

## REQUIRED FICA DOCUMENTS

*We may request further information and/or documents in addition to the list below.*

### 1. INDIVIDUALS – RESIDENT (ADULTS)

- 1.1. Copy of ID (SA Citizens) or passport (Foreign Nationals).
- 1.2. Copy of proof of residential address less than three months old (for example utility bill, store account statement, bank document with residential address, DSTV account, municipal letter). Should you not have proof of residential address in your name, you may provide a declaration by a third party confirming that you share a residential address with them and provide the third party's proof of ID and proof of residential address (less than three months old).
- 1.3. Copy of SARS document confirming income tax number.
- 1.4. Copy of bank document confirming individual banking details (less than three months old).
- 1.5. Proof of source of income (see 8 below).

### 2. INDIVIDUALS (CHILDREN)

- 2.1 Copy of birth certificate; and copy of ID (SA Citizens) or passport (Foreign Nationals).
- 2.2 Copy of SARS document confirming income tax number of minor. If no tax number is available, then the legal guardian or parent must confirm same in writing.
- 2.3 Proof of residential address less than three months old. As the parent/guardian, you may provide a declaration confirming that you share a residential address with the minor.
- 2.4 Copy of bank document confirming parent/guardian banking details (less than three months old).
- 2.5 Proof of source of income (see 8 below).

### 3. INDIVIDUALS - NON-RESIDENT (ADULTS)

- 3.1 Copy of foreign ID and passport.
- 3.2 Proof of residential address less than three months old.
- 3.3 Should you not have proof of residential address in your name, you may provide a declaration by a third party confirming that you share a residential address with them. That third party must provide the same

information and documents as listed as herein.

3.4 Copy of bank document confirming foreign bank details of individual (less than three months old).

3.5 Proof of source of income (see 8 below).

#### 4. TRUST

4.1 Copy of Trust deed (if applicable, any deeds of amendment of Trust Deed).

4.2 Copy of Letter of Authority.

4.3 Copy of SARS document confirming Income tax / VAT registration number for trust.

4.4 Resolution signed by all the trustees of the Trust nominating a single authorised signatory/representative to conclude an agreement/mandate with us and to act on behalf of the Trust.

4.5 Copy of bank document confirming trust account banking details (less than three months old).

4.6 For the authorised signatory/representative, each trustee, each beneficiary, and each founder of the trust we require the following: -

- Copy of ID.
- Copy of Proof of residential address (less than three months old).

4.7 Proof of source of income (see 8 below).

#### 5. COMPANY

5.1. Company CIPC registration documents or, if the company is non-resident, the relevant foreign company registration documents.

5.2. Copy of proof of business address (less than three months old).

5.3. Copy of official documentation (e.g., SARS) confirming income tax / VAT registration.

5.4. Copy of a resolution on company letterhead signed by all directors authorising a single authorised signatory/representative to conclude an agreement/mandate with us and to act on behalf of the company.

5.5. Copy of bank document confirming company banking details (less than three months old).

5.6. For the authorised signatory/representative, each director, and each shareholder holding 25% or more

in the company, we require the following: -

- Copy of ID.
- Copy of proof of residential address (less than three months old).

5.7. Copy of the company's securities' register showing ownership and a statement confirming the details of any other nominal or beneficial interests in held by others.

5.8. A copy of a diagram or structure of the company setting out the ownership and possession of nominal/beneficial ownership as aforesaid.

5.9. Proof of source of income (see 8 below).

## 6. PARTNERSHIP / JOINT VENTURE

6.1. Copy of partnership/joint venture agreement.

6.2. Copy of proof of business address (less than three months old).

6.3. Copy of official documentation (e.g., SARS) confirming income tax / VAT registration.

6.4. Copy of a power of attorney on the partnership/joint venture letterhead signed by all partners/members authorising a single authorised signatory/representative to conclude an agreement/mandate with us and to act on behalf of the partnership/joint venture.

6.5. Copy of bank document confirming the partnership/joint venture's banking details (less than three months old).

6.6. For the authorised signatory/representative, each partner, and each member: -

- If an individual, then copy of ID; and copy of proof of residential address (less than three months old).
- If a Company or Trust, then all the information and documents required herein above for such entity.

6.7. Proof of source of income (see 8 below).

## 7. UNINCORPORATED ENTITIES

7.1. Copy of document confirming list of all individuals who exercise control over the entity.

7.2. Copy of proof of business address (less than three months old).

- 7.3. Copy of official documentation (e.g., SARS) confirming income tax / VAT registration.
- 7.4. Copy of a power of attorney on the entity's letterhead signed by all those who exercise control over that entity, authorising a single authorised signatory/representative to conclude an agreement/mandate with us and to act on behalf of the entity.
- 7.5. Copy of bank document confirming company banking details (less than three months old).
- 7.6. For the authorised signatory/representative, each partner, and each member: -
  - If an individual, then copy of ID; and copy of proof of residential address (less than three months old).
  - If a Company or Trust, then all the information and documents required herein above for such entity.
- 7.7. Proof of source of income (see 8 below).

## 8. ACCEPTABLE PROOF OF SOURCE OF INCOME

*Source of income refers to the origin of the funds involved in a business relationship or transaction, encompassing the activities that generate these funds (such as salary, business profits, sale proceeds, dividends, inheritances, savings, etc.) and the methods through which these funds are transferred to us. To validate this, we accept various documents:*

- **Savings:** Submit a bank statement of the relevant account showing a three-month savings balance to demonstrate financial history comprehensively. For recent transfers from another account, provide the originating account's bank statement detailing the transaction.
- **Bank Transfers:** An official, bank-stamped letter on bank letterhead is required to confirm account details and fund possession for at least three months. For recent interbank transfers, include a statement from the original account confirming the transfer.
- **Business Income/Profits:** Recent financial statements, bank statements, or tax returns (not older than 12 months) showing income and profits.
- **Salary/Income** A recent salary/bonus/income slip (within three months) or an employer's letter confirming payment.
- **Investments:** Documentation confirming an investment or disinvestment and proof of payment into the client's account, including details of any foreign exchange transactions.



- **Property Sales:** Sales contract, land registry excerpt, title deed, or a confirmation letter of sale completion. For properties under a third party's name, a formal resolution verifying the payment to the client is needed.
- **Inheritance/Gift/Donation:** The will, liquidation and distribution account, or a letter from an administrator, executor, or an affidavit from a living donor explaining the donation.
- **Asset Swap:** Relevant agreements and resolutions documentation.
- **Winnings:** Ticket, slip, or receipt showing winnings and date, plus a bank statement for deposited winnings.
- **Trust Donations:** Trust donor declaration and proof of donation payment.
- **Annuities, Pension, - Preservation, - and - Provident Funds:** Documentation from the fund indicating the amount due and payable.
- **Divorce-related Pension Interest:** The court order and documentation detailing the payable amount.
- **Credit:** Statement or letter from the credit provider.
- **Passive Income** Recent tax return (within 12 months).
- **Insurance Payments:** Insurer's letterhead documentation showing a valid claim and payment, plus a bank statement showing receipt.
- **Support Payments:** Court order for support payments and bank statements showing receipt.
- **Tax Refund:** Current tax return certificate reflecting a tax refund (less than 12 months old).
- **Other Third Party:** Details on the third-party source of income.
- **Other:** Any official and acceptable documentation evidencing the source of income.