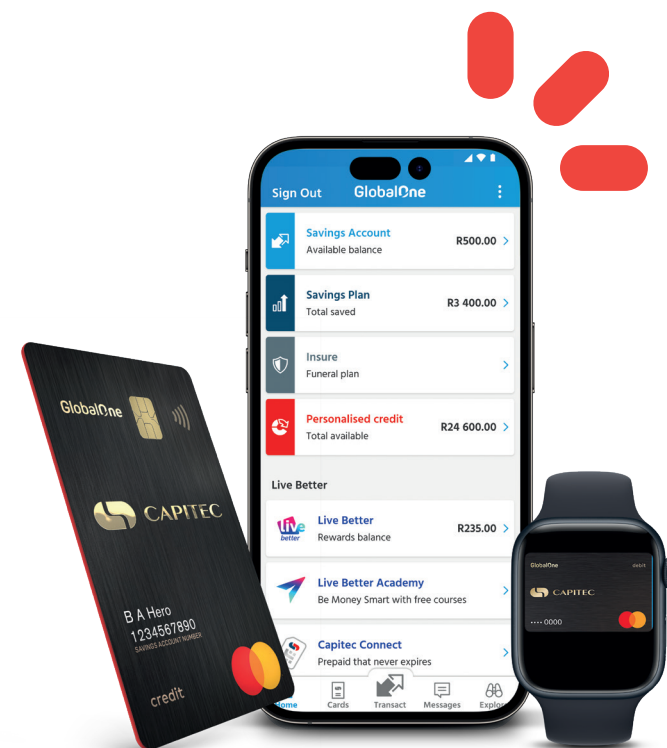
Conditions apply. Fees include VAT.

All information correct at time of going to print, 29/01/2024, 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		Branch	
	App/Online/USSD	Card	Self service	Consultant
Purchases				
Any South African card machine	-	FREE	-	-
Online/scan to pay/Apple Pay/Samsung Pay/Google Pay/Garmin Pay ^{3,6,7,8,12}	-	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 ¹²	-	1.50	-	-
R101 – R500 ¹²	-	3.00	-	-
R501 or more ¹²	-	7.00	-	-
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 ^{10,11}	10.00	-	-	-
R1 001 – R3 000 ^{10,11} (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 ⁴	-	2.00	-	-
All ATMs (any South African bank)	-	10.00 per 1 000.00	-	-
International Mastercard® ATM ^{3,4,6,8,9}	-	80.00	-	-
International Mastercard® card machine ^{3,4,6,8,9}	-	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 ^{6,9}	-	1.00	-	-
International Mastercard® card machine ^{6,9}	-	3.00	-	-
Other South African bank ATM	-	9.00	-	-
International Mastercard® ATM ^{6,9}	-	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 ^{6,9}	-	3.00	-	-
Other South African bank ATM	-	9.00	-	-
International Mastercard® ATM ^{6,9}	-	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