

Capitec Bank Holdings Limited
Registration number 1999/025903/06
Registered bank controlling company
Incorporated in the Republic of South Africa
JSE ordinary share code: CPI ISIN code: ZAE000035861
JSE preference share code: CPIP ISIN code: ZAE000083838
("Capitec" or "the company")

Capitec Bank Limited
Incorporated in the Republic of South Africa
Registration No. 1980/003695/06
Company code: BICAP
Stock Code: CBL13
ISIN Code: ZAG000092560
Stock Code: CBL14
ISIN Code: ZAG000092552
Stock Code: CBL17
ISIN Code: ZAG000099359
Stock Code: CBL18
ISIN Code: ZAG000099367
Stock Code: CBL20
ISIN Code: ZAG000102245
Stock Code: CBL22
ISIN Code: ZAG000105305
Stock Code: CBL24
ISIN Code: ZAG000130881
Stock Code: CBL25
ISIN Code: ZAG000136110
Stock Code: CBL26
ISIN Code: ZAG000136128
Stock Code: CBL27
ISIN Code: ZAG000143884
Stock Code: CBL28
ISIN Code: ZAG000151333
("Capitec Bank" or "the bank")

APPOINTMENT OF AN INDEPENDENT NON-EXECUTIVE DIRECTOR TO THE BOARDS OF CAPITEC AND CAPITEC BANK

In accordance with paragraph 3.59(a) of the Listings Requirements of the JSE Limited, shareholders are hereby advised that Mr Daniel Petrus (Danie) Meintjes has been nominated for appointment to the boards of Capitec and Capitec Bank. The appointment will be effective from 28 November 2018.

Danie served as chief executive officer of the Mediclinic group up to his retirement on 1 June 2018. He currently serves as a non-executive director on the board of Mediclinic International.

Danie joined the Mediclinic group in 1985 as a hospital manager. He was appointed as a member of Mediclinic's executive committee in 1995 and as a director in 1996. He was seconded to serve as a senior executive of the Mediclinic group's operations in Dubai in 2006, and

appointed as chief executive officer of Mediclinic Middle East in 2007. He served as a non-executive director of Spire Healthcare Group from 2015 up to his retirement in May 2018.

Danie holds an Honours degree in Industrial Psychology from the University of the Free State and completed the Advanced Management Programme at Harvard Business School.

16 November 2018
Stellenbosch

Sponsor PSG Capital