

Main Account Statement



MRS LOREN MCPHERSON
9 PETERSON STREET
NEW REST
QUEENSTOWN
5320



Capitec Bank Limited
5 Neutron Road
Techno Park
Stellenbosch
7600

Account1342525114

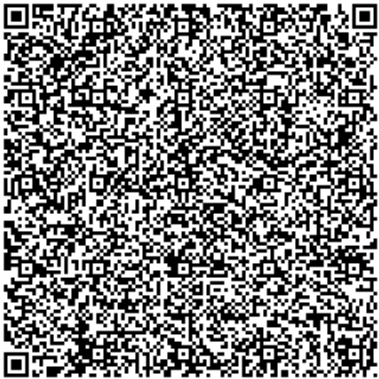
Statement Information

From Date:	01/10/2025	Opening Balance:	R2 101.35
To Date:	13/01/2026	Closing Balance:	R1 177.79
Print Date:	13/01/2026 13:35	Available Balance:	R1 026.82

Interest, Rewards and Fees

Interest Received	<div></div>	R9.48
Live Better Rewards	<div></div>	R392.87
Total Fees	<div></div>	-R146.10

Tax Invoice
VAT Registration Number 4680173723



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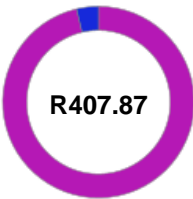
Money In SummaryR70 865.56

Salary	<div></div>	R51 815.74
Other Income	<div></div>	R12 242.00
Payment Received	<div></div>	R6 000.00
Transfer	<div></div>	R798.34
Interest	<div></div>	R9.48

Money Out Summary-R71 789.12

Transfer	<div></div>	-R36 800.83
Digital Payments	<div></div>	-R23 698.00
Debit Orders	<div></div>	-R10 439.59
Card Payments	<div></div>	-R403.60
Prepaid	<div></div>	-R227.00
Fees	<div></div>	-R146.10
Capitec Pay	<div></div>	-R74.00

Live Better Benefits



Banking Rewards	R392.87
Live Better Savings	R15.00

Fee Summary-R146.10










External Payment Fee	-R40.00
SMS Notification Fee	-R36.75
Monthly Account Admin Fee	-R22.50
DebiCheck Collection Fee	-R18.00
Immediate Payment Fee	-R11.00
Debit Order Fee	-R9.00
Other Fees	-R8.85

Scheduled Payments

Debit Orders

20/10/2025	Nedabf/mfc	-R3 146.06
20/10/2025	Vodacom 04	-R822.20
25/10/2025	Mobicred	-R561.87
20/11/2025	Nedabf/mfc	-R3 146.06
20/11/2025	Vodacom 04	-R822.20
25/11/2025	Mobicred	-R537.00
20/12/2025	Nedabf/mfc	-R69.00
22/12/2025	Vodacom 04	-R822.20
24/12/2025	Mobicred	-R513.00

Spending Summary

Digital Payments		-R7 754.00
Loan Payments		-R7 411.12
Uncategorised		-R6 661.87
Medical Aid		-R4 818.00
Cellphone		-R2 693.60
Salary		-R2 200.00
Store Account Payments		-R2 000.00
Clothing & Shoes		-R900.00
Education		-R403.60

