

Capitec Bank Holdings Limited
Registration number 1999/025903/06
Incorporated in the Republic of South Africa
Registered bank controlling company
Ordinary Share Code: CPI ISIN Number: ZAE000035861
Preference Share Code: CPIP ISIN Number: ZAE000083838
("Capitec")

Capitec Bank Limited
Registration No. 1980/003695/06
Incorporated in the Republic of South Africa
Registered bank
Company code: BICAP
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")

RETIREMENT OF A NON-EXECUTIVE DIRECTOR

In accordance with paragraph 3.59(b) of the Listings Requirements of the JSE Limited, shareholders are hereby advised that Ms Nonhlanhla Mjoli-Mncube, a non-executive director of Capitec and Capitec Bank, the wholly owned banking subsidiary of Capitec ("the companies"), will retire from the boards of the companies on 31 May 2019 after 15 years' service.

Ms Mjoli-Mncube's contribution over the years is valued and the boards thank her for her role during her tenure.

28 March 2019

Stellenbosch
Sponsor: PSG Capital