

### Important information

The Financial Intelligence Centre Act (FICA) was introduced in 2001 with the aim of preventing criminal activities and the financing of terrorism. It requires banks, as well as other institutions, to obtain and verify certain client information. It applies to all clients of financial institutions such as individuals and third party investors (all persons authorised to act on behalf of the investor).

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### Persons acting on behalf of investor:

The FICA documents specified below for both the investor and the person(s) authorised to act on their behalf are required, in addition to the proof of authority to act.

In terms of the FICA requirements, please attach the following documents to the application form:

**1a. SA Natural Persons (SA resident with SA tax number)**

- A copy of a bar-coded ID document or a copy of a South African Smart Card\* identification document issued by the Department of Home Affairs
- Proof of residential address (not older than 3 months)

\* If a Smart Card is used as an identification document, please ensure that we receive a clear copy of the back and the front of the Smart Card.

**Important:**

If your green bar-coded ID document is not available, please provide us with a copy of either a SA passport, SA driver's license or SA temporary ID document along with a letter explaining why the green bar-coded ID document is not available.

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**1b. Foreign Persons (all non-SA citizens/residents are regarded as foreign persons)**

- A copy of a valid passport
- Proof of residential address (not older than 3 months)

**Note:**

The copy of the ID / passport must be valid and reflect the person's full name(s) or initials, surname, identity number and date of birth. All ID documents must contain a verifiable photo of the person.

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**1c. Minor (under the age of 18 year)**

- A copy of a minor's bar-coded ID document or a copy of a South African Smart Card identification document issued by the Department of Home Affairs or a copy of the minor's birth certificate (*only to be used if ID has not yet been issued*)
  - A copy of a bar-coded ID document or a copy of a South African Smart Card identification document issued by the Department of Home Affairs for parents or guardian(s).
  - Proof of residential address for parents / guardian(s) (not older than 3 months)
  - Proof of guardianship (if applicable)
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**1d. Persons acting on behalf of the investor**

**(e.g. an authorised Financial Services Provider with a discretionary mandate), in addition to the above documents in respect of the investor:**

- A copy of the authority to act on behalf of the investor or mandate signed by the investor
- A copy of the authorised agent's bar-coded ID document or a copy of a South African Smart Card identification card issued by the Department of Home Affairs
- Proof of residential address (not older than 3 months)

## Acceptable documents for verification of residential address:

### Important:

You can submit any one of the following documents as proof of residential address

- A copy of your utility bill / rates and taxes
- A copy of your retail account, excluding loyalty or reward account statements
- A copy of a recent payslip or salary advice
- A copy of your bank, building society or credit card statement (no internet print-outs)
- A copy of your levy certificate issued by the body corporate, home owner's association or managing agent for properties in sectional title, cluster or share older block developments
- A recent letter of employment reflecting the employees' residential address
- A copy of your telephone or cell phone statement
- A copy of your MNET or DSTV account
- If you live in a rural area, an affidavit or proof from the tribal Authority Council
- A copy of your mortgage statement from your bank or other lending organisation e.g. SA Home Loans
- A copy of confirmation of residence from a retirement village/ retirement home on their letterhead if the investor is 55 years or older
- A copy of your long or short-term insurance policy, excluding Sanlam or Santam

### Accepted documents not older than 12 months:

- A copy of your SABC TV license or SABC license card
- A copy of your SARS document (excluding e-filing documents)
- An affidavit, where the investor resides with another person (e.g. spouse or landlord). The person confirming the address
- A copy of your motor vehicle license
- A copy of your lease or rental agreement

