



# unlock your potential:

Tips to help you  
grow and develop!

Continuous development is critical for your personal and professional growth. It helps you to stay relevant, adapt to new environments and keep up with the competition.

Remember that development doesn't take place overnight. Just like any successful athlete, training and consistent practice is required for success. This document will help you to do this and to achieve your career goals!

### Tips for Creating a Winning CV

- Start strong: Begin your CV with a clear and concise headline or objective statement that highlights your skills and experience
- Customise your CV: Tailor your CV to the specific job you're applying for, using keywords and emphasising the skills and experiences that match the job requirements
- Highlight your achievements: Instead of simply listing job responsibilities, emphasise the accomplishments and outcomes you achieved in each role
- Keep it concise: Focus on the most important information and keep your CV to no more than two pages
- Proofread carefully: Ensure your CV is error-free by carefully proofreading it and include references upon request

### Tips for Acing the Interview

- Research Capitec and the role to understand what we are looking for
- Prepare and practice your responses to typical interview questions
- Review your CV and be ready to provide details and examples
- Dress appropriately and be punctual
- Practice good body language to convey confidence and interest
- Be confident and positive during the interview
- Be honest and authentic in your responses
- Stay calm and composed, and don't forget to smile!

## Develop your critical thinking skills

Cognitive skills are important. They are the mental processes that you use every day to think, learn, remember and solve problems.

These skills enable you to understand complex ideas, make decisions and provide world-class solutions to our clients. They help you to process information quickly and accurately; make connections between different ideas; and to draw conclusions based on evidence.

### You can grow your numerical, deductive and inductive reasoning skills

- Solve math problems on a regular basis. Start with simple ones and gradually increase the difficulty. You can find practice problems online or in books
- Stretch your knowledge! Develop an understanding of mathematical concepts such as ratios, percentages, and fractions
- Practice doing quick mental calculations, without your calculator. This helps to improve your numerical reasoning, speed and accuracy
- Interpret data from charts, graphs, and tables. If you are not sure how, ask for guidance. Pay attention to the relationship between numbers and how they are presented
- Practice solving problems by breaking down the information into easy-to-understand points. Then analyse the simplified information to make the correct deduction
- Ensure that you thoroughly familiarise yourself with all aspects of a problem. You can only deduce the correct solution to a problem once you have understood its core components. The use of mind maps and diagrams can help you visualise a problem and its components
- Take time to practice paying attention to detail and focusing on recognising trends in information i.e. try to consciously predict how certain objects or events will line up, based on the information you currently have
- When you next consider a problem or issue, spend some time thinking about all the related areas that could have an impact on it. These areas can lead to possible future solutions which you could implement

You can also practise different types of reasoning assessments. Some exercises are available at <https://www.shldirect.com/en/practice-tests/>.

## Capitec Leadership Principles

How can I develop my behavioural competencies aligned to the Capitec Leadership principles?



### Client first

#### Intimately understand the client's needs

We start with the client and work backwards to create an exceptional end-to-end client experience. Although we pay attention to competitors, we obsess over our clients, connecting with them to understand their needs to deliver value to them.

#### Think big and long term

We act like owners and build organisations that are stronger tomorrow than today. We don't sacrifice long-term value for short-term results. We constantly step up, set ambitious goals, and build for the future by looking "around the corner" for ways to serve our clients.

#### Lead with the 'Why'

We ensure to understand the client 'Why' to create value for our clients. We communicate the 'Why' to create a shared purpose, clarity and focus for our teams. We set clear priorities that generate commitment.

#### Drive innovation mindset

We don't think traditionally, we embrace fresh ideas and out-of-the-box thinking. We welcome all ideas and invite diverse thinking. We recognise that even small innovations and improvements could ultimately make a big difference. We have a founder, entrepreneurial and global mindset and align everything to our 4 fundamentals.

