



# Capitec MERCHANT FACILITY

At Capitec Bank we strive to bring Affordable Banking Solutions to the market. Please find below details of the HSA-Capitec negotiated "Point of Sale" product and service to HSA Members. Capitec Bank offers the following facilities and services that enable you as the Merchant to:

## **FUNCTIONALITY**

Accept Debit and Credit Cards (MasterCard and VISA) as a payment option Balance Enquiries and Cash Withdrawals on site from any Banks Debit Cards Clients (patients) will be able to do a balance enquiry on their account Clients (patients) will be able to do a cash withdrawal on their account This service is available to any existing bank account from any other financial institution

#### FEES AND COMMISSION CHARGES

No Installation Fee No minimum card turnover to qualify No minimum merchant commission payable Stationery for terminals provided FREE of charge 30 Day notice period on cancellation of contract

Monthly Rental Fees (2014) per option below: Desktop model R 239.40 (Incl. VAT) | Wireless Model R 285.00 (Incl. VAT) | Mobile Model R 410.40 (Incl. VAT)

Desktop and Wireless machines need communication either a fixed line or GPRS. Additional GPRS connection options from R139 (Excl. VAT) to R171 (Excl. VAT)

Commission payable as per below: Debit Cards: 1.14% (Incl. VAT) | Credit Cards: 2.28% (Incl. VAT)

#### APPLICATION PROCESS

HSA members are requested to completed the following documentation with a Capitec Bank Representative: Relevant application forms | Agreement | FICA documentation

## HOW DO I MAKE USE OF HSA MEMBERSHIP BENEFITS?

Before any HSA membership benefits may be used all HSA members will need to provide proof of membership with the company concerned. HSA Benefit Providers are requested to check the HSA website for indication of current membership. Practitioner details must appear in the practitioner search. HSA Benefits are contingent on current membership with the HSA. Renegotiation of any rate associated with the service may take place between the provider and member should HSA membership not be valid.

## CAPITEC BANK CONTACT DETAILS

Gauteng Members (excluding Pretoria), contact: Deon Du Preez 082 782 8908 | Deon Du Preez@capitecbank.co.za

All Other HSA Members, contact by email below for contact of your local representative: Jacques Welthagen Jacques Welthagen@capitecbank.co.za