



Product/Service Reference Guide

We recently updated our product/service references. The product/service references in the first column below now include the corresponding references in the last column. The product/service references in your original Capitec Bank agreement(s) should be read and understood accordingly.

Current reference	Rates/Fees	References included in current reference
Global One	Monthly admin fee (main transaction/savings account): R5.25	<i>Global One Banking Facility Global One facility</i>
Transact		
Debit order	Transaction fee: R3.40	<i>Naedo debit order Aedo debit order Early debit order</i>
Recurring payment (stop order)	Transaction fee: R4 (branch) R1.50 (app/Internet)	<i>Standing order Stop order</i>
Save		
Savings plans		<i>Savings options</i>
Savings Account	Monthly admin fee: R5.25 Minimum balance: R25 Interest rate: see website or visit a branch	<i>Daily Savings Account Primary account Capitec Bank Savings Account Ordinary Savings Account Ordinary Savings Plan Account</i>
Flexible savings account	Monthly admin fee: n/a Interest rate: see website or visit a branch	<i>Focus Save Savings Plan Capitec Bank Savings Plan Flexible Savings Plan Transaction/Savings account</i>
Fixed-term savings account (multiple deposits)	Monthly admin fee: n/a Interest rate: see website or visit a branch	<i>Fixed Term Savings Plan Fixed Term Savings Plan Account</i>
Fixed-term savings account (single deposit)	Interest rate: see website or visit a branch Minimum balance: R10 000 Maximum investment: R20 million	<i>Lump sum deposit Fixed lump sum</i>
Credit		
Credit plans	Depends on plan: One initiation fee, a monthly service fee and interest rate	<i>Credit options</i>
Access		
Global One card	Replacement/Supplementary card: R53	<i>Global One Gold Card Global One debit card</i>
Mobile Banking	Fees: see website or visit a branch	<i>Cellphone services</i>
SMS Update	Notification (per SMS): 40c	<i>SMS Inform Cellphone Update</i>
Token on cellphone	Token on cellphone: FREE Replace token on cellphone: FREE	<i>Token Security token Security token on cellphone</i>
Token on keyring	Token on keyring: R75 Replace token on keyring: R75	<i>Token Security token Security token on keyring Internet Banking token</i>
Capitec Bank Online application	Capitec Bank Online application: FREE	<i>Online Application Capitec Bank online application Security on cellphone</i>
Remote Banking	Fees: see website or visit a branch	<i>Remote Banking (App) Remote Banking (Internet)</i>
Remote Banking (Internet)	Fees: see website or visit a branch	<i>Internet Banking</i>