

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

Capitec Bank Limited
Incorporated in the Republic of South Africa
Registration number 1980/003695/06
Registered bank
Company code: BICAP
Stock Code: CBL22
ISIN Code: ZAG000105305
Stock Code: CBL24
ISIN Code: ZAG000130881
Stock Code: CBL26
ISIN Code: ZAG000136128
Stock Code: CBL27
ISIN Code: ZAG000143884
Stock Code: CBL28
ISIN Code: ZAG000151333
Stock Code: CBL29
ISIN Code: ZAG000158874
("Capitec Bank")

VOLUNTARY ANNOUNCEMENT

Shareholders are referred to the cautionary announcement published by PSG Group Limited ("PSG Group") today in which they informed their shareholders that they are "investigating, and is seriously considering, the potential unbundling of some or all of its shareholding in Capitec Bank Holdings Limited ("Capitec"), subject to certain conditions being fulfilled".

Capitec shareholders are advised to monitor announcements by PSG Group for further details regarding the potential unbundling.

29 April 2020
Stellenbosch

Sponsor: PSG Capital