#### Earn and extend trust

We work continuously to earn and retain client's trust and see ourselves as ambassadors of the Capitec brand. We uphold our company values and consistently hold ourselves accountable to the utmost ethical standards. We treat everyone with fairness and respect.

### Energise people

#### Care and passion for our people

We show empathy and compassion and consider the people impact in every decision. We create an environment that is diverse, inclusive and psychologically safe. We recognise people's effort and contributions and strive to create a place where our people can thrive.

#### Inspire optimism and persistence

We have a positive mindset and unleash energy in people at every point of engagement. We continuously build our resilience and that of others to deal with change, setbacks and disappointments. We find new ways to generate energy and commitment and persevere even when the odds are against us.

#### Attract and relentlessly develop people

We appoint and retain the best talent who are diverse, well-rounded and a fit for Capitec. We know our people, their strengths and what makes them unique. We mentor and coach them (shoulder to shoulder) and willingly move them throughout the organisation where they can grow, develop, and add the most value.

#### Be curious and continuously learn

We never stop learning. We willingly and frequently ask for feedback. We experiment, learn from feedback and find opportunities to continuously invest in ourselves to realise our unique potential in an ever-changing world.

#### Have courage, disagree and commit

We respectfully challenge decisions when we disagree, even when doing so is uncomfortable. We do not compromise for the sake of social cohesion and encourage ideas leading to rigorous debate. We speak with 1 voice – once a decision is made, we commit.

### Own delivery

#### Build one Capitec team

We build high-performing, cohesive teams with a focus on achieving collective results. We create an inclusive environment of collaboration and boundaryless problem solving, where people can do their best. We hold each other accountable and act on behalf of the entire company beyond our own teams.

#### Plan, deliver and raise the bar

We consistently prioritise and focus to deliver value to our stakeholders. We plan carefully and implement efficiently to continuously raise the bar by challenging the status quo and setting new standards to deliver better results.

#### Simplify and make it easy

Simplicity is the essence of our brand. It is the golden thread that influences everything we do. We simplify complex tasks and communicate a consistent message in a manner that is easy to understand but adapted to the audience. We remove barriers and friction points and are intolerant of red tape.

#### Make decisions – faster and smarter

We act with courage and make decisions. We balance and consider multiple scenarios and rely on our strong judgement and sound instinct when all facts are not available. We back our decisions with a sound rationale (e.g., 3 good reasons). We know if a decision is wrong, it can be changed.

#### Act, learn and adapt

Speed and agility matter. We value calculated risk-taking and purposefully implement based on an 80% plan rather than wait for the perfect plan. We learn from success and failure and use this to adapt

## Client first

### Intimately understand the client's needs

- Take responsibility for fully investigating a situation or client request. Then ensure you resolve it as soon as possible
- Ensure that you clarify a client's needs and how to best meet their expectations. How could you adjust your approach to ensure you have a more thorough understanding of your client's needs?
- Gather as much information as possible from your clients. The more you learn what a client's needs are, the more you will be able to focus activity to meet these needs now and in the future

### Think big and long term

- Consider application and implementation within the larger company strategy. Assess the long-term goal when determining which standard procedures are likely to succeed
- Always review the way things are done and try and improve on those standard procedures and processes
- Recognise factors that could impact the business by actively looking for potential internal and external problems that could interfere with your goals and the team's goals

### Lead with the Why

- Consider how you could adjust your approach to ensure you have a more thorough understanding of your clients and how best to communicate with them to convey information successfully
- Creating clarity for others is important. Communicate things you have learned and help them to understand the context
- Make sure you fully understand what is going on before communicating the wrong message

### Drive an innovation mindset

- Encourage the brainstorming of different ideas and previous experiences. Consider possible flaws and inefficiencies when these were applied previously
- When asked for recommendations for new ways of doing things, consider designing something new from the start instead of changing an existing process
- Try taking on tasks that require you to think outside of the box. This includes projects that are not clearly defined or that you have not been exposed to before

