

## FICA CHECKLISTS

### TRUSTS

	A certified copy of the trustee resolution/power of attorney signed by all the trustees authorising certain person/s to act on behalf of the trust (certification not older than 1 year)
	A certified copy of the Letters of Authority issued by the Masters of the High Court and the Trust Deed (IT number showing the Trust number if applicable) (certification not older than 1 year)
	<b>Authorised Trustee/s and Founder of the Trust:</b> A selfie (photo of yourself) holding your most recent issued green bar coded South African ID Book or Smartcard ID (both sides) or valid Passport (for foreign nationals) / alternatively a copy certified by a Commissioner of Oaths. Refer to page 3 for guidelines on selfies.
	<b>Authorised Trustee/s and Founder of the Trust:</b> A copy of a service bill not older than 3 months. Refer to page 3 for a list of acceptable service bills.
	Trust shareholder structure including percentage per shareholder <b>Note:</b> Any Trust shareholder who holds 25% or more of the voting rights of the investor company: A certified copy of the Trust Deed and Letter of Authority issued by the Master of the High Court (certification not older than 1 year)
	A Bank confirmation letter with an e-stamp which is available for download on your banking application; or a bank statement; or a physical bank confirmation letter issued and stamped by the branch (not older than 3 months) <b>Note:</b> No third-party bank accounts are permitted. The bank account must be in the name of the trust

### REGISTERED COMPANIES AND CLOSE CORPORATIONS

	A copy of the board minutes/resolution appointing an authorised representative to act on behalf of the company or close corporation
	A list of authorised signatories together with specimen signatures on a company letterhead
	<b>Companies:</b> A certified copy of the CM1/COR15.1A Certificate of Incorporation, CM22/COR21 Certificate of Registered Address and CM29/COR39 form bearing the stamp of the Registrar of Companies and signed by the Company Secretary (certification not older than 1 year)
	<b>Close Corporations:</b> A certified copy of the CK1/CK2 Founding Statement bearing the stamp of the Registrar and signed by an authorised member (certification not older than 1 year)
	<b>Directors and Members:</b> A selfie (photo of yourself) holding your most recent issued green bar coded South African ID Book or Smartcard ID (both sides) or valid Passport (for foreign nationals) / alternatively a copy certified by a Commissioner of Oaths. Refer to page 3 for guidelines on selfies. <b>Authorised representative:</b> A selfie (photo of yourself) holding your most recent issued green bar coded South African ID Book or Smartcard ID (both sides) or valid Passport (for foreign nationals) / alternatively a copy certified by a Commissioner of Oaths. Refer to page 3 for guidelines on selfies.
	A copy of a service bill for the authorised representative and all directors bearing their physical address not older than 3 months. Refer to page 3 for a list of acceptable service bills.
	A copy of a service bill bearing the business' name and current physical address not older than 3 months. Refer to page 3 for a list of acceptable service bills.
	Company shareholder structure including percentage per shareholder <b>Note:</b> Any Company or Close Corporation shareholder who holds 25% or more of the voting rights of the investor company: A certified copy of the Certificate of Incorporation (CM1/COR15.1) and Notice of Registered Address (CM22/COR21) or CK1 Founding statement and service bill to verify trade name and physical address of company or close corporation (certification not older than 1 year) <b>Note:</b> Any individual shareholder who holds 25% or more of the voting rights of the investor company: A selfie (photo of yourself) holding your most recent issued green bar coded South African ID Book or Smartcard ID (both sides) or valid Passport (for foreign nationals) / alternatively a copy certified by a Commissioner of Oaths.
	A Bank confirmation letter with an e-stamp which is available for download on your banking application; or a bank statement; or a physical bank confirmation letter issued and stamped by the branch (not older than 3 months) <b>Note:</b> No third-party bank accounts is permitted - Bank account must be the same as the Registered Company or Close Corporation

### DEREGISTERED COMPANIES

	A deregistration certificate issued by CIPC
	Resolution signed by all Directors nominating the Director that will act as the authorised representative, including the banking details of the nominated Director.
	<b>Directors:</b> A selfie (photo of yourself) holding your most recent issued green bar coded South African ID Book or Smartcard ID (both sides) or valid Passport (for foreign nationals) / alternatively a copy certified by a Commissioner of Oaths. Refer to page 3 for guidelines on selfies.
	A copy of a service bill for Director / Members bearing their physical address not older than 3 months. Refer to page 4 for a list of acceptable service bills.
	A Bank confirmation letter with an e-stamp which is available for download on your banking application; or a bank statement; or a physical bank confirmation letter issued and stamped by the branch (not older than 3 months). <b>Note:</b> No third-party bank accounts are permitted. The bank account must be in the name of the nominated Director.

