

# Main Account Statement



**MS NTOMBIZODWA JEANETTE BALOYI**  
 30 10TH AVENUE  
 ALEXANDRA  
 JOHANNESBURG  
 2090



**Capitec Bank Limited**  
 5 Neutron Road  
 Techno Park  
 Stellenbosch  
 7600

## Account 2268492903

### Statement Information

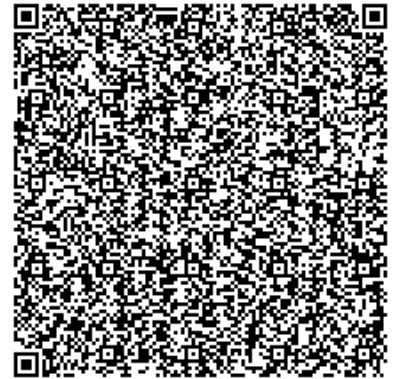
From Date:	<b>01/08/2025</b>	Opening Balance:	<b>R517.56</b>
To Date:	<b>13/09/2025</b>	Closing Balance:	<b>R24.90</b>
Print Date:	<b>13/09/2025 12:09</b>	Available Balance:	<b>R0.00</b>

### Interest, Rewards and Fees

Interest Received		<b>R0.92</b>
Total Fees		<b>-R212.40</b>

### Tax Invoice

VAT Registration Number 4680173723



Validate this document using SkyQR

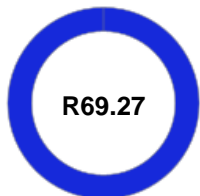
## Money In Summary R8 471.78

Other Income		<b>R6 428.11</b>
Cash Deposit		<b>R1 350.00</b>
Salary		<b>R568.64</b>
Transfer		<b>R123.11</b>
Refund		<b>R1.00</b>
Interest		<b>R0.92</b>

## Money Out Summary -R8 964.44

Card Payments		<b>-R3 759.80</b>
Digital Payments		<b>-R2 102.00</b>
Cash Withdrawals		<b>-R1 200.00</b>
Send Cash		<b>-R1 110.00</b>
Bill Payments		<b>-R249.00</b>
Fees		<b>-R222.40</b>
Prepaid		<b>-R162.00</b>
Vouchers		<b>-R90.00</b>
Transfer		<b>-R69.24</b>

## Live Better Benefits





































● Live Better Savings **R69.27**

## Fee Summary -R212.40

Card Replacement Fee	<b>-R70.00</b>
Cash Sent Fee	<b>-R40.00</b>
Cash Withdrawal Fee	<b>-R30.00</b>
Cash Deposit Fee (Notes)	<b>-R18.90</b>
Declined Withdrawal Fee	<b>-R10.00</b>
Balance Enquiry Fee	<b>-R10.00</b>
Other Fees	<b>-R33.50</b>

## Spending Summary

Cash Withdrawal			-R2 310.00
Digital Payments			-R2 102.00
Groceries			-R1 284.42
Personal Care			-R707.00
Takeaways			-R451.80
Clothing & Shoes			-R427.96
Digital Subscriptions			-R249.00
Other Personal & Family			-R233.47
Public Transport			-R211.17
Cellphone			-R162.00
Alcohol			-R104.99
Sport & Hobbies			-R100.00
Home Improvements			-R99.99
Betting/Lottery			-R90.00
Uncategorised			-R50.00
Furniture & Appliances			-R50.00
Home Maintenance			-R39.00

