Capitec Bank Limited Registration number 1980/003695/06 Incorporated in the Republic of South Africa Registered bank Company code: BICAP ("Capitec Bank")

PASSING OF DEBT OFFICER

Pursuant to paragraph 6.42(b) of the Debt & Specialist Securities Listings Requirements, Capitec Bank announces with a heavy heart the sudden passing of Mr Anton Elliott Friend, the Treasurer and Debt Officer of Capitec Bank, on 2 December 2024.

Anton was a valued member of the Capitec Bank team and made significant contributions to the bank over 22 years.

We extend our sincere condolences to Anton's family and friends during this difficult time. Anton's dedication, professionalism and expertise will be greatly missed by all who had the privilege of working with him.

Noteholders will be informed once a new Debt Officer has been appointed.

3 December 2024 Stellenbosch

Debt Sponsor: PSG Capital Proprietary Limited