

Capitec Business Pricing Guide 2023



All prices include VAT and are effective as of 1 May 2023.

Description

Product

Fee

Monthly Fees

Monthly Service Fees

Transactional Account - Business

65.00

Entrepreneur (Private Banking)

375.00

Credit Card - Primary Card/Secondary Card

40.00

Credit Card - Account

40.00

Monthly Overdraft/Loan Service

69.00

Description	Product	Fee	APP/IB	Capitec ATM	Branch	International	Other ATM
Deposit	Cash Deposit All Transactional Accounts		x	1.10 per 100.00	x	x	x
	Deposits via Absa Bank		x	x	28.00 + 2.00%	x	x
Withdrawal	Cash Withdrawal Transactional Accounts and Business Credit Card		x	9.50 per 1000.00	x	80.00	10.50 per 1000.00
	Entrepreneur Account		x	FREE	x	80.00	FREE
Payments	Debit Card Purchase	5.00	x	x	x	11.50	x
	Inter-Account Transfer (Transfer between own accounts)		FREE	x	25.00	x	x
	Debit Order Transactional Accounts	5.00	x	x	x	x	x
	Entrepreneur Account	FREE	x	x	x	x	x
	Beneficiary/Bill Payment /Standing Orders - (Internal & External) Transactional Accounts and all Credit Cards		5.00	x	65.00	x	x
	Entrepreneur Account	FREE	x	x	65.00	x	x
	Immediate Payment to another bank		7.50	x	x	x	x
	Straight Through Payment (STP) - (Used for amounts above 5 mil)	40.00	x	x	x	x	x
	SARS eFiling Payment	10.00	x	x	x	x	x
	Batch Payment per item		5.00	x	x	x	x
	Balance Order	42.50	x	x	x	x	x
	Payment Recalls	160.00	x	x	x	x	x
	Stop Payment on All Transactional Accounts	80.00	x	x	x	x	x
	Notifications	FREE	x	x	x	x	x

Description	Product	Fee	APP/IB	Capitec ATM	Branch	International	Other ATM
Penalty/ Unsuccessful Transaction	Unsuccessful ATM due to Insufficient Funds Debit Card		x	2.50	x	11.00	8.00
	Credit Card		x	2.50	x	11.00	11.00
	Standing Order Rejected due to Insufficient Funds All Transactional Accounts	7.00	x	x	x	x	x
	Over the Limit All Transactional Accounts	100.00	Per item causing amount to exceed the limit				
	Debit Order Returns due to Insufficient Funds All Transactional Accounts and all Credit Cards	7.00	x	x	x	x	x
	Denied Transaction due to Insufficient Funds Internet Banking - Future dated payment /Insufficient funds on action date	7.00	x	x	x	x	x
	Disputes: False Disputes on all Credit Cards	80.00	x	x	x	x	x
	Early Redemption of Investment: Admin All investments (Excluding 367 Day Notice)		3% on the amount withdrawn for the period to maturity + admin of 287.50				
	367 Day Notice		1% on the amount withdrawn for the period to maturity + admin of 287.50				
	TESA	345.00	x	x	x	x	x
Statements	First Statements First Statement on all products via email	FREE	x	x	x	x	x
	ATM Mini Statement Debit Card		x	5.00	x	x	x
	Duplicate Statement and Provisional Statements All Transactional Accounts and all Credit Cards	25.00	x	x	x	x	x
	Daily Statements All Transactional Accounts	100.00	x	x	x	x	x
	Weekly Statements All Transactional Accounts	50.00	x	x	x	x	x

Description	Product	Fee	APP/IB	Capitec ATM	Branch	International	Other ATM
	Twice a Month Statements All Transactional Accounts	30.00	x	x	x	x	x
Card Related	Initiation on Credit Cards	250.00	x	x	x	x	x
	Replacement Card Debit Card/All Credit Cards	100.00	x	x	x	x	x
	Card Delivery Credit Card Courier	250.00	x	x	x	x	x
	Credit Card Urgent Courier	454.00	x	x	x	x	x
	Credit Card Urgent Courier - International (Quoted dependant on country destination)	POA	x	x	x	x	x
	Balance Enquiry Debit Card and Business Credit Card		x	FREE	x	9.00	8.00
	Credit Card - Entrepreneur Card (Private Banking)		x	FREE	x	9.00	FREE



Capitec Business Forex Pricing Guide 2023

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Description	Product	Fee
Foreign Exchange	Foreign Payments	
	Foreign Inward Payments - SHA/BEN	350.00
	Foreign Inward Payments - OUR	250.00*
	<small>*Inward Payments Received with "OUR" Charge Option attract a reduced fee as the difference is claimed from the Foreign Bank</small>	
	Foreign Outward Payments - SHA/BEN	250.00
	Foreign Outward Payments - OUR	500.00**
	<small>**Outward Payments Sent with "OUR" Charge Option attract a higher fee as the client agrees to cover the Sender's Correspondent Bank Fee</small>	
	Swift Query	138.00

For more information on our latest fees, and assistance in maximising the benefits of our products and services visit your nearest Capitec Business Centre or call us on **086 030 9250**.

The Bank at all times reserves the right to review and amend charges and fees on all products, accounts and transactions.