## Transaction History

Date	Description	Category	Money In	Money Out	Fee*	Balance
01/08/2025	Live Better Interest Sweep	Transfer		-2.35		515.21
01/08/2025	Live Better Round-up Transfer	Transfer		-5.50		509.71
02/08/2025	Banking App Transfer from Live Better Savings Account (2268497735)	Transfer	66.36			576.07
02/08/2025	Payment Received: 000000 Rtc 375n8avrpn Teddiezee	Other Income	20.00			596.07
02/08/2025	Banking App Cash Sent: C*****836	Cash Withdrawal		-500.00	-10.00	86.07
04/08/2025	Banking App Voucher Purchase: Blu (YJXRCHAFRWJ2)	Betting/Lottery		-50.00	-2.00	34.07
09/08/2025	Cnp Decline Dlo*bolt.eu/o/2508090 Za					
09/08/2025	Decline Fee (Online Purchases Turned Off)	Fees			-1.00	33.07
15/08/2025	Payment Received: S Vatala	Other Income	1 500.00			1 533.07
15/08/2025	Banking App Prepaid Purchase: Vodacom	Cellphone		-37.00*	-0.50	1 495.57
16/08/2025	Banking App Voucher Purchase: OTT (QOVHQLTTNMC4)	Betting/Lottery		-10.00	-2.00	1 483.57
16/08/2025	Banking App Prepaid Purchase: Cell C	Cellphone		-50.00*	-0.50	1 433.07
16/08/2025	Payment Received: 000000 Rtc 0028393866 Ntombi	Other Income	1 500.00			2 933.07
17/08/2025	McDonalds Port Elizabet (Card 2859)	Takeaways		-93.40		2 839.67
17/08/2025	Banking App Prepaid Purchase: Cell C	Cellphone		-50.00*	-0.50	2 789.17
18/08/2025	Live Better Round-up Transfer	Transfer		-6.60		2 782.57
18/08/2025	Vibes Port Elizabet (Card 2859)	Personal Care		-707.00		2 075.57
18/08/2025	ATM Cash Withdrawal: Caltex Pan Afri Sandton Za	Cash Withdrawal		-400.00	-10.00	1 665.57
18/08/2025	ATM Correction: Cash Withdrawal	Cash Withdrawal	400.00		10.00	2 075.57
18/08/2025	Banking App Immediate Payment: Ntwanano	Digital Payments		-92.00	-1.00	1 982.57
18/08/2025	Banking App Cash Sent: C*****748	Cash Withdrawal		-110.00	-10.00	1 862.57
18/08/2025	ATM Cash Withdrawal: Sparkatm Zwane & Sons Butchery Alexandria Gpza	Cash Withdrawal		-600.00	-10.00	1 252.57
18/08/2025	Cnp Decline Amoredate.com Gi					
18/08/2025	Decline Fee (International Card Purchases Turned Off)	Fees			-3.00	1 249.57
18/08/2025	Cnp Decline Amoredate.com Gi					
18/08/2025	Decline Fee (International Card Purchases Turned Off)	Fees			-3.00	1 246.57
18/08/2025	Cnp Decline Amoredate.com Gi					
18/08/2025	Decline Fee (International Card Purchases Turned Off)	Fees			-3.00	1 243.57
19/08/2025	Fashion World New Brighton (Card 2859)	Clothing & Shoes		-127.00		1 116.57
19/08/2025	Pep Home Port Elizabet (Card 2859)	Home Improvements		-99.99		1 016.58

