

Itumeleng Lesofe

From: Nelson Tsebe [ntsebe@tsb.toyota.co.za]
Sent: Friday, May 12, 2006 10:43 AM
To: Banking Enquiry
Subject: Bank Charges and other related matters

Goodday

Firstly I would like to know if Capitec Bank is a fully fledged bank like Standard Bank and any other banks in the country which one can rely on, for instance if one wants to bank, or the salary be deposited into the Capitec account holder like any other banks already mentioned above.

Secondly I once had a credit card with Standard Bank, an amount of R2500.00 was lost between my cheque account and this credit card and I ended up paying Standard Bank a very huge sum of money, when I wanted to know about the lost money, no one helped me.

Thirdly I want to know about banking charges, are these charges regulated or is it something the bank just charges according to their banking discretion, why are banking charges different from one bank to the another.

Banking charges on ATM, or when going straight inside the bank, according to me there is not much difference, what are the interests as a customer to the bank because we bank in order to save money but we end up owing the bank more charges.

Hoping to hear from you soon, and thank you in advance.

Regards

Nelson Tsebe

Export Department

Toyota South Africa

Tel : +27 11 809-2239

Fax : +27 11 809-2912

Cell : 083 657 9308

E.Mail : ntsebe@tsb.toyota.co.za

This message is a privileged and private communication and may be read, copied and used only by the intended recipient(s). If you are not an intended recipient, please let us know by return email. Please then delete the message and do not disclose its contents to any person. Neither the sender nor Toyota South Africa Motors accepts any liability whatsoever as a result of the further dissemination of this message. Whilst all reasonable steps are taken to avoid corruption of data or information, we do not accept any liability should such corruption occur.