

Natural Persons – Adult

Information Required	Standard due diligence	Enhanced due diligence
Full name	South African: Green bar-coded ID book or ID card (front and back) Foreign: Valid international passport with valid permit issued by home affairs	Sighted documents Certified copies
Date of birth		
Country of citizenship/Nationality		
Identity Number		
Current physical address	Documentary evidence of residential address dated within the last three months	Supporting additional documentary evidence of address dated within the last three months Sighted documents Certified copies Physical visit Google street view
Contact telephone/email	Client disclosure	
SA tax registration	Client disclosure	Documentary evidence of tax registration from tax authority (e.g. SARS) dated within the last three months
Business relationship type	Client disclosure	
Reason for transaction/s	Client disclosure	Documentary evidence
Source of funds	Client disclosure	Documentary evidence
Source of wealth	Client disclosure	Documentary evidence
DPEP or FPEP?	Client disclosure	
Industry of occupation	Client disclosure	Documentary evidence of employment where veracity doubted

Natural Persons – Minor

The guardian/representative of the minor will be subject to identification and verification as a natural person.

Information Required	Standard due diligence	Enhanced due diligence
Full name	Birth Certificate	Sighted documents Certified copies
Date of birth		
Country of citizenship/Nationality		
Identity Number		
Business relationship type	Client disclosure	
Reason for transaction/s	Client disclosure	Documentary evidence
Source of funds	Client disclosure	Documentary evidence
Source of wealth	Client disclosure	Documentary evidence
DPEP or FPEP?	Client disclosure	
Industry of occupation	Client disclosure	Documentary evidence of employment where veracity doubted

Natural Persons – Sole Proprietor

For Simplified due diligence refer to Section 5.3.

Information Required	Standard due diligence	Enhanced due diligence
Full name	South African: Green bar-coded ID book or ID card (front and back) Foreign: Valid international passport with valid permit issued by home affairs	Sighted documents Certified copies
Date of birth		
Country of citizenship/Nationality		
Identity Number		
Current physical address	Documentary evidence of residential address dated within the last three months	Supporting additional documentary evidence of address dated within the last three months Sighted documents Certified copies Physical visit Google street view
Contact telephone/email	Client disclosure	
SA tax registration	Client disclosure	Documentary evidence of tax registration from tax authority (e.g. SARS) dated within the last three months
Business trading name	Client disclosure	Supporting additional documentary evidence such as insurances or invoices
Business trading address	Client disclosure	If different from residential physical address, supporting additional documentary evidence such as insurances or invoices
Business relationship type	Client disclosure	
Reason for transaction/s	Client disclosure	Documentary evidence
Source of funds	Client disclosure	Documentary evidence
Source of wealth	Client disclosure	Documentary evidence
DPEP or FPEP?	Client disclosure	
Business activities/industry	Client disclosure	

Close Corporation

Information Required	Evidence – Standard	Evidence - Enhanced
Registered name	CIPC documentation	Certified Copies
Registration number		
Registered address		
Trading address	Documentary evidence of address dated within the last three months	Supporting additional documentary evidence of address dated within the last three months Physical visit Google street view
Contact telephone/email	Client disclosure	
SA tax registration	Client disclosure	Documentary evidence of tax registration from tax authority (e.g. SARS) dated within the last three months
Business relationship type	Client disclosure	
Reason for transaction/s	Client disclosure	
Source of funds	Client disclosure	Documentary evidence
Business activities/industry	Client disclosure	Documentary evidence, independent research
Member/s	Client disclosure with supporting ID document, supporting residential address document and contact details.	Face to face Certified copies Evidence of address
Authorised Persons/s	Client disclosure with supporting ID document, supporting residential address document and contact details.	Face to face Certified copies Evidence of address