\* Includes VAT at 15%

Date	Description	Category	Money In	Money Out	Fee*	Balance
19/08/2025	Clicks Port Elizabet (Card 2859)	Other Personal & Family		-233.47		783.11
19/08/2025	KFC Alexandria (Card 2859)	Takeaways		-91.40		691.71
19/08/2025	Live Better Round-up Transfer	Transfer		-3.00		688.71
20/08/2025	Live Better Round-up Transfer	Transfer		-18.14		670.57
20/08/2025	Shoprite Port Elizabet (Card 2859)	Groceries		-148.93		521.64
21/08/2025	Live Better Round-up Transfer	Transfer		-1.07		520.57
21/08/2025	Banking App Prepaid Purchase: Vodacom	Cellphone		-10.00*	-0.50	510.07
21/08/2025	Boxer Alexandra (Card 2859)	Groceries		-131.42		378.65
22/08/2025	Live Better Round-up Transfer	Transfer		-8.58		370.07
22/08/2025	Purchase Refund: McDonalds Sandton (Card 2859)	Refunds	1.00			371.07
22/08/2025	Online Purchase: McDonalds Sandton (Card 2859)	Takeaways		-1.00		370.07
22/08/2025	Yasheta Pty Ltd Johannesburg (Card 2859)	Clothing & Shoes		-60.00		310.07
22/08/2025	Online Purchase: McDonalds Johannesburg (Card 2859)	Takeaways		-88.40		221.67
22/08/2025	Payment Received: Mps Salary Payment 2619231706	Salary	568.64			790.31
23/08/2025	Live Better Round-up Transfer	Transfer		-10.60		779.71
24/08/2025	KFC Alexandra (Card 2859)	Takeaways		-39.90		739.81
24/08/2025	Cnp Decline Dlo*bolt.eu/o/2508240 Za					
24/08/2025	Decline Fee (Online Purchases Turned Off)	Fees			-1.00	738.81
25/08/2025	Live Better Round-up Transfer	Transfer		-0.10		738.71
27/08/2025	Banking App Voucher Purchase: OTT (NROTRXLOAYN1)	Betting/Lottery		-30.00	-2.00	706.71
28/08/2025	Home Store Midrand (Card 2859)	Home Maintenance		-39.00		667.71
28/08/2025	Online Purchase: Uber Cape Town (Card 2859)	Public Transport		-62.37		605.34
29/08/2025	Live Better Round-up Transfer	Transfer		-8.63		596.71
29/08/2025	Mooi Mooi Curtain Centurion (Card 2859)	Furniture & Appliances		-50.00		546.71
30/08/2025	Meat A Rama 2 - Newlan North Gauteng (Card 2859)	Groceries		-510.54		36.17
31/08/2025	Interest Received	Interest	0.92			37.09
31/08/2025	Monthly Account Admin Fee	Fees			-7.50	29.59
01/09/2025	Payment Received: M Matabane	Other Income	200.00			229.59
01/09/2025	Banking App Transfer from Live Better Savings Account (2268497735)	Transfer	56.75			286.34
01/09/2025	Banking App Cash Sent: C*****509	Cash Withdrawal		-250.00	-10.00	26.34
01/09/2025	Payment Received: Mimi	Other Income	300.00			326.34
01/09/2025	Cash Deposit: 116435461~190486 Dsr Dsr Alex Panaf	Cash Deposit	1 150.00		-16.10	1 460.24
01/09/2025	Banking App Immediate Payment: Patiance	Digital Payments		-1 400.00	-1.00	59.24
01/09/2025	ATM Declined Withdrawal Fee	Fees			-10.00	49.24
01/09/2025	ATM Balance Enquiry Fee	Fees			-10.00	39.24
02/09/2025	Payment Received: A Sars 3086473141 4802 Payment 2653299633	Other Income	1 998.11			2 037.35
02/09/2025	Banking App Immediate Payment: Patiance	Digital Payments		-110.00	-1.00	1 926.35
02/09/2025	Banking App Immediate Payment: Mimi	Digital Payments		-300.00	-1.00	1 625.35
02/09/2025	Banking App Immediate Payment: Nnana Matabane	Digital Payments		-200.00	-1.00	1 424.35
02/09/2025	Roots Gauteng (Card 2859)	Groceries		-155.33		1 269.02
02/09/2025	Banking App Cash Sent: C*****475	Cash Withdrawal		-250.00	-10.00	1 009.02
03/09/2025	Live Better Round-up Transfer	Transfer		-4.67		1 004.35
03/09/2025	Payment Received: M Maleka	Other Income	500.00			1 504.35
03/09/2025	That Girl 218796 Randburg (Card 2859)	Uncategorised		-50.00		1 454.35
04/09/2025	Banking App Bill Payment (MDHXIVWYABG6): VUMAWebafrica	Digital Subscriptions		-249.00	-2.00	1 203.35
05/09/2025	Waltloo Meat & Chicken Johannesburg (Card 2859)	Groceries		-338.20		865.15
05/09/2025	KFC Alexandra (Card 2859)	Takeaways		-137.70		727.45
05/09/2025	Recurring Card Purchase: Uber Parktown (Card 2859)	Public Transport		-79.96		647.49
05/09/2025	Main Event Cat Johannesburg (Card 2859)	Sport & Hobbies		-100.00		547.49
05/09/2025	Online Purchase: Uber Cape Town (Card 2859)	Public Transport		-31.84		515.65
05/09/2025	Sim Card Issued 8927076220008258487					
05/09/2025	Capitec Connect Sim Issue Fee	Fees			-10.00	505.65
05/09/2025	Branch Card Replacement Fee (Card ***)	Fees			-70.00	435.65

\* Includes VAT at 15%

Date	Description	Category	Money In	Money Out	Fee*	Balance
05/09/2025	Banking App Capitec Connect Prepaid Purchase (Airtime): 0626295319	Cellphone		-15.00*		420.65
06/09/2025	LiquorShop Alexandracabl (Card 2859)	Alcohol		-104.99		315.66
06/09/2025	Online Purchase: Uber Cape Town (Card 2859)	Public Transport		-37.00		278.66
06/09/2025	Selfast Johannesburg (Card 2859)	Clothing & Shoes		-240.96		37.70
12/09/2025	Cash Deposit: H2091 Ncr Alexandra Yarona	Cash Deposit	200.00		-2.80	234.90
12/09/2025	ATM Cash Withdrawal: Paycorp Group Rembrandt Par Za	Cash Withdrawal		-200.00	-10.00	24.90

\* Includes VAT at 15%