

invest



Invest today

Earn highly competitive interest rates

Easily start saving on our app.

Not a client yet? Open an account on our app

To open a Capitec account on our app in minutes, you need:

- An up-to-date email address and SA cellphone number
- A smartphone to take selfies

Then download our app from your app store and simply follow the easy steps to open your account – no hassle, no paperwork and no branch visit!



To open an account at a branch:

- Remember to take your valid ID document with you
- Clients with a foreign passport, valid temporary work permit and proof of employment can open an account in branch (not available on the app)

#SimplifyBanking #LiveBetter

[capitecbank.co.za](https://www.capitecbank.co.za)  067 418 9565  0860 10 20 43

Conditions apply. Fees include VAT.

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17419 Save Flyer FA

save

Flexible, fixed-term and tax-free savings

Use our app to
access your savings
anywhere 24/7



get 4 free savings plans



main savings account

Everyone gets this transaction/savings account

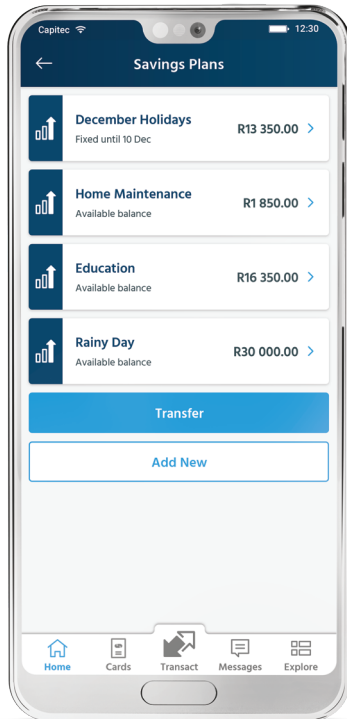
- One low monthly admin fee for your main savings account
- Zero fees on local card purchases
- Free access to our app, Internet banking and *120*3279#

Open up to 4 extra savings plans

You can choose any combination of flexible, fixed or tax-free savings plans. Choose your deposit option, name them and start investing.

Flexible savings

- Choose a name for your savings plan
- Create recurring payments on our app
- Access your plan anytime using our app, Internet banking, *120*3279# or our ATMs



Free transfers
between your
accounts on
our app, Internet
banking and
*120*3279#

Open a flexible savings plan on our app

1. Sign in with your **Remote PIN** or **finger/facial biometrics**
2. Tap **Explore** on the home screen
3. Choose **Save**
4. Choose **Add Savings Plan**
5. Enter your savings plan name
6. Tap **Add**
7. Review the agreement and tap **Accept**

Fixed-term savings

- Fix your flexible savings plan to earn higher interest
- Reinvest or transfer the interest to your main savings account
- Interest rate fixed for the full term
- Money available on the maturity date
- Becomes a flexible savings plan on maturity date

single deposit

6 – 60 months
R20 million maximum investment; minimum deposit of R10 000

multiple deposits

6 – 60 months
R1 million maximum investment, no minimum

Fix your flexible savings plan on our app

1. Sign in with your **Remote PIN** or **finger/facial biometrics**
2. Choose which savings plan to fix
3. Tap the menu in the top-right corner
4. Choose **Fix savings**
5. Choose your **Deposit option**
6. Choose your **Term**
7. Choose your **Interest option**
8. Tap **Next**
9. Review a summary of your selections and tap **Confirm**
10. Review the agreement and tap **Accept**

Tax-free savings

- You can only open one tax-free savings account (visit a branch)
- Deposit up to R36 000 per year (single or multiple deposits)
- Lifetime limit of R500 000
- Choose an investment term from 12 – 60 months
- Earn interest from R1