Listed Company

Information Required	Evidence – Standard	Evidence - Enhanced
Registered name	Client disclosure verified by listing at approved stock exchange.	
Registration number		
Registered address		
Trading address	Client disclosure	Supporting additional documentary evidence of address dated within the last three months Physical visit Google street view
Contact telephone/email	Client disclosure	
SA tax registration	Client disclosure	Documentary evidence of tax registration from tax authority (e.g. SARS) dated within the last three months
Business relationship type	Client disclosure	
Reason for transaction/s	Client disclosure	
Source of funds	Client disclosure	Documentary evidence
Business activities/industry	Client disclosure	Documentary evidence, independent research
Ultimate Beneficial Owner/s (where applicable, else default to the Principal Executive Officers)	Client disclosure with supporting ID document, supporting residential address document and contact details.	Independent organogram Face to face Certified copies
Authorised Persons/s	Client disclosure with supporting ID document, supporting residential address document and contact details.	Face to face Certified copies Evidence of address

Unlisted Company

Information Required	Evidence – Standard	Evidence - Enhanced
Registered name	CIPC or Foreign Company Register documentation	
Registration number		
Registered address		
Trading address	Client disclosure	Supporting additional documentary evidence of address dated within the last three months Physical visit Google street view
Contact telephone/email	Client disclosure	
SA tax registration	Client disclosure	Documentary evidence of tax registration from tax authority (e.g. SARS) dated within the last three months
Business relationship type	Client disclosure	
Reason for transaction/s	Client disclosure	
Source of funds	Client disclosure	Documentary evidence
Business activities/industry	Client disclosure	Documentary evidence, independent research
Related Parties (e.g. Principle Executive Officers, Directors)	Client disclosure with supporting ID document, supporting residential address document and contact details.	Independent organogram Face to face Certified copies Evidence of address
Ultimate Beneficial Owner/s	Client disclosure with supporting ID document, supporting residential address document and contact details.	Independent organogram Face to face Certified copies
Authorised Persons/s	Client disclosure with supporting ID document, supporting residential address document and contact details.	Face to face Certified copies Evidence of address

Non-Profit Company & Other Entities

Information Required	Evidence – Standard	Evidence - Enhanced
Registered name	Client disclosure verified by listing at approved stock exchange.	
Registration number		
Registered address		
Trading address	Client disclosure	Supporting additional documentary evidence of address dated within the last three months Physical visit Google street view
Contact telephone/email	Client disclosure	
SA tax registration	Client disclosure	Documentary evidence of tax registration from tax authority (e.g. SARS) dated within the last three months
Business relationship type	Client disclosure	
Reason for transaction/s	Client disclosure	
Source of funds	Client disclosure	Documentary evidence
Industry operated in	Client disclosure	Documentary evidence, independent research
UBO & Related Parties (As appropriate; UBO, Principle Executive Officers, Directors, Voting Members as appropriate)	Client disclosure with supporting ID document, supporting residential address document and contact details.	Independent organogram Face to face Certified copies
Authorised Persons/s	Client disclosure with supporting ID document, supporting residential address document and contact details.	Face to face Certified copies Evidence of address

Partnership

Information Required	Evidence – Standard	Evidence - Enhanced
Registered name	Partnership agreement	Certified Copies Verification (Docfox)
Registration number		
Registered address		
Trading address	Documentary evidence of address dated within the last three months	Supporting additional documentary evidence of address dated within the last three months Physical visit Google street view
Contact telephone/email	Client disclosure	
SA tax registration	Client disclosure	Documentary evidence of tax registration from tax authority (e.g. SARS) dated within the last three months
Business relationship type	Client disclosure	
Reason for transaction/s	Client disclosure	
Source of funds	Client disclosure	Documentary evidence
Industry operated in	Client disclosure	Documentary evidence, independent research
Partners	Client disclosure with supporting ID document, supporting residential address document and contact details.	Independent organogram Face to face Certified copies
Authorised Person/s	Client disclosure with supporting ID document, supporting residential address document and contact details.	Face to face Certified copies Evidence of address

