

## documents for adult accounts

We're an accountable institution in terms of the Financial Intelligence Centre Act (FICA), and must comply with all legislative requirements. FICA requires that all client information is correct and up to date. You must notify us of any changes to your identity or residential address details. Visit a branch with your valid identification document and original proof of residential address to update your details.

### 1 Original identity document

- SA citizen: Valid SA green barcoded ID book/smart card/passport
- Foreign national: Valid foreign passport with permanent residence or temporary working permit **and** proof of income (salary slip/employment letter)

#### Important notes:

- Temporary/certified copies of identity documents/passports/permits are unacceptable
- Damaged identity documents are unacceptable
- "Valid" means document must be current and not expired
- All documents will be scanned for recordkeeping purposes to comply with FICA

### 2 Original proof of residence

- We only accept documents that reflect your full name/initials, surname and complete residential address (see conditions on reverse of flyer)

#### Important notes:

- If your name and/or surname on your identification document does not correspond with the information on the proof of residence document, we will need a marriage certificate/divorce court order/name change letter to verify the difference
- We will only accept certified copies of an original document for rental/lease agreements and marriage/birth certificates

## documents for minors under 16 years

### 1 Declaration form

- Declaration form completed by the minor's biological parent/legal guardian

### 2 Parental/guardian identification

- Parent/legal guardian's original identification document (see point 1 under **documents for adult accounts**)
- Foreign national: Valid foreign passport with permanent residence permit

### 3 Original proof of residence

- Parent/legal guardian's original proof of residence document

### 4 One of these identity documents for minor

- **Abridged birth certificate**  
Biological mother's ID number, names and surname in her ID book/card must be the same as on the abridged birth certificate
- **Unabridged birth certificate**  
Biological mother/father's ID number, names and surname in their ID book/card must be the same as on the unabridged birth certificate
- **Court order/guardian appointment letter from Master of the High Court/letter of appointment as curator**  
ID number, names and surname of legal guardian/curator must be the same as on the court order/guardian appointment letter from the Master of the High Court/letter of appointment as curator

### More info

Visit [capitecbank.co.za](http://capitecbank.co.za) or call our 24hr Client Care Centre on 0860 10 20 43.

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[capitecbank.co.za](http://capitecbank.co.za)

Conditions apply. Fees include VAT.

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# FICA info

## documents needed to open an account



## 1. Original identification document

We accept any of these documents to verify identity:

	South African Citizen/Resident		Foreign National		
	Valid Green Barcoded SA ID Book/Smart ID Card/SA Passport	Abridged/Unabridged Birth Certificate of Minor/Court Order/Guardian Appointment Letter from the Master of the High Court	Valid Foreign Passport	Valid Permanent Residence Permit/Valid Temporary Work Permit	Original Salary Slip/Employer Letter
Adult	YES	NO	YES	YES	YES
Minor (under 16 years)*	NO	YES	YES	WORK PERMIT N/A	NO
Parent (for minor)*	YES	NO	YES	YES	YES
Guardian (for minor)*	YES	NO	YES	YES	YES
Supplementary cardholder	YES	NO	YES	YES	YES

\*See "documents for minors under 16 years" in this flyer.

## 2. Original proof of residential address

We accept any of these documents with the date, your full name and/or initials, surname and your complete South African residential address.