Transaction History

Date	Description	Category	Money In	Money Out	Fee*	Balance
04/10/2025	Banking App Transfer to Credit Card: Transfer	Transfer		-500.00		1 601.35
04/10/2025	Banking App Transfer to Credit Card: Transfer	Transfer		-200.00		1 401.35
04/10/2025	SMS Notification Fee: 2 notification(s)	Fees			-0.70	1 400.65
07/10/2025	Banking App Immediate Payment: Judy	Digital Payments		-230.00	-1.00	1 169.65
07/10/2025	Banking App Transfer to Credit Card: Transfer	Transfer		-200.00		969.65
07/10/2025	SMS Notification Fee: 2 notification(s)	Fees			-0.70	968.95
08/10/2025	Banking App Prepaid Purchase: Cell C	Cellphone		-30.00*	-0.50	938.45
11/10/2025	Banking App Transfer to Credit Card: Transfer	Transfer		-500.00		438.45
11/10/2025	Banking App Transfer to Credit Card: Transfer	Transfer		-200.00		238.45
11/10/2025	SMS Notification Fee: 2 notification(s)	Fees			-0.70	237.75
15/10/2025	Banking App Transfer to Credit Card: Transfer	Transfer		-207.75		30.00
15/10/2025	SMS Notification Fee: 3 notification(s)	Fees			-1.05	28.95
19/10/2025	SMS Notification Fee: 1 notification(s)	Fees			-0.35	28.60
20/10/2025	Payment Received: Anpersald5 D5 Pay5952877000470salary 2734882003	Salary	17 271.92			17 300.52
20/10/2025	DebiCheck Debit Order (2733625678): Nedabf/mfc (28671740001)	Loan Payments		-3 146.06	-3.00	14 151.46
20/10/2025	Banking App External Payment: Karen Botha	Uncategorised		-200.00	-2.00	13 949.46
20/10/2025	Banking App Transfer to Credit Card: Transfer	Transfer		-3 000.00		10 949.46
20/10/2025	Immediate Capitec Pay Payment: Assessment911 (PAYFAST*ASSESSMENT91)	Digital Payments		-74.00	-1.00	10 874.46
20/10/2025	Banking App Immediate Payment: Chris	Salary		-2 200.00	-1.00	8 673.46
20/10/2025	Banking App External Payment: St Davids Anglican	Uncategorised		-200.00	-2.00	8 471.46
20/10/2025	Banking App External Payment: Jet Store Card	Uncategorised		-300.00	-2.00	8 169.46
20/10/2025	Banking App External Payment: Truworths And Uzzi	Clothing & Shoes		-300.00	-2.00	7 867.46
20/10/2025	Banking App External Payment: Tenacity Financial S	Store Account Payments		-500.00	-2.00	7 365.46
20/10/2025	Banking App External Payment: Gems	Medical Aid		-1 606.00	-2.00	5 757.46
20/10/2025	Banking App External Payment: Mini-minors Educare	Uncategorised		-2 100.00	-2.00	3 655.46

