



credit insurance

Credit insurance may be compulsory on your credit card, access facility or personal loan, depending on your credit profile.

Our credit insurance benefits

Applying is easy and the claims process is simple.

While we offer credit insurance, you can choose to cede an alternate policy to Capitec, provided it meets the minimum requirements set out in the Final Credit Life Insurance Regulations.

Cover and payout

Our credit insurance is designed to protect you should something happen and you are unable to earn an income. Have peace of mind knowing that you are covered for:

- Death – full outstanding amount
- Permanent disability – full outstanding amount
- Temporary disability – a maximum of 12 repayments
- Unemployment or inability to earn an income other than as a result of disability (includes retrenchment) – a maximum of 24 repayments (3-month waiting period for retrenchment, notification of retrenchment or termination of employment)

Your cover will be based on your employment status. It's important that you understand the insurance terms and conditions when you apply.

Premiums

- On a loan, the premium is calculated monthly on the outstanding balance. As a result, your premium decreases as you repay your loan
- On a credit card and access facility, the premiums are calculated on your average monthly balance

Capitec's credit insurance is subject to terms and conditions, including limitations and exclusions as set out on capitecbank.co.za/global-one/credit/credit-insurance.

Underwritten by Capitec Life Limited, a licensed life insurer
Reg. No.: 2021/924456/06

ways to apply

Credit card, access facility and personal loan

- Do a free online estimate on our app or at capitecbank.co.za
- Apply online, visit a Capitec branch or call us direct on **0860 66 77 89**

Visit capitecbank.co.za/personal/credit for application document requirements.

Home loan

- Do a free online credit estimate at capitechomeloans.co.za
- Then apply online in 4 easy steps

Visit capitechomeloans.co.za/how-it-works for application document requirements.

Capitec's credit-granting policy now includes individuals who are owners, directors, members and trustees of a registered company, close corporation, trust, Incorporated entity (Inc.) or association not for gain. Contact us for the exact requirements regarding documentation and the nature of business.

#SimplifyBanking #LiveBetter

capitecbank.co.za 067 418 9565 0860 10 20 43

Conditions apply. Fees include VAT.

All information correct at time of going to print, 24/10/2023, 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

credit

Credit card Access facility Personal loan Home loan



Get credit to suit
your life, not rule it



20121 Credit Flyer

GlobalOne

Money Management

Credit card

Make the most of life's opportunities

Up to
R500 000



See how much you could get on our app or visit capitecbank.co.za.

Apply in minutes

- Get 1% guaranteed cash back when you spend on your credit card
- Interest rate from prime (payable on the outstanding balance)
- Earn competitive interest on a positive balance
- Pay zero fees for local card purchases
- Pay zero currency conversion fees
- Apply online and collect your card at a branch or have it delivered for free
- Make cashless payments; scan to pay using the major QR codes, tap to pay, or load your card on your favourite apps to shop online (e.g. Mr D, takealot.com, Uber)
- Lost card and chargeback protection included
- Free international travel insurance (up to R5 million)
- Accepted worldwide, wherever you see the Mastercard® sign
- One card to access your credit, main savings account and up to 4 savings plans
- Once-off initiation fee and low monthly service fee charged

Straight

- Pay a low minimum monthly repayment of 5%, or as per your credit agreement
- Up to 55 days interest free on all card and online purchases. To ensure you pay zero interest, repay the full balance before the next payment due date

Tip You pay immediate interest every time you draw cash and transfer money between accounts, so rather pay by card.

Budget

- Manage your money and repay purchases over a fixed period with a fixed monthly instalment
- Up to 48 months for repayments

Tip Paying more than the minimum 5% repayment will save you paying unnecessary interest and ensure that you have a higher available balance should you need it.

personalised credit plans

Personal loan

Reach your goals

Up to
R500 000

Based on your profile and affordability

- Get 6 – 84 months to repay
- Choose between the amount you want, the minimum monthly instalment or minimum interest rate
- Consolidate all your loans into one loan, with one monthly instalment
- Fixed monthly repayments at fixed yearly interest
- Use our app to manage your credit
- Once-off initiation fee and monthly service fee charged

Tip Repay less interest overall by paying extra each month if you're able to.

Access facility

Dream big or start small

Up to
R500 000

Convenient access to revolving credit

- Apply once-off
- Get up to 60 months to repay
- Only pay if you use it; no initiation fee and monthly service fee if you don't use it
- Flexible repayment terms; change your repayment amount or period to suit your pocket
- Once repaid, the money you used will become available again
- Interest rate linked to prime (payable on the outstanding balance)
- Access your available credit on our app, online banking or *120*3279#

Tip To speed up the credit application process, bring along your bank card when you apply for credit at a branch. Capitec uses DebiCheck, which puts you in control. You can use your card and PIN to approve the DebiCheck debit order if your credit application is successful.

Home loan

Become a homeowner or switch your existing home loan

Up to
R5 million

Get up to 100% of the home value

- Apply on capitechomeloans.co.za in 4 easy steps
- Get up to R5 million over 30 years
- A dedicated property finance consultant will guide and support you through each step of the process
- Track your application online at any stage of the process
- You can apply if you're 18 – 60 years old and permanently or self-employed
- Discounted attorney fees – get up to 50% off bond attorney fees
- Approval is within 7 – 10 working days once all documents have been received

Call Capitec Home Loans on **0861 200 300** for more info.

Tip Buying property is one of the biggest investments you'll ever make. Visit the FAQ section on our website for helpful info to guide you through the journey.

In association with SA Home Loans

Capitec Home Loans is brought to you in association with SA Home Loans. Capitec Bank originates the application on behalf of SA Home Loans. SA Home Loans will assess and approve your credit application. A credit provider which is managed by SA Home Loans will enter into the credit agreement with you as the borrower. **SA Home Loans** is a registered credit provider (NCRCP1735). SAHL Investment Holdings, the holding company of SA Home Loans, is an authorised financial service provider (FSP 2428) and a registered credit provider (NCRCP1724).