## OTHER LEGAL ENTITIES

	A certified copy of a board minutes /resolution appointing an authorised representative to act on behalf of the legal entity signed by all members (certification not older than 1 year)
	A certified copy of the Constitution / Partnership Agreement or other founding documentation (certification not older than 1 year)
	<b>Authorised Representative:</b> A selfie (photo of yourself) holding your most recent issued green bar coded South African ID Book or Smartcard ID (both sides) or valid Passport (for foreign nationals) / alternatively a copy certified by a Commissioner of Oaths. Refer to page 3 for guidelines on selfies. <b>Members:</b> A selfie (photo of yourself) holding your most recent issued green bar coded South African ID Book or Smartcard ID (both sides) or valid Passport (for foreign nationals) / alternatively a copy certified by a Commissioner of Oaths. Refer to page 3 for guidelines on selfies.
	A copy of a service bill not older than 3 months for all members. Refer to page 3 for a list of acceptable service bills.
	A copy of a service bill bearing the business' name and current physical address not older than 3 months (if applicable)
	Any Other legal entity shareholder who holds 25% or more of the voting rights of the investor company; A certified copy of the constitution and a selfie (photo of yourself) holding your most recent issued green bar coded South African ID Book or Smartcard ID or valid Passport (for foreign nationals) / alternatively a copy certified by a Commissioner of Oaths. Refer to page 3 for guidelines on selfies. (certification not older than 1 year)
	A Bank confirmation letter with an e-stamp which is available for download on your banking application; or a bank statement; or a physical bank confirmation letter issued and stamped by the branch (not older than 3 months) <b>Note: No third-party bank accounts are permitted - the bank account must be in the name of the entity</b>

## NON-RESIDENT COMPANY

	A certified copy of a board minutes/resolution appointing the authorised representative to act on behalf of the company (certification not older than 1 year)
	A list of authorised signatories together with specimen signatures on a company letterhead
	Certified copies company registration documents (certification not older than 1 year)
	Contact particulars for authorised persons
	<b>Authorised Representative and Directors:</b> A selfie (photo of yourself) holding your most recent issued green South African ID Book or Smartcard ID (both sides) or Passport (for foreign nationals) / alternatively a copy certified by a Commissioner of Oaths. Refer to page 3 for guidelines on selfies.
	A copy of a service bill for the authorised representative and directors bearing their current physical address not older than 3 months. Refer to page 3 for a list of acceptable service bills.
	A copy of a service bill bearing the business' name and current physical address date within the preceding 3 months. If the unlisted company has multiple offices, the physical business address of its head office
	Company shareholder structure including percentage per shareholder <b>Note:</b> Any Company or Close Corporation shareholder who holds 25% or more of the voting rights of the investor company: certified copies of company registration documents and a selfie (photo of yourself) holding your most recent issued green bar coded South African ID Book or Smartcard ID (both sides) or valid Passport (for foreign nationals) of the authorised signatories and all members / alternatively a copy certified by a Commissioner of Oaths. Refer to page 3 for guidelines on selfies (certification not older than 1 year) <b>Note:</b> Contact particulars for any shareholder who holds 25% or more of the voting rights of the company
	A Bank confirmation letter with an e-stamp which is available for download on your banking application; or a bank statement; or a physical bank confirmation letter issued and stamped by the branch (not older than 3 months) <b>Note: No third-party bank accounts are permitted - the bank account must be in the name of the entity</b>
	If the client acts in the capacity of a nominee, then we require a certified copy of the nominee approval from the relevant authority / regulator in their jurisdiction

## LISTED COMPANIES (FOREIGN AND SOUTH AFRICAN)

	Written confirmation of the registered name, registration number and physical address. If the listed company has multiple offices, the physical business address of the head office and the registered investor company
	Certified copy of a board minute/resolution appointing an authorised representative to act on behalf of the company (certification not older than 1 year)
	A list of authorised signatories together with specimen signatures on a company letterhead
	<b>Authorised Representative and Directors:</b> A selfie (photo of yourself) holding your most recent issued green bar coded South African ID Book or Smartcard ID (both sides) or valid Passport (for foreign nationals) / alternatively a copy certified by a Commissioner of Oaths. Refer to page 3 for guidelines on selfies.
	A Bank confirmation letter with an e-stamp which is available for download on your banking application; or a bank statement; or a physical bank confirmation letter issued and stamped by the branch (not older than 3 months) <b>Note: No third-party bank accounts are permitted - the bank account must be in the name of the entity</b>

## JOINT SHAREHOLDERS

	An instruction letter signed by the first mentioned shareholder, advising that we update the records accordingly
	<b>Shareholders:</b> A selfie (photo of yourself) holding your most recent issued green bar coded South African ID Book or Smartcard ID (both sides) or valid Passport (for foreign nationals) / alternatively a copy certified by a Commissioner of Oaths. Refer to page 3 for guidelines on selfies.
	A copy of the first mentioned shareholder's service bill not older than 3 months. Refer to page 3 for a list of acceptable service bills.
	A Bank confirmation letter with an e-stamp which is available for download on your banking application; or a bank statement; or a physical bank confirmation letter issued and stamped by the branch (not older than 3 months) <b>Note: No third-party bank accounts are permitted. The bank account holder must be same as the first mentioned shareholder</b>