### Earn and extend trust

- Frequently track the progress of key tasks against deadlines. Take care not to overcommit and underdeliver. Commitments should be kept or timelines renegotiated if required
- Remain cognisant of expectations that should be adhered to in order to uphold standards
- Respect and value clients and team members by acting consistently and listening to them

## Energise people

### Care and passion for our people

- Recognise situations where diverse perspectives and personal circumstances require a greater degree of interpersonal sensitivity
- Practice listening techniques and take steps to be more aware and supportive of the personal circumstance of others
- It's important to celebrate the successes of others. Recognise that part of engaging and motivating people requires showing appreciation for their input. Individuals who feel valued are more likely to perform to the best of their ability

### Inspire optimism and persistence

- Be aware of the contagious effect of negative emotions and behaviours. By only focusing on the worst outcomes, it may be difficult to find a solution that leads to a positive outcome
- Identify past situations where you have shown the greatest resilience and staying power
- Think of someone who is particularly effective in rising above difficulties. What do they do to achieve this?

### Attract and relentlessly develop people

- Actively encourage your colleagues to set targets for themselves, which include both achievable and challenging goals
- Realise that being overly critical of others can affect their confidence and willingness to share their talents. Try to encourage teammates and reinforce the importance of their work and contribution
- Recognise that empowering and motivating others to develop, requires to make them feel included. Their perspectives around their career and development aspirations should be heard

### Be curious and continuously learn

- Recognise that growth can only happen when we are open to learning and improving
- Consistently identify areas for improvement or change, as well as training and support
- Rather than taking feedback personally, ask for it and listen to it. Look at criticism and feedback as opportunities for learning and improvement

### Have courage, disagree and commit

- Practise defending your position or opinion by formulating sound arguments. The more confident you are of your position, the easier it will be to take a stand when needed
- Recognise that you are ultimately accountable for your own actions. Demonstrating a willingness to take responsibility for your contributions, both positive and negative, can build your credibility
- It could help to practice scenarios you may encounter if you have trouble expressing yourself. Get ready by writing what needs to be said and practise to say it

## Own delivery

### Build one Capitec team

- Plan opportunities for cross-team working and share the credit with those involved
- Identify the resources and skills that you can offer and those you need from others
- Although comfortable working on your own goals and priorities, recognise when this could create frustration for team members

### Plan, deliver and raise the bar

- When planning, think carefully about the steps that will should be included in the plan. Provide specific details of what will happen at each stage. Try to be as efficient as possible when determining time and resource requirements
- You can ensure continuous improvement by encouraging others to suggest ways to improve quality and exceed expectations
- Identify situations when it's necessary for you to be more diligent in monitoring the quality standards expected of our business. Ensure these standards are well understood, so that the quality of the output is not affected

### Simplify and make it easy

- When presenting to a diverse audience, pay particular attention to simple explanations. Avoid using jargon and complex words
- When speaking, regularly check that the audience have understood what you have said
- Work through the key points systematically, explain views and avoid deviating too much from the focus points

### Make decisions – faster and smarter

- When faced with a decision, be aware of being overly cautious in deliberation
- Balance the need to make the right decision with a clear focus on avoiding unnecessary delay
- Look at prospective decisions from different angles and consider the consequences of different options. Use this to ensure that your reasoning is sound and that proposed decisions are supported by evidence

### Act, learn and adapt

- Recognise that ambiguous situations often require on-the-spot thinking and maintaining composure under difficult circumstances. This can be challenging for those who like to carefully think through situations before acting
- Focus on a few key objectives. This can help to manage the stress and uncertainty associated with ambiguity
- Try to view challenges and setbacks from a problem-solving perspective. In short, look for solutions rather than focusing on the problems and why things cannot be done

### Remember to be patient with yourself and don't give up!

With regular practice and by being persistent, you can improve your skills and apply them to your daily life and work.