* Includes VAT at 15%

Date	Description	Category	Money In	Money Out	Fee*	Balance
20/10/2025	Eft Debit Order (2735344414): Vodacom 04 (70073389 I8547)	Cellphone		-822.20	-3.00	2 830.26
20/10/2025	SMS Notification Fee: 12 notification(s)	Fees			-4.20	2 826.06
25/10/2025	DebiCheck Debit Order (2746138131): Mobicred (1000744994.1)	Uncategorised		-561.87	-3.00	2 261.19
25/10/2025	Banking App Transfer Received from Credit Card: Transfer	Transfer	500.00			2 761.19
25/10/2025	Banking App Immediate Payment: Judy	Digital Payments		-2 500.00	-1.00	260.19
25/10/2025	SMS Notification Fee: 2 notification(s)	Fees			-0.70	259.49
26/10/2025	Payment Received: J Van Der Bergh	Other Income	200.00			459.49
26/10/2025	Payment Received: C Mcpherson	Other Income	6 000.00			6 459.49
26/10/2025	Banking App Transfer to Credit Card: Transfer	Transfer		-1 000.00		5 459.49
26/10/2025	Banking App Transfer to Credit Card: Transfer	Transfer		-1 000.00		4 459.49
26/10/2025	SMS Notification Fee: 4 notification(s)	Fees			-1.40	4 458.09
27/10/2025	Banking App Transfer to Credit Card: Transfer	Transfer		-1 000.00		3 458.09
27/10/2025	Banking App Transfer to Credit Card: Transfer	Transfer		-500.00		2 958.09
27/10/2025	SMS Notification Fee: 2 notification(s)	Fees			-0.70	2 957.39
31/10/2025	Interest Received	Interest	2.69			2 960.08
31/10/2025	Monthly Account Admin Fee	Fees			-7.50	2 952.58
02/11/2025	Banking App Transfer to Credit Card: Transfer	Transfer		-600.00		2 352.58
02/11/2025	SMS Notification Fee: 1 notification(s)	Fees			-0.35	2 352.23
05/11/2025	Banking App Transfer to Credit Card: Transfer	Transfer		-322.23		2 030.00
05/11/2025	Banking App Transfer to Credit Card: Transfer	Transfer		-500.00		1 530.00
05/11/2025	SMS Notification Fee: 2 notification(s)	Fees			-0.70	1 529.30
08/11/2025	Banking App Immediate Payment: Judy	Digital Payments		-250.00	-1.00	1 278.30
08/11/2025	Banking App Transfer to Credit Card: Transfer	Transfer		-300.00		978.30
08/11/2025	Banking App Transfer to Credit Card: Transfer	Transfer		-200.00		778.30
08/11/2025	Banking App Transfer to Credit Card: Transfer	Transfer		-400.00		378.30
08/11/2025	Banking App Transfer to Credit Card: Transfer	Transfer		-300.00		78.30
08/11/2025	SMS Notification Fee: 5 notification(s)	Fees			-1.75	76.55
11/11/2025	Banking App Prepaid Purchase: Cell C	Cellphone		-5.00*	-0.50	71.05
15/11/2025	Banking App Transfer from Live Better Savings Account (2234100670)	Transfer	191.05			262.10
15/11/2025	Banking App Transfer to Credit Card: Transfer	Transfer		-232.10		30.00
15/11/2025	SMS Notification Fee: 1 notification(s)	Fees			-0.35	29.65
19/11/2025	Payment Received: Wanda Transfer 2799331923	Other Income	200.00			229.65
19/11/2025	Payment Received: Jess Payment 2799839095	Other Income	200.00			429.65
19/11/2025	SMS Notification Fee: 2 notification(s)	Fees			-0.70	428.95
20/11/2025	Payment Received: Anpersald5 D5 Pay5952877000470salary 2797713063	Salary	17 271.91			17 700.86
20/11/2025	DebiCheck Debit Order (2798678262): Nedabf/mfc (28671740001)	Loan Payments		-3 146.06	-3.00	14 551.80
20/11/2025	Payment Received: R Kersop	Other Income	200.00			14 751.80
20/11/2025	Payment Received: Karen Payment 2801608821	Other Income	200.00			14 951.80
20/11/2025	Eft Debit Order (2798121122): Vodacom 04 (72127785 I8547)	Cellphone		-822.20	-3.00	14 126.60
20/11/2025	Banking App Transfer to Credit Card: Transfer	Transfer		-3 000.00		11 126.60
20/11/2025	Banking App External Payment: Mini-minors Educare	Uncategorised		-2 100.00	-2.00	9 024.60
20/11/2025	Banking App External Payment: Gems	Medical Aid		-1 606.00	-2.00	7 416.60
20/11/2025	Banking App External Payment: Tenacity Financial S	Store Account Payments		-500.00	-2.00	6 914.60
20/11/2025	Banking App External Payment: Truworths And Uzzi	Clothing & Shoes		-300.00	-2.00	6 612.60
20/11/2025	Banking App External Payment: Jet Store Card	Uncategorised		-300.00	-2.00	6 310.60
20/11/2025	Banking App External Payment: St Davids Anglican	Uncategorised		-200.00	-2.00	6 108.60
20/11/2025	SMS Notification Fee: 12 notification(s)	Fees			-4.20	6 104.40
21/11/2025	Banking App Immediate Payment: Chris	Digital Payments		-1 700.00	-1.00	4 403.40
21/11/2025	Payment Received: Ilizell Payday Delux Transfer 2804810943	Other Income	200.00			4 603.40
21/11/2025	SMS Notification Fee: 2 notification(s)	Fees			-0.70	4 602.70
24/11/2025	Banking App Transfer to Credit Card: Transfer	Transfer		-1 500.00		3 102.70
24/11/2025	Banking App Transfer to Credit Card: Transfer	Transfer		-200.00		2 902.70

