

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 2023 ANNUAL GENERAL MEETING ("AGM")

Shareholders are advised that the notice of the 2023 Capitec AGM ("**Notice**") has been published and is available on the Company's website at <https://www.capitecbank.co.za/globalassets/pages/investor-relations/shareholder-centre/agm-2022/notice-of-agm-2023.pdf>

Notice is hereby given that the AGM will be held at the Company's head office at 5 Neutron Road, Techno Park, Stellenbosch and via electronic communication on Friday, 26 May 2023, at 2.30 pm to transact the business as set out in the Notice and, if deemed fit, to pass, with or without modification, the ordinary and special resolutions set out in the Notice.

Kindly note the following salient details:

Issuer name	Capitec Bank Holdings Limited
Type of instrument	Ordinary shares
ISIN number	ZAE000035861
JSE code	CPI
Meeting type	Annual General Meeting
Meeting venue	5 Neutron Road, Techno Park, Stellenbosch and via electronic communication
Record date - to determine which shareholders are entitled to receive the notice of meeting	Friday, 14 April 2023
Publication/posting date	Tuesday, 25 April 2023
Last day to trade to determine eligible shareholders that may attend, speak and vote at the meeting	Tuesday, 16 May 2023
Record date to determine eligible shareholders that may attend, speak and vote at the meeting	Friday, 19 May 2023

Deadline, for administrative purposes, to lodge the form of Proxy	2:30pm on Wednesday, 24 May 2023
Meeting date	2:30pm on Friday, 26 May 2023
Publication of results	Monday, 29 May 2023
Website link	https://www.capitecbank.co.za/investor-relations/shareholder-centre/

Directions for registration, participation and voting at the AGM

The AGM will be conducted in person and via electronic communication.

You will need an internet-enabled smartphone, tablet or computer. Please ensure that your device's browser has the latest version of Chrome, Safari, Edge or Firefox.

Registration

1. Shareholders who wish to attend the AGM (both in person or via electronic communication) are requested to register on the Online Portal (by following the link: **<https://meetnow.global/za>**) by no later than 2.30 pm on Wednesday, 24 May 2023. Shareholders can also register by making a written application to **proxy@computershare.co.za**, in order for Computershare Investor Services Proprietary Limited ("**Transfer Secretary**") to, *inter alia*, arrange such shareholder participation.
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 been verified and registered prior to exercising any rights at the AGM.
3. Shareholders who wish to attend the AGM in person, and who have not registered online, could register at the venue from 1.30 pm to 2.15 pm.
4. 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 green barcoded identity document or barcoded identification smart card, South African 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 ("**LOR**").

Electronic attendance at the AGM

Once registered in accordance with the instructions above, shareholders attending via electronic communication will be required to connect to the AGM through **<https://meetnow.global/za>** and follow the relevant prompts. Shareholders are referred to the "Electronic Participation Meeting Guide" included in the Notice for further instructions.

The Transfer Secretary will by no later than 5 pm on Thursday, 25 May 2023, notify eligible shareholders of the invitation code through which they can participate electronically in and/or vote at the AGM.

Voting at the AGM

Shareholders attending the AGM in-person and who wish to vote thereat must ensure that they bring along an internet-enabled smartphone, tablet or computer in order to be able to vote at the venue.

The Transfer Secretary will by no later than 5 pm on Thursday, 25 May 2023, notify shareholders that have registered via the Online Portal of the invitation code through which such shareholders can vote at the AGM.

Although voting will be permitted by way of electronic communication, shareholders are encouraged to submit their votes by proxy in advance of the AGM.

Kindly see the Notice for further details regarding registration, participation and voting at the AGM.

25 April 2023
Stellenbosch

Sponsor
PSG Capital