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 2026 ANNUAL GENERAL MEETING ("AGM")

Shareholders are advised that the notice of the 2026 Capitec AGM ("**Notice**") has been published and is available on the Company's website at: **2026 Notice of AGM**

Notice is hereby given that the AGM will be held at Cavalli Estate, R44 Highway (Strand Road), Somerset West and via electronic communication on Friday, 31 July 2026, at 2.30 pm ("AGM") 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	Cavalli Estate, R44 Highway (Strand Road), Somerset West and via electronic communication
Record date for shareholders to be recorded in the share register in order to be eligible to receive the Notice	Friday, 19 June 2026
Distribution of the Notice to shareholders and Notice released on SENS on	Tuesday, 30 June 2026
Last day to trade in order to be eligible to attend, participate in and vote at the AGM	Tuesday, 21 July 2026
Record date for shareholders to be recorded in the share register in order to be eligible to attend,	Friday, 24 July 2026

participate in and vote at the AGM	
For administrative purposes, forms of proxy for the AGM to be lodged by	2.30 pm on Wednesday, 29 July 2026
Meeting date and time	2:30pm on Friday, 31 July 2026
Results of AGM released on SENS on	Monday, 3 August 2026
Website link	https://www.capitecbank.co.za/investor-relations/shareholder-centre/

Proposed Change of Company Name

The Notice includes a special resolution requesting that shareholders approve the proposed change of the Company's name to "*Capitec Limited*" ("**Name Change**"). For more information regarding the proposed Name Change, please refer to special resolution number 2 in the Notice. The JSE has approved the Name Change in accordance with the JSE Listings Requirements and, in terms of section 56 of the Banks Act, the Prudential Authority has also approved the Name Change.

If the Name Change is approved by shareholders, the Company's JSE share code, abbreviated name and ISIN number will remain unchanged as "CPI", "Capitec" and "ZAE000035861", respectively, and the Company will remain listed on the Main Board of the JSE in the Banks sector of the Financials industry. The Company will also retain its shareholder register and its trading history.

If special resolution number 2 is approved, the implementation and effective date of the proposed Name Change will remain subject to the registration of such special resolution by the Companies and Intellectual Property Commission and the procedures contemplated in sections 30 and 56 of the Banks Act. The Company will, in due course after the AGM, publish a SENS announcement setting out the salient dates and times for the implementation of the Name Change in accordance with the JSE corporate action timetable.

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, 29 July 2026. 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.

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, 30 July 2026, 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. To facilitate voting, the device's browser must have the latest version of Chrome, Safari, Edge or Firefox.

The Transfer Secretary will by no later than 5 pm on Thursday, 30 July 2026, 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.

30 June 2026
Stellenbosch

Sponsor
PSG Capital