* Includes VAT at 15%

Date	Description	Category	Money In	Money Out	Fee*	Balance
24/11/2025	SMS Notification Fee: 2 notification(s)	Fees			-0.70	2 902.00
25/11/2025	DebiCheck Debit Order (2809328558): Mobicred (1000744994.1)	Loan Payments		-537.00	-3.00	2 362.00
25/11/2025	Payment Received: Rtc 051j9gm7gp Christopher Mcpherso	Payment Received	6 000.00			8 362.00
25/11/2025	SMS Notification Fee: 2 notification(s)	Fees			-0.70	8 361.30
26/11/2025	Banking App Transfer to Credit Card: Transfer	Transfer		-3 000.00		5 361.30
26/11/2025	SMS Notification Fee: 1 notification(s)	Fees			-0.35	5 360.95
28/11/2025	Payment Received: J Van Der Bergh	Other Income	600.00			5 960.95
28/11/2025	Banking App Transfer to Lorensavings: Transfer	Transfer		-3 500.00		2 460.95
28/11/2025	Banking App Immediate Payment: Chris	Digital Payments		-1 300.00	-1.00	1 159.95
28/11/2025	Banking App Transfer to Lorensavings: Transfer	Transfer		-300.00		859.95
28/11/2025	SMS Notification Fee: 4 notification(s)	Fees			-1.40	858.55
29/11/2025	Payment Received: J Van Der Bergh	Other Income	500.00			1 358.55
29/11/2025	Banking App Transfer to Credit Card: Transfer	Transfer		-800.00		558.55
29/11/2025	SMS Notification Fee: 2 notification(s)	Fees			-0.70	557.85
30/11/2025	Banking App Prepaid Purchase: Cell C	Cellphone		-12.00*	-0.50	545.35
30/11/2025	Interest Received	Interest	3.26			548.61
30/11/2025	Monthly Account Admin Fee	Fees			-7.50	541.11
01/12/2025	Banking App Prepaid Purchase: Cell C	Cellphone		-15.00*	-0.50	525.61
01/12/2025	SMS Notification Fee: 1 notification(s)	Fees			-0.35	525.26
02/12/2025	PayShap Payment Received: Christopher Mcpherso	Other Income	942.00			1 467.26
02/12/2025	SMS Notification Fee: 1 notification(s)	Fees			-0.35	1 466.91
03/12/2025	Banking App Prepaid Purchase: Cell C	Cellphone		-5.00*	-0.50	1 461.41
04/12/2025	Banking App Transfer to Credit Card: Transfer	Transfer		-600.00		861.41
04/12/2025	SMS Notification Fee: 1 notification(s)	Fees			-0.35	861.06
06/12/2025	Banking App Transfer to Credit Card: Transfer	Transfer		-831.06		30.00
06/12/2025	SMS Notification Fee: 1 notification(s)	Fees			-0.35	29.65
08/12/2025	SMS Notification Fee: 1 notification(s)	Fees			-0.35	29.30
12/12/2025	Payment Received: Anpersald5 D5 Pay5952877000470salary 2851700253	Salary	17 271.91			17 301.21
12/12/2025	Banking App External Payment: Gems	Medical Aid		-1 606.00	-2.00	15 693.21
12/12/2025	Banking App External Payment: Jet Store Card	Uncategorised		-300.00	-2.00	15 391.21
12/12/2025	Banking App External Payment: Truworths And Uzzi	Clothing & Shoes		-300.00	-2.00	15 089.21
12/12/2025	Banking App External Payment: Tenacity Financial S	Store Account Payments		-500.00	-2.00	14 587.21
12/12/2025	Banking App External Payment: St Davids Anglican	Uncategorised		-200.00	-2.00	14 385.21
12/12/2025	Banking App Transfer to Credit Card: Transfer	Transfer		-500.00		13 885.21
12/12/2025	Banking App External Payment: Ilizell Dettmer	Uncategorised		-200.00	-2.00	13 683.21
12/12/2025	SMS Payment Notification Fee	Fees			-0.35	13 682.86
12/12/2025	SMS Notification Fee: 8 notification(s)	Fees			-2.80	13 680.06
13/12/2025	Banking App Prepaid Purchase: Cell C	Cellphone		-25.00*	-0.50	13 654.56
13/12/2025	Banking App Transfer to Credit Card: Transfer	Transfer		-200.00		13 454.56
13/12/2025	Banking App Transfer to Credit Card: Transfer	Transfer		-600.00		12 854.56
13/12/2025	SMS Notification Fee: 2 notification(s)	Fees			-0.70	12 853.86
14/12/2025	Banking App Transfer to Credit Card: Transfer	Transfer		-1 000.00		11 853.86
14/12/2025	Banking App External Payment: Tenacity Financial S	Store Account Payments		-500.00	-2.00	11 351.86
14/12/2025	Banking App Transfer to Noah Nanny: Transfer	Transfer		-2 500.00		8 851.86
14/12/2025	Banking App Transfer to Noah Party: Transfer	Transfer		-4 000.00		4 851.86
14/12/2025	Banking App Immediate Payment: Judy	Digital Payments		-650.00	-1.00	4 200.86
14/12/2025	SMS Notification Fee: 5 notification(s)	Fees			-1.75	4 199.11
15/12/2025	Banking App Prepaid Purchase: Cell C	Cellphone		-25.00*	-0.50	4 173.61
15/12/2025	Banking App Prepaid Purchase: Cell C	Cellphone		-25.00*	-0.50	4 148.11
17/12/2025	Banking App Immediate Payment: Judy	Digital Payments		-300.00	-1.00	3 847.11
17/12/2025	Banking App Prepaid Purchase: Cell C	Cellphone		-25.00*	-0.50	3 821.61
17/12/2025	SMS Notification Fee: 1 notification(s)	Fees			-0.35	3 821.26
19/12/2025	Banking App Prepaid Purchase: Cell C	Cellphone		-25.00*	-0.50	3 795.76
19/12/2025	Banking App Transfer to Credit Card: Transfer	Transfer		-300.00		3 495.76
19/12/2025	SMS Notification Fee: 2 notification(s)	Fees			-0.70	3 495.06