Trusts

Information Required	Evidence – Standard	Evidence - Enhanced
Registered name	Where applicable; Trust Deed, copy of Letter of Authority issued by Master of the High Court giving authority to Trustee to act	Certified documents
Registration number		
Address of Master of the High Court where trust registered		
Contact address	Client disclosure	Supporting documentary evidence of address dated within the last three months
Contact telephone/email	Client disclosure	
Business relationship type	Client disclosure	
Reason for transaction/s	Client disclosure	
Source of wealth	Client disclosure	Documentary evidence
Source of funds	Client disclosure	Documentary evidence
Occupation/Previous Occupation/Industry operated in	Client disclosure	Documentary evidence, independent research
Related Parties: Founders/Donors/Settlers/Executor/Trustee/Curator/Tutor/Named Beneficiaries	Client disclosure confirmed against Trust Deed with supporting ID document, residential address and contact details.	Face to face Certified copies Evidence of address
Authorised Person/s, Representatives	Client disclosure with supporting ID document, residential address and contact details.	Face to face Certified copies Evidence of address

Late Estates

When using a Will as a primary document:

Information Required	Evidence – Standard	Evidence - Enhanced
Estate Late name	Client disclosure Copy of Letters of Authority/Executorship issued by Master of the High Court giving authority to the Executor to act Will Notice of Death Death Certificate Bank document confirming estate's bank details	Certified documents
Estate Late number		
Address of Master of the High Court where Estate registered		
Business Relationship Type	Client disclosure	
Deceased Income Tax Number	Client disclosure	Documentary evidence
Deceased Marital Status	Client disclosure	Documentary evidence
Reason for transaction/s	Client disclosure	
Source of wealth	Client disclosure	Documentary evidence
Source of funds	Client disclosure	Documentary evidence
Deceased last occupation/industry operated in	Client disclosure	Documentary evidence, independent research
Deceased	Client disclosure ID document and last residential address	Certified copies
Related Parties: Executor/s, Heirs in Will	Client disclosure confirmed against Will with supporting ID document, residential address and contact details.	Certified copies Evidence of address
Agent/s or Authorised Person/s	Client disclosure with supporting ID document (natural person)/ CIPC documentation (legal person), residential address (natural person) and registered address (legal person) and contact details. Documentary evidence authorizing the Agent to act on behalf of the Executor/s (ie: Power of Attorney)	Certified copies Evidence of address

There are also situations in which a Testator (person making a Will) sets up a testamentary trust (or *mortis causa* trust) and bequeaths/leaves property to a trustee/trustees in his/her Will to be administered in favour of selected beneficiaries on the death of the Testator. This type of trust will only come into being on the death of the Testator.

When using a Trust Deed as a primary document:

Information Required	Evidence – Standard	Evidence - Enhanced
Estate name	Where applicable; Trust Deed, copy of Letter of Authority issued by Master of the High Court giving authority to Trustee to act	Certified documents
Registration number (if applicable)		
Address of Master of the High Court where Estate registered		
Contact address	Client disclosure	Supporting documentary evidence of address dated within the last three months
Contact telephone/email	Client disclosure	
Business relationship type	Client disclosure	
Reason for transaction/s	Client disclosure	
Source of wealth	Client disclosure	Documentary evidence
Source of funds	Client disclosure	Documentary evidence
Last Occupation/Industry operated in	Client disclosure	Documentary evidence, independent research
Testator/Deceased	Client disclosure with supporting ID with residential address written on.	Face to face Certified copies Evidence of address
Related Parties: Founders/Donors/Settlers/Executor/Trustee/Curator/Tutor/Named Beneficiaries	Client disclosure confirmed against Trust Deed with supporting ID document, residential address and contact details.	Face to face Certified copies Evidence of address
Authorised Person/s	Client disclosure with supporting ID document, residential address and contact details.	Face to face Certified copies Evidence of address

