



credit

credit insurance

Credit insurance is required for credit terms of 7 months and longer to cover death, permanent or temporary disability, unemployment or the inability to earn an income.

While we offer this insurance, you can provide us with an existing policy provided it meets the minimum requirements.

Our credit insurance benefits

- Insurance contract is available immediately
- No paperwork is required when applying
- The claims process is simple

Payout

- Death – full outstanding amount
- Permanent disability – full outstanding amount
- Temporary disability – a maximum of 12 instalments
- Unemployment, the inability to earn an income or retrenchment – full outstanding balance is covered after 3 months

Make sure you understand the insurance terms and conditions (including restrictions, limitations, waiting periods and exclusions) when you apply. This will give you peace of mind knowing exactly what you are covered for when you need to claim.

Ask a service consultant in branch for more information about our credit insurance and the claims process, or visit the credit insurance page on our website.

credit facility

Credit when you need it

- Get up to R5 000 for up to 9 months
- If the full amount is repaid each month, the full amount is available the following month, for up to 9 months
- Transfer money to your transaction/savings account using our app, *120*3279#, Internet banking or our ATMs
- Reapply at a branch every 9 months

ways to apply

Personal credit

- Do a free online credit estimate on our app or at capitecbank.co.za
- SMS your ID number to 30605 or phone 0860 66 77 89
- Visit a Capitec branch

Credit card or credit facility

- Visit a Capitec branch

Documents needed

- South African identification document
- Original proof of residential address (e.g. municipal rates and taxes account in your name with your street address, not older than 3 months)
- Latest salary slip (latest 3 consecutive salary slips for business owners)
- Stamped bank statement showing your latest 3 consecutive salary deposits

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.

Conditions and standard SMS rates apply. SMS is consent to have a credit check done.

More info

Visit capitecbank.co.za or call our 24hr Client Care Centre on 0860 10 20 43.

#BankBetterLiveBetter



Capitec Bank



CapitecBankSA



capitecbank



Capitec Bank

capitecbank.co.za

Conditions apply. Fees include VAT.

All information correct at time of going to print, 12/04/2018, and subject to change. Capitec Bank is an authorised financial services provider (FSP 46669) and registered credit provider (NCRCP13) Capitec Bank Limited Reg. No.: 1980/003695/06 Credit insurance policies are underwritten by Guardrisk Life, an authorised financial services provider (FSP 76).

options available to suit your needs

- personal credit from 12.9%
- credit card at R35 monthly fee
- home loan up to R5 million

use our app to
access your credit
anywhere 24/7



personal credit

up to
R250 000

Based on your profile and affordability

- Get up to R250 000 over 1 – 84 months
- Choose between the amount you want, the monthly instalment that suits your pocket, or the option that gives you the lowest interest rate
- Money available immediately
- Fixed monthly repayments
- Pay fixed interest from 12.9% per year
- Manage your credit account on our app

credit card

up to
R150 000

Apply in minutes, issued immediately

- Earn from 4.85% interest on a positive balance
- One card to access your credit card account, transaction/savings account and all 4 savings plans
- No waiting period, receive your credit card in branch immediately
- R35 monthly fee
- Pay low, fixed transaction fees
- Includes lost card and chargeback protection
- Free basic international travel insurance (visit our website for more details)
- No currency conversion fees for international purchases and cash withdrawals
- Secure online purchases with Mastercard®
- Get special offers and exclusive experiences with Mastercard® Priceless™ Cities. More info at priceless.com
- You must be employed with a regular minimum income of R3 000 to qualify for a credit card

home loan

up to
R5 million

Get up to 100% of the home value through SA Home Loans

- From R100 000 to R5 million over 240 months
- Based on your credit profile and affordability
- Must be 18 – 60 years old
- You must not be under debt counselling
- With SA Home Loans, you're able to apply if you're self-employed
- Up to 100% of home value when you apply online without a deposit

Ways to apply

Do an online estimate at capitecbank.co.za or visit a Capitec branch where a service consultant will do an estimate of what you could qualify for. Once you have an estimate, SA Home Loans will contact you within 2 working days to complete your application.

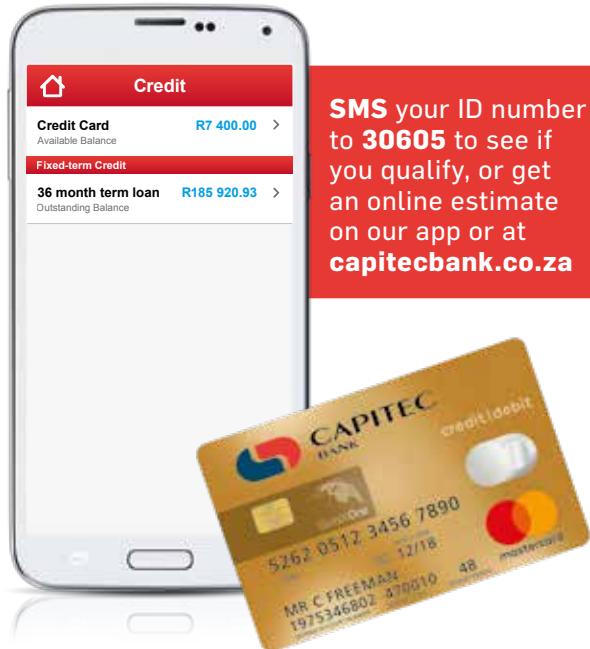
Documents needed

The following documents must be collected by an SA Home Loans consultant to complete your application:

- Signed offer to purchase
- Copy of marriage certificate and antenuptial contract, if applicable
- Last 3 months' bond statements (switch home loan)
- Latest utility account
- ID document of applicant(s)
- Latest 3 salary slips
- Stamped bank statement showing latest 3 consecutive salary deposits

Approval is within 7 – 10 working days once all documents have been received.

Call SA Home Loans on **0860 24 68 10** for more info.



Straight

- Minimum monthly payment of 5% on outstanding balance, or per agreement stipulated in your contract
- All cash withdrawals and EFT transactions accumulate interest from time of withdrawal
- Up to 55 days interest-free on all card purchases. To ensure you pay zero interest on card purchases, consistently repay the full balance before the next payment due date

Budget

- Manage your money and repay purchases over a longer term
- Up to 48 months for repayments