* Includes VAT at 15%

Date	Description	Category	Money In	Money Out	Fee*	Balance
20/12/2025	DebiCheck Debit Order (2873073735): Nedabf/mfc (28671740001)	Loan Payments		-69.00	-3.00	3 423.06
20/12/2025	Banking App Transfer to Credit Card: Transfer	Transfer		-393.06		3 030.00
20/12/2025	Banking App Transfer to Credit Card: Transfer	Transfer		-300.00		2 730.00
20/12/2025	Banking App Transfer to Credit Card: Transfer	Transfer		-500.00		2 230.00
20/12/2025	SMS Notification Fee: 4 notification(s)	Fees			-1.40	2 228.60
21/12/2025	Banking App Prepaid Purchase: Cell C	Cellphone		-5.00*	-0.50	2 223.10
22/12/2025	Eft Debit Order (2874770845): Vodacom 04 (74210168 I8547)	Cellphone		-822.20	-3.00	1 397.90
22/12/2025	SMS Notification Fee: 1 notification(s)	Fees			-0.35	1 397.55
23/12/2025	Banking App Prepaid Purchase: Cell C	Cellphone		-5.00*	-0.50	1 392.05
23/12/2025	Banking App Transfer to Credit Card: Transfer	Transfer		-300.00		1 092.05
23/12/2025	Banking App Transfer to Credit Card: Transfer	Transfer		-300.00		792.05
23/12/2025	SMS Notification Fee: 2 notification(s)	Fees			-0.70	791.35
24/12/2025	DebiCheck Debit Order (2882042374): Mobicred (1000744994.1)	Loan Payments		-513.00	-3.00	275.35
24/12/2025	SMS Notification Fee: 1 notification(s)	Fees			-0.35	275.00
29/12/2025	Banking App Prepaid Purchase: Cell C	Cellphone		-5.00*	-0.50	269.50
31/12/2025	Interest Received	Interest	3.53			273.03
31/12/2025	Monthly Account Admin Fee	Fees			-7.50	265.53
03/01/2026	Banking App Transfer from Live Better Savings Account (2234100670)	Transfer	107.29			372.82
03/01/2026	Banking App Immediate Payment: Chris	Digital Payments		-150.00	-1.00	221.82
03/01/2026	SMS Notification Fee: 1 notification(s)	Fees			-0.35	221.47
04/01/2026	PayShap Payment Received: Christopher Mcpherso	Other Income	3 000.00			3 221.47
04/01/2026	SMS Notification Fee: 1 notification(s)	Fees			-0.35	3 221.12
05/01/2026	Banking App Transfer to Credit Card: Transfer	Transfer		-500.00		2 721.12
05/01/2026	Banking App Transfer to Credit Card: Transfer	Transfer		-500.00		2 221.12
05/01/2026	Banking App Prepaid Purchase: Cell C	Cellphone		-5.00*	-0.50	2 215.62
05/01/2026	SMS Notification Fee: 3 notification(s)	Fees			-1.05	2 214.57
06/01/2026	Banking App Prepaid Purchase: Cell C	Cellphone		-15.00*	-0.50	2 199.07
06/01/2026	Banking App Immediate Payment: Judy	Digital Payments		-500.00	-1.00	1 698.07
06/01/2026	SMS Notification Fee: 1 notification(s)	Fees			-0.35	1 697.72
08/01/2026	Btc Business Technolog Queenstown (Card 5521)	Education		-403.60		1 294.12
08/01/2026	Live Better Round-up Transfer	Transfer		-7.88		1 286.24
09/01/2026	Live Better Round-up Transfer	Transfer		-6.40		1 279.84
10/01/2026	Live Better Round-up Transfer	Transfer		-0.35		1 279.49
10/01/2026	SMS Notification Fee: 1 notification(s)	Fees			-0.35	1 279.14
11/01/2026	Banking App Immediate Payment: Judy	Digital Payments		-100.00	-1.00	1 178.14
11/01/2026	SMS Notification Fee: 1 notification(s)	Fees			-0.35	1 177.79

* Includes VAT at 15%

Pending Card Transactions

10/01/2026	Panda Stores Queenstow Eastlondon (Card 5521)	-R120.97
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