Examples of acceptable proof of address

Document type	Document date	Validity
Bank letter/statement	Less than three months	<ul style="list-style-type: none"> Only acceptable from a bank operating from, or incorporated in, a Financial Action Task Force (FATF) member country Must indicate an existing product relationship with the institution, <i>excluding marketing material</i> If obtained from a bank directly, it must include the bank stamp Note: transaction history is not considered a bank statement
Employer declaration for foreign nationals	Less than three months	<ul style="list-style-type: none"> Letter on a company letterhead from the employer Confirming employment, contract period (if not permanent) and address. Must be accompanied by a valid residency permit and/or work visa
Insurance company contract or letter	Less than one year	<ul style="list-style-type: none"> Must be on the letterhead of the insurance company Letter or contract must confirm the existence of an active long-term or short-term insurance policy
Lease or rental agreement	Must be in occupancy term	<ul style="list-style-type: none"> Must be signed by the client (tenant/lessee) and the landlord/lessor and be in term If the lease has expired and the residential address is as per the lease, the terms must be reviewed to Confirm that the lease allows for continued occupancy and Confirmation of occupancy must be obtained from the landlord/lessor
Levy/statement issued by a body corporate, homeowner's association or managing agent	Less than three months	<ul style="list-style-type: none"> Applicable for properties in sectional title, cluster or share-block developments Must be on the letterhead of the applicable body corporate, homeowner's association or managing agent
Mobile phone account or Telkom account	Less than three months	<ul style="list-style-type: none"> Must detail full name and address of client Mobile phone accounts only from South African mobile phone companies (eg MTN, Vodacom etc)
Utility bill	Less than three months	<ul style="list-style-type: none"> Can include pre-paid and metering services
Cohabitation declaration	Less than six months	<ul style="list-style-type: none"> Must detail full name, ID and address of client and the signatory as well as signed and dated with support ID and proof of address from signatory
Official SARS document / certificate	Less than one year	<ul style="list-style-type: none"> Must detail full name, ID and address of client
Motor vehicle licence document	Less than one year	<ul style="list-style-type: none"> Must detail full name, ID and address of client
Letter from Municipal representative	Less than three months	<ul style="list-style-type: none"> Must detail full name, ID and address of client Must be on the letterhead of the applicable municipality and identify full name of representative making declaration
Letter from traditional authority	Less than three months	<ul style="list-style-type: none"> Must detail full name, ID and address of client Must identify full name of representative making declaration
Retail/Credit account statement	Less than three months	<ul style="list-style-type: none"> Must detail full name, ID and address of client
Mortgage/Bond statement	Less than three months	<ul style="list-style-type: none"> Must detail full name, ID and address of client

Evidence of source of funds/wealth

The following represents a selection of potential sources of funds and wealth and suggested sources of further evidence for EDD.

Source	Potential evidence
Allowances	<ul style="list-style-type: none"> Confirmation from the Payee
Bursary	<ul style="list-style-type: none"> Confirmation from the Payee Bursary grant documentation
Company Profits	<ul style="list-style-type: none"> Latest audited accounts/financial statements Letter from accountant/auditor
Company Sale	<ul style="list-style-type: none"> Sale agreement
Court Order	<ul style="list-style-type: none"> Official court documentation
Directors/Members Fees	<ul style="list-style-type: none"> Bank statement, pay slips or proof of payment showing receipt of 3 months regular salary payments from named employer
Dividends from investments	<ul style="list-style-type: none"> Certificate of dividend Investment statement
Divorce settlement	<ul style="list-style-type: none"> Final court order Divorce decree Signed letter from attorney
Gift/Donation	<ul style="list-style-type: none"> Confirmation from the Payee
Income from Employment	<ul style="list-style-type: none"> Bank statement, pay slips or proof of payment showing receipt of 3 months regular salary payments from named employer Letter of appointment if before first pay date Latest accounts if self-employed
Income from Previous Employment	<ul style="list-style-type: none"> Bank statement, pay slips or proof of payment showing receipt of 3 months regular salary payments from named employer for stated period Old letter of appointment
Inheritance	<ul style="list-style-type: none"> Copy of will or letter from Executor including details such as value and beneficiaries of the Estate
Loan	<ul style="list-style-type: none"> Loan agreement or recent loan statements
Lottery/Winnings/Gambling	<ul style="list-style-type: none"> Notification of winnings from appropriate body/entity
Maintenance	<ul style="list-style-type: none"> Final court order Divorce decree Signed letter from attorney
Maturing Investments	<ul style="list-style-type: none"> Investment certificate or notification of maturing investment
New Investment/ Capital Raise	<ul style="list-style-type: none"> Reputable news article Letter from attorney Legal documentation supporting capital raise
Pension	<ul style="list-style-type: none"> Pension or provident certificate/confirmation
Sale of Asset	<ul style="list-style-type: none"> Completed sale contract/proof of sale Letter from attorney
Sale of Shares	<ul style="list-style-type: none"> Legal sale document Confirmation from attorney or accountant if business shares sold Proof of sale/agreement
Deceased Estate	<ul style="list-style-type: none"> Copy of will Trust deed Letter from the Executor of the Estate
Trust Distribution	<ul style="list-style-type: none"> Copy of will Beneficiary proof of payout Trust deed

