



IMPORTANT NOTICE

October 27, 2025

To: Holders of Capitec Bank

Re: Cash Dividend - **Final Rate**

Security Name: Capitec Bank

Country of Incorporation: SOUTH AFRICA

CUSIP: 14056U107

Ratio (Local Shares:DRs): 1:2

	<u>Local Shares</u>	<u>DRs</u>
Record Date:	Oct 24, 2025	Oct 24, 2025
Payable Date:	Oct 27, 2025	Nov 12, 2025
Exchange Rate:	17.2471	
Interim Dividend: Taxable	<u>ZAR26.2</u>	
Gross Dividend Total:	<u>ZAR26.2</u>	USD0.759547
Dividend Fee:		USD0.07
Withholding Rate: 20.00%		<u>USD0.151909</u>
Net Dividend Rate:		<u>USD0.537638</u>

Foreign currency transaction was executed by BNY or its Affiliates.

Should you have any questions regarding this matter, please contact us at
Toll Free 1-888-BNY-ADRS(1-888-269-2377) or International Callers 1-201-680-6825.

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