

CAPITEC BANK HOLDINGS LIMITED
Incorporated in the Republic of South Africa
(Registration number: 1999/025903/06)
Registered bank controlling company
Share Code: CPI
ISIN Number: ZAE000035861

CAPITEC BANK LIMITED
Incorporated in the Republic of South Africa
(Registration number: 1980/003695/06)
Registered bank
Company code: BICAP
Stock Code: CBL24
ISIN Code: ZAG000130881
Stock Code: CBL26
ISIN Code: ZAG000136128
Stock Code: CBL28
ISIN Code: ZAG000151333
Stock Code: CBL29
ISIN Code: ZAG000158874

DEALINGS IN SECURITIES BY A DIRECTOR

In compliance with paragraphs 3.63 to 3.74 and 6.42 to 6.53 of the JSE Limited Equity and Debt Listings Requirements, respectively, the following information relating to the dealings in securities by a director is disclosed:

1. NAME OF DIRECTOR	GM Fourie
COMPANIES OF WHICH HE IS A DIRECTOR	Capitec Bank Holdings Limited Capitec Bank Limited
STATUS: EXECUTIVE/NON-EXECUTIVE	Executive Director
NATURE OF TRANSACTION	Exercise of options (off-market transaction)
TYPE OF SECURITIES	Options
CLASS OF SECURITIES	Ordinary
DATE OF TRANSACTION	7 October 2020
NUMBER OF OPTIONS EXERCISED	9 169
OPTION STRIKE PRICE (RAND)	R473.05
STRIKE DATE OF OPTIONS	14 April 2020
PERIOD OF EXERCISE	Participants have a six month period from the strike date during which options can be exercised.
NATURE AND EXTENT OF THE DIRECTOR'S INTEREST IN THE	Direct, beneficial

TRANSACTION

2. NAME OF DIRECTOR	GM Fourie
COMPANIES OF WHICH HE IS A DIRECTOR	Capitec Bank Holdings Limited Capitec Bank Limited
STATUS: EXECUTIVE/NON-EXECUTIVE	Executive Director
NATURE OF TRANSACTION	Disposal (on-market transaction)
TYPE OF SECURITIES	Shares
CLASS OF SECURITIES	Ordinary
DATE OF TRANSACTION	7 October 2020
NUMBER OF SECURITIES TRANSACTED	9 169
PRICE PER SECURITY (RAND)	R1 100.00
TOTAL RAND VALUE OF SECURITIES TRANSACTED	R10 085 900.00
NATURE AND EXTENT OF THE DIRECTOR'S INTEREST IN THE TRANSACTION	Direct, beneficial

Clearance to deal in the securities by the director was obtained in accordance with paragraphs 3.66 and 6.45 of the JSE Limited Equity and Debt Listings Requirements, respectively.

8 October 2020
Stellenbosch

Equity and Debt Sponsor
PSG Capital