## CURATORSHIP

	A certified copy of the Letter of Appointment/Curatorship (certification not older than 1 year)
	All instructions must be signed by the administrator appointed by the Master of the High Court
	<b>Authorised Administrator:</b> A selfie (photo of yourself) holding your most recent issued green bar coded South African ID Book or Smartcard ID (both sides) or valid Passport (for foreign nationals) / alternatively a copy certified by a Commissioner of Oaths. Refer to page 3 for guidelines on selfies.
	<b>Shareholder:</b> A selfie (photo of yourself) holding your most recent issued green bar coded South African ID Book or Smartcard ID (both sides) or valid Passport (for foreign nationals). Refer to page 3 for guidelines on selfies.
	If the administrator is an attorney or an institution, an instruction on the administrator's letterhead is acceptable to verify their physical address If the administrator is an individual, we require a service bill reflecting the residential address not older than 3 months Refer to page 3 for a list of acceptable service bills.
	A Bank confirmation letter with an e-stamp which is available for download on your banking application; or a bank statement; or a physical bank confirmation letter issued and stamped by the branch (not older than 3 months) <b>Note: No third-party bank accounts are permitted. The bank account holder must be in the name of the shareholder</b>

## PENSION FUNDS

	A certified copy of the certificate of registration issued by the registrar of pension funds (certification not older than 1 year)
	A certified copy of the board minutes/resolution appointing an authorised representative to act on behalf of the Pension fund; Provident fund or Retirement annuity fund and the details of the principal officer/ trustee to act on behalf of the fund (certification not older than 1 year)
	A list of authorised signatories/ trustees together with specimen signatures on a company letterhead
	<b>Authorised Representative / Trustees:</b> A selfie (photo of yourself) holding your most recent issued green bar coded South African ID Book or Smartcard ID (both sides) or valid Passport (for foreign nationals) / alternatively a copy certified by a Commissioner of Oaths. Refer to page 3 for guidelines on selfies.
	A Bank confirmation letter with an e-stamp which is available for download on your banking application; or a bank statement; or a physical bank confirmation letter issued and stamped by the branch (not older than 3 months) <b>Note: No third-party bank accounts are permitted. The bank account holder must be in the name of the Pension fund</b>

## LIQUIDATION

	Certified copy of the certificate of appointment of liquidators issued by the Department of Justice (certification not older than 1 year)
	<b>Appointed Liquidator:</b> A selfie (photo of yourself) holding your most recent green bar coded South African ID Book or Smartcard ID of appointed person/s (attorney) (both sides) or valid Passport (for foreign nationals) / alternatively a copy certified by a Commissioner of Oaths. Refer to page 3 for guidelines on selfies.
	<b>Appointed Liquidator/s:</b> If the administrator is an attorney or an institution, an instruction on the administrator's letterhead is acceptable to verify their physical address. Refer to page 4 for a list of acceptable service bills.
	A Bank confirmation letter with an e-stamp which is available for download on your banking application; or a bank statement; or a physical bank confirmation letter issued and stamped by the branch (not older than 3 months) <b>Note: No third-party bank accounts are permitted - the bank account must be in the name of the entity</b>

**NB: Where applicable, documents must be certified by a suitable certifier e.g., a Commissioner of Oaths, Police Station, Registered Attorney or Post Office Manager.**

**In the event that an ID document is certified, the certification must not be older than one year.**

**Please take note of below important guidelines when taking a selfie:**

- Take a close-up picture of you holding your ID book / Smartcard ID under your chin
- Images are taken in a well-lit room
- Images are Clear / not blurry
- Images are High-quality
- Details are readable on the image
- The information is fully visible on the document
- Your ID / Passport picture matches your Selfie
- Your ID Book or Passport is open
- The image must be of your original ID or Passport (No photocopies)

**After the image is taken, please check that the image is clear and the details are readable including the ID number.**

**Proof of address documents not older than 3 months that we will accept include the following (these documents do not need to be certified):**

- A utility bill reflecting the name and residential address of the shareholder;
- A bank statement reflecting the name and residential address of the shareholder;
- Municipal rates and taxes invoice reflecting the name and residential address of the shareholder;
- Loan statement from Credit Providers reflecting the name and residential address of the shareholder;
- Telephone or cellular account reflecting the name and residential address of the shareholder;
- Recent long-term or short-term insurance policy document issued by an insurance company and reflecting the name and residential address of the shareholder;
- A statement of account issued by a retail store that reflects the residential address of the shareholder;
- Confirmation of residence from a retirement village / retirement home on their letterhead if the investor is 55 years or older;
- Stamped letter from the Tribal Authority Council on a letterhead confirming residential address in a rural settlement;
- Medical aid benefit statement that reflects the name and residential address of the shareholder;
- Recent correspondence from a Body Corporate or Share-Block Association reflecting the name and residential address of the shareholder.

**Proof of address documents not older than 12 months that we will accept include the following (these documents do not need to be certified):**

- A lease or rental agreement reflecting the name and residential address of the shareholder;
- Motor vehicle license documentation reflecting the name and residential address of the shareholder;
- SABC television license or SABC license renewal letter which displays name and residential address of the shareholder;
- SARS document (excluding assessments or e-filing documents) which displays the name and residential address of the shareholder;
- A mortgage statement reflecting the names and residential address of the shareholder.