

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")

NOTICE OF 2021 ANNUAL GENERAL MEETING ("AGM")

Shareholders are advised that the notice of the 2021 Capitec AGM has been published and is available on the company's website at https://www.capitecbank.co.za/globalassets/pages/investor-relations/shareholder-centre/notice_of_agm_2021.pdf ("Notice").

Notice is hereby given that the AGM will be held entirely via electronic communication on Friday, 28 May 2021, at 2.30 pm to transact the business as set out in the notice of the AGM and, if deemed fit, to pass, with or without modification, the ordinary and special resolutions set out in the notice of the AGM.

Directions for electronic registration and participation at the AGM

The AGM will be conducted virtually, giving shareholders the opportunity to attend and participate in the AGM using a compatible smartphone, tablet or computer. Shareholders who wish to attend the AGM can access the online registration portal to register for electronic participation in the AGM ("the **Online Portal**") by following the link: <https://smartagm.co.za/> (or type it into your web browser).

You will need the latest versions of Chrome, Edge or Firefox. Please ensure that your browser is compatible.

Registration

1. Shareholders are requested to register on the Online Portal (by following the link: <https://smartagm.co.za/>) by no later than 2.30 pm on Wednesday, 26 May 2021.
2. Shareholders may, however, still register via the Online Portal to participate in, and/or vote electronically at the AGM after this date provided that such shareholders have verified their right to attend and register prior to exercising any rights at the AGM.
3. The following documents will be required to be uploaded via the Online Portal as part of the registration process:
 - (i) Proof of identity (i.e. valid identity document, driver's licence or passport)
 - (ii) Authority, if acting in a representative capacity

- (iii) In the case of dematerialised shareholders without "own-name" registration who wish to attend the AGM electronically, such shareholders must request their central securities depository participant ("CSDP") or stockbroker to provide them with the necessary letter of representation ("the LOR"). Please refer to page 16 of the Notice for further details regarding the LOR.
4. Following successful registration, the transfer secretary will provide you with a username and password to connect electronically to the AGM by no later than 12 hours before the AGM starts.

Participation

1. Enter web.lumiagm.com into your web browser
2. Enter the Meeting ID (156-177-948)
3. Select 'I have a login' and enter your username and password (refer to step 4 above, under 'Registration').

The electronic communication employed will enable all persons participating in the AGM to communicate concurrently with one another without an intermediary and to participate effectively in the AGM. It will be possible to vote on resolutions via electronic communication during the AGM. Voting will be conducted via the online voting platform. **Although voting will be permitted by way of electronic communication, shareholders are encouraged to submit votes by proxy before the AGM.**

The date on which shareholders must be recorded as such in the share register to be eligible to vote at the AGM will be Friday, 21 May 2021, with the last day to trade being Tuesday, 18 May 2021.

28 April 2021
Stellenbosch

Sponsor
PSG Capital