

Description	Product	Fee	App/Online	Capitec ATM	Other ATM	International ATM
Monthly administration fee	Global Biz (No minimum balance)	50.00	x	x	x	x
	Credit card	50.00	x	x	x	x
Purchases	Purchase at any South African card machine	FREE	x	x	x	x
	Purchase at international card machine	2% max of R200	x	x	x	x
Payments	Transfer between own accounts	FREE	FREE	x	x	x
	To Capitec client (it's immediate)	1.00	1.00	x	x	x
	To other South African bank	2.00	2.00	x	x	x
	Immediate payment to other South African bank	6.50	6.50	x	x	x
	Batch/future-dated payments (to Capitec account)	1.00	1.00	x	x	x
	Batch/future-dated payments (to other bank account)	2.00	2.00	x	x	x
	STP payment	40.00	40.00	x	x	x
Debit orders	Debit order	3.50	x	x	x	x
	Debit order: insufficient funds	7.00	x	x	x	x
	Debit order reversal on client request (<40 days)	50.00	x	x	x	x
	Debit order reversal on client request (>40 days)	100.00	x	x	x	x
Deposits	Capitec ATM	1.20 per 100.00	x	1.20 per 100.00	x	x
	Cash deposit fee offsite (ABSA)	2.00%	x	x	x	x
	Offsite deposit admin fee (ABSA)	28.00	x	x	x	x
Cash withdrawals	All ATMs (any South African bank)	10.00 per 1000.00	x	10.00 per 1 000.00	10.00 per 1 000.00	x
	PnP/Shoprite/Checkers/Boxer till point	2.00	x	x	x	x
	International ATM	80.00	x	x	x	80.00
Balance enquiry	Capitec ATM	FREE	FREE	FREE	x	x
	Other South African bank ATM	9.00	x	x	9.00	x
	International ATM	10.00	x	x	x	10.00
Declined transactions <small>(Insufficient funds/ exceeds limit)</small>	Capitec card machine/Capitec ATM	FREE	x	FREE	x	x
	Other South African bank ATM	9.00	x	x	9.00	x
	International ATM	10.00	x	x	x	10.00
Security	Stop lost/stolen card	FREE	FREE	x	x	x
	Replacement/supplementary card	70.00	70.00	x	x	x
	PIN change	FREE	FREE	x	x	x
	PIN reset	FREE	FREE	x	x	x
Notifications	Email	FREE	x	x	x	x
	SMS	0.35	x	x	x	x
Card	New debit card delivery	FREE	x	x	x	x
	Cancellation of card delivery	150.00	x	x	x	x
	Urgent first card or renewal	350.00	x	x	x	x
	International delivery	450.00	x	x	x	x
	Cancellation of international delivery	450.00	x	x	x	x
Statements	Global Biz monthly statement	FREE	FREE	x	x	x
	Daily batch statement	100.00	x	x	x	x
	Weekly batch statement	50.00	x	x	x	x
	Bi-monthly batch statement	30.00	x	x	x	x
Other	Card limit update (digital)	FREE	FREE	x	x	x
	SARS eFiling	10.00	x	x	x	x
	Exchange control application	1000.00	x	x	x	x
	Balance order (sweep)	45.00	x	x	x	x
	Auditors certificates	450.00	x	x	x	x
	Referral where account goes into excess	100.00	x	x	x	x
	Monthly service fee on active overdraft	69.00	x	x	x	x