

Capitec Bank Holdings Limited  
Registration number 1999/025903/06  
Incorporated in the Republic of South Africa  
Registered bank controlling company  
Ordinary Share Code: CPI ISIN Number: ZAE000035861  
Preference Share Code: CPIP ISIN Number: ZAE000083838  
("Capitec")

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

#### APPOINTMENT OF A DIRECTOR ON THE BOARDS OF CAPITEC AND CAPITEC BANK

In accordance with the JSE Listings Requirements and Debt and Specialist Securities Listings Requirements, the boards of Capitec and Capitec Bank ("the Boards") are pleased to announce the appointment of Mr Gerhardus ("Gerrie") Metselaar Fourie, Capitec's previous Group CEO, as a non-executive director to the Boards effective 1 August 2026 post the requisite one-year cooling-off period. Shareholders will be requested to confirm the appointment at the annual general meeting scheduled for 31 July 2026.

The Boards are pleased to have Gerrie return to Capitec. He brings deep institutional knowledge, strategic insight and extensive banking experience to the Board, supporting effective oversight and continuity.

#### Summary of Gerrie's curriculum vitae:

Gerrie is an experienced banking executive with 26 years' experience in the financial services sector. He joined Capitec Bank in 2000 and served as Head of Operations until his appointment as Chief Executive Officer in 2014. He held the CEO role until his retirement in July 2025. In 2019, Gerrie was named Business Leader of the Year at the Sunday Times Top 100 Companies Awards.

The appointment was made in accordance with the policy on the nomination of directors, which requires a fit and proper assessment of the nominee. The Board is satisfied with the outcome of the assessment.

Gerrie has provided the Company with the information to be included in the director's declaration in accordance with the JSE Listings Requirements and the Board confirms that there are no statements or disclosures to report in relation to the integrity information contained in his declaration.

29 April 2026  
Stellenbosch

Capitec Equity Sponsor: PSG Capital Proprietary Limited  
Capitec Bank Debt Sponsor: PSG Capital Proprietary Limited