

Corporate Action Notice



September 26, 2012

Ratio Change

RE: Capitec Bank - Ratio Change

DR CUSIP: **14056U107**

DR ISIN: **US14056U1079**

DR Ticker Symbol: **CKHGY**

Ratio (DRs: Underlying Shares): **1:2**

Please be advised that The Bank of New York Mellon, as Depositary, will change the ratio of the Capitec Bank, Depositary Receipts ("DR") program from 1 DS representing 2 Common shares to 2 DSs representing 1 Common share, effective October 1, 2012.

Please note the following:

Old Ratio:	1 DS: 2 Common shares
New Ratio:	2 DSs: 1 Common Share
DR Ratio Change Effective Date	October 1, 2012

Books will be closed from September 27, 2012 and will reopen on October 1, 2012 for Issuance and Cancellation transactions.

As there are no ADRs outstanding in the ADR facility, no distribution will be made.

To learn more about Depositary Receipts and issuer programs, please contact our marketing desks:

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