Document Type	Age (Months)	Post	Email	Counter	Important Information
Bank statement, ATM printout or client profile printout (from another bank)	Up to 3 months	YES	YES	YES	<ul style="list-style-type: none"> <li>This account at another bank must be active</li> <li>An over-the-counter statement must contain the bank's official stamp</li> </ul>
Body corporate correspondence or share block correspondence	Up to 3 months	YES	NO	YES	
Cellphone account	Up to 3 months	YES	YES	YES	<ul style="list-style-type: none"> <li>E.g. Vodacom, MTN, Cell C</li> </ul>
Councillor letter	Up to 3 months	YES	YES	YES	<ul style="list-style-type: none"> <li>The letter must be on a municipality letterhead</li> <li>The letter must contain an official stamp from the municipality</li> <li>The letter must contain the signature of the councillor</li> <li>Proof of employment or pensioner status must also be provided</li> </ul>
Document issued in the name of a trust		YES	YES	YES	<ul style="list-style-type: none"> <li>Letters of authority as issued by the Master of the High Court</li> <li>FICA Declaration form to be completed by any of the listed trustees (up to 3 months)</li> <li>Copy of the identification document of the trustee who completed the FICA Declaration form</li> <li>Original residential address verification document issued in the name of the trust (that matches any acceptable document listed)</li> </ul>
Electronic statement	Up to 3 months	NO	YES	NO	<ul style="list-style-type: none"> <li>Must be printed on an official letterhead or include the recognisable logo and information of the organisation (may not be emailed to a Capitec Bank branch)</li> </ul>
Employer confirmation letter	Up to 3 months	YES	YES	YES	<ul style="list-style-type: none"> <li>An employee must live on the employer's premises or live on the premises owned by the employer</li> <li>The letter must be on an official company letterhead</li> <li>The letter must include the signature of the employer</li> </ul>
FICA Declaration form	Up to 3 months	YES	YES	YES	<ul style="list-style-type: none"> <li>This form can be used if you are unable to provide any other type of proof of residential address listed here, and you live with someone who can provide this proof (e.g. spouse, family)</li> <li>The declarer must complete the FICA Declaration form</li> <li>The declarer must include a copy of his/her ID and an original proof of residential address document</li> <li>Get this form at any of our branches or our website</li> </ul>
Home loan statement (from another bank)	Up to 6 months	YES	YES	YES	<ul style="list-style-type: none"> <li>An over-the-counter statement must include the bank's official stamp</li> </ul>
Insurance policy document	Up to 12 months	YES	YES	YES	
IRP5 certificate	Up to 12 months	YES	YES	YES	
Motor vehicle licence document	Up to 12 months	YES	NO	YES	<ul style="list-style-type: none"> <li>E.g. motor vehicle licence document notification, renewal notification or traffic fine</li> </ul>
Rates and taxes (utility) account	Up to 3 months	YES	YES	YES	<ul style="list-style-type: none"> <li>An over-the-counter account must be on a municipality letterhead and contain the official stamp from the municipality</li> </ul>
Rental agreement or lease agreement	Up to 12 months	YES	NO	YES	<ul style="list-style-type: none"> <li>Must include the physical address where you currently live and must be signed within the prescribed 12-month validity period</li> </ul>
Retail credit account	Up to 3 months	YES	YES	YES	<ul style="list-style-type: none"> <li>E.g. Edgars, Woolworths</li> </ul>
Salary slip or salary advice	Up to 3 months	YES	YES	YES	
Student registration letter	Up to 3 months	YES	YES	YES	<ul style="list-style-type: none"> <li>Any other communication from a tertiary institution may be accepted, indicating that you are a registered student</li> </ul>
Tax return, correspondence or any other official document issued by SARS on their letterhead	Up to 12 months	YES	YES	YES	
Telkom account (or any other fixed-line service provider)	Up to 3 months	YES	YES	YES	
Third-party account statement	Up to 3 months	YES	YES	YES	<ul style="list-style-type: none"> <li>The document must be on an official letterhead or include the recognisable logo and information of the organisation e.g. doctor's account, MultiChoice account</li> </ul>
Tribal village letter or traditional authority letter	Up to 3 months	YES	YES	YES	<ul style="list-style-type: none"> <li>The letter must contain confirmation that you live on the communal property that is under control of the traditional authority</li> <li>The letter must include the signature and stamp of the designated official</li> <li>In addition to the tribal village letter or traditional authority letter, proof of your employment or pensioner status must be provided</li> </ul>
TV licence or TV card	Up to 12 months	YES	NO	NO	