	<ul style="list-style-type: none"> • Letter from the Executor of the Estate
Rental Income	<ul style="list-style-type: none"> • Bank statement showing receipt of rental income • Rental agreements

Client Profile Onboarding Forms

Personal Information			
Full name			
Nationality		ID/Passport Number	
Residential address			
Postal address			
Telephone		Email	
Occupation (or occupation prior to retirement)			
Main Employer Business/Activity (or activity prior to retirement)			
<p>Are any of the persons named, their immediate family members or close associates considered a DPEP/FPEP/PIP? This includes senior judicial officials, senior executives of state-owned entities, political leaders, government representatives, high-ranking military, head of an international company based in South Africa, a Company that provides goods or services to an organ of state? Yes/No</p> <p>If yes, please provide details of the individual/s and their relationship</p>			
Do you anticipate single transaction or ongoing relationship?	<input type="checkbox"/> Single Transaction <input type="checkbox"/> Ongoing Relationship		
Main reason or purpose for transaction/s or relationship?			
What is the main source of funds for the transactions?			
Product/services anticipated			

Company Information			
Registered name			
Trading name		Company registration number	
Registered address		SARS Tax number	
		VAT number Import No.	
Operating address		Main telephone number	
		Website address	
Key Contact person		Telephone	
Cell phone		Email	
Main Business Activity & Industry			
Business Executive Management and Control		Business Ownership > 25% shareholding	
Please list all personals of the company who have Executive Control (e.g. C-Suite, Directors, Partners, Members, Trustees, Executor) and provide a copy of the ID/Passport documents with physical address and contact details.		Please list all natural and legal person shareholders of the company with a holding of 25% or more . Please provide a copy of the ID/Passport documents along with physical address and contact.	
Full name of all Executive Management Staff		Full name of person or Entity	% holding
1)		1)	
2)		2)	
3)		3)	
4)		4)	
5)		5)	
Ultimate Beneficial Owner/s: If different to Business Ownership above, please list the natural person/s who ultimately owns the legal person or exercises effective control over it either directly, through an ownership structure or as a Donor, Trustee or Beneficiary. Please provide a copy of the ID/Passport documents with physical address and contact details.			
1)		2)	
3)		4)	
Are any of the persons named, their immediate family members or close associates considered a DPEP/FPEP/PIP ? For example, a senior judicial official, senior executive of a state-owned entity, government department manager, political leader, government representative, high-ranking military or head of an international company based in South Africa, a Company that provides goods or services to an organ of state? Yes/No If yes, please provide details of the role/s held and individual/s.			
Do you anticipate single transaction or ongoing relationship?		<input type="checkbox"/> Single Transaction <input type="checkbox"/> Ongoing Relationship	
Main reason or purpose for transaction/s or relationship?			
What is the main source of funds for the transactions?			
Product/services anticipated			

