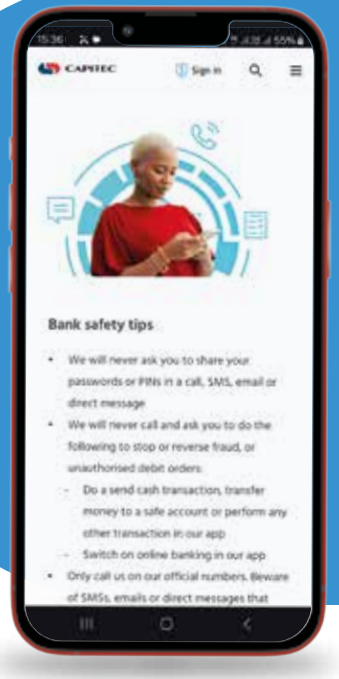
Online shopping

Online shopping scams are on the rise. Scammers will trick you into buying products or services that don't actually exist. You end up losing your money and the item you thought you bought.

- **Shop on familiar websites:** Stick to websites you know and trust. Instead of clicking on links, type in the correct website address
- **Check reviews:** Do your research before you buy something. Online reviews are helpful to identify red flags like potential scams related to the brand or product
- **Secure payments:** Use secure payment services for added protection. Don't save card details on websites, it's safer not to store this kind of sensitive information. Rather use your virtual card or check out with Capitec Pay



For more information visit our Fraud centre:
capitecbank.co.za/fraud-centre/

Don't become a money mule

You could be arrested if someone uses your account to transfer money illegally. Even though you may not know that the money comes from criminal activities, you could be blocked from opening a bank account or getting credit.

Use the following options to report fraud:

WhatsApp
Send 'Hello' to our verified number, 067 418 9565.

Call us
Personal banking: 0860 10 20 43
Business banking: 0860 30 92 50
If outside of SA: +27 21 941 1377

Branch
Visit your nearest branch and speak to a consultant.

MoneyUp Chat
MoneyUp Chat by Capitec

You can also join our MoneyUp Chat on WhatsApp to build your knowledge on how to keep your money safe, and more.

Send 'Hello' to **087 240 5757** and start chatting now.

SCAN TO JOIN

#BetterNeverRests

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

20125 Fraud Flyer

bank safely

protect your money

Avoid scams and take control

CAPITEC

Keep your money safe

Scammers try to trick you and take your hard-earned money.

Tips

Follow these top tips to protect your money:

Choose strong PINs you can remember
Avoid birthdays or 1234.

Keep banking details secure
Avoid writing PINs down or saving them on your phone.

Track transactions
Review statements regularly and report unfamiliar ones.

Talk to us first if you ever think something is not right.

If your card is lost or stolen, stop it immediately.

WhatsApp: **067 418 9565**
Dial: ***120*3279#**
Call us: **0860 10 20 43**
Visit your nearest **branch**

Watch out for these popular scams

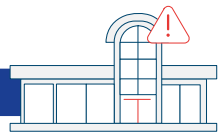
ATMs

Stay alert at ATMs. Scammers may approach you pretending to offer help, but then create distractions to snatch your card, PIN and money.

Be smart at ATMs:

- **Keep your distance and be vigilant:** Don't let anyone get too close
- **Do it yourself:** Never let strangers help you at the ATM
- **Choose wisely:** Avoid ATMs that look damaged

Shopping malls and on the street



Be careful of scammers offering free items. They might pretend to be from known brands, asking for your details or a photo in exchange for a fake promotion or voucher.

- **Contact the retailer:** Rather check if the promotion is real before you commit
- **Guard your phone:** Don't let anyone remove the SIM card from your phone or take a photo of you
- **Know what you are signing up for:** Don't approve debit orders if you don't know what they're for

Vishing (calls)

Watch out for calls claiming to be from Capitec or other trusted providers. Scammers may say there's a problem with your account to trick you into doing transactions over the phone.

Tips

A Capitec agent will never ask you to:

- Do transactions on our app to stop/prevent fraud
- Move your money to an unknown account
- Share your personal information like PINs or card details

If you're ever unsure, play it safe. Hang up and call us immediately.

Phishing and smishing (email and SMS)

Review emails and SMSs carefully. Sometimes they look like they're from us or other trusted providers, but they're not. Remember, we won't send you an SMS or email with a link to enter or update your personal details or banking information.

- **Links:** Don't tap on links in SMSs and emails unless you're sure they're from a trusted source
- **Phone numbers:** Be careful of fake phone numbers in SMSs or emails. Stick to numbers you've confirmed or are familiar with

Social media

Stay safe from these common social media scams:

- **Advance payments:** Be careful of requests for upfront payments on social media platforms like Facebook
- **Jobs:** Real recruiters won't post ads that promise you a job on condition that you pay them for it
- **Investments:** If it's too good to be true, it often is – especially when someone urges you to invest money quickly and promises big returns in no time
- **Impersonators:** Scammers often open fake social media accounts pretending to be well-known brands. If you want to visit a social media account, visit the brand's official website for the links instead

Tips

Marketplace purchases
Don't pay for something on Marketplace if you haven't seen it in person. If you're selling something, wait until you receive the money in your account before handing over your item.

Verified brands
Only buy from well-known brands or verified sellers.

Paying for prizes
Real competitions won't ask you to make a payment to claim a prize.

Invest with caution
Before you invest, research and check if the investment company is licensed with the Financial Services Conduct Authority (FCSA).