

The following valid documents are compulsory to open an account. We will scan and keep them on record for FICA compliance purposes.

document 1

Original identification document

- Temporary identity documents or temporary passports are unacceptable
- A valid version of the document means that it must be current and not have expired

To open a Capitec account for a minor, we will need the following documentation from the parent or legal guardian:

- Declaration form completed by the parent/legal guardian
- Parent/legal guardian's proof of residence document
- Proof of relationship to minor

Extra info about identity documents needed for minors:

- **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



We will only accept certified copies of original documents for rental/lease agreements and marriage/birth certificates

document 2

Original proof of residential address document

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're an accountable institution in terms of the Financial Intelligence Centre Act (FICA) and must comply with all FICA requirements.

This means that all client information must always be correct and up to date. It is therefore important that you notify us of changes to your identity and/or residential address details. Visit your nearest branch with your identification document and original proof of residential address to update your details.

More info

Call our 24hr Client Care Centre on 0860 10 20 43 or visit us.

Join other Capitec people and follow #BankBetterLiveBetter on



Each platform has a different purpose, so find the one that fits your personality and become part of the conversation.

#BankBetterLiveBetter

capitecbank.co.za

Fees include VAT.

All information correct at time of going to print, 21/11/2017, and subject to change. Capitec Bank is an authorised financial services provider (FSP 46669) and registered credit provider (NCRCP13) Capitec Bank Limited Reg. No.: 1980/003695/06

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 SA ID Book/Smart ID Card or Valid SA Passport	Abridged/Unabridged Birth Certificate of Minor	Valid Foreign Passport	Valid Permanent Residence Permit or Valid Temporary Work Permit	Original Salary Slip/Employer Letter
Adult	YES	NO	YES	YES	YES
Minor (under 16 years)	YES (and)	YES	YES	YES	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 "Extra info about identity documents needed for minors" 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"> This account at another bank must be active An over-the-counter statement must contain the bank's official stamp
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"> E.g. Vodacom, MTN, Cell C
Councillor letter	Up to 3 months	YES	YES	YES	<ul style="list-style-type: none"> The letter must be on a municipality letterhead The letter must contain an official stamp from the municipality The letter must contain the signature of the councillor Proof of employment or pensioner status must also be provided
Document issued in the name of a trust		YES	YES	YES	<ul style="list-style-type: none"> Letters of authority as issued by the Master of the High Court FICA Declaration form to be completed by any of the listed trustees (up to 3 months) Copy of the identification document of the trustee who completed the FICA Declaration form Original residential address verification document issued in the name of the trust (that matches any acceptable document listed)
Electronic statement	Up to 3 months	NO	YES	NO	<ul style="list-style-type: none"> 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)
Employer confirmation letter	Up to 3 months	YES	YES	YES	<ul style="list-style-type: none"> An employee must live on employer's premises or live on the premises owned by the employer The letter must be on an official company letterhead The letter must include the signature of the employer
FICA Declaration form	Up to 3 months	YES	YES	YES	<ul style="list-style-type: none"> 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) The declarer must complete the FICA Declaration form The declarer must include a copy of his/her ID and an original proof of residential address document Get this form at any of our branches or our website
Home loan statement (from another bank)	Up to 6 months	YES	YES	YES	<ul style="list-style-type: none"> An over-the-counter statement must include the bank's official stamp
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"> E.g. Motor vehicle licence document notification, renewal notification or traffic fine
Rates and taxes (utility) account	Up to 3 months	YES	YES	YES	<ul style="list-style-type: none"> An over-the-counter account must be on a municipality letterhead and contain the official stamp from the municipality
Rental agreement or lease agreement	Up to 12 months	YES	NO	YES	<ul style="list-style-type: none"> Must include the physical address where you currently live and must be signed within the prescribed 12-month validity period
Retail credit account	Up to 3 months	YES	YES	YES	<ul style="list-style-type: none"> E.g. Edgars, Woolworths
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"> Any other communication from a tertiary institution may be accepted, indicating that you are a registered student
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"> The document must be on an official letterhead or bear the recognisable logo and information of the organisation e.g. Doctor's account, MultiChoice account
Tribal village letter or traditional authority letter	Up to 3 months	YES	YES	YES	<ul style="list-style-type: none"> The letter must contain confirmation that you live on the communal property that is under control of the traditional authority The letter must include the signature and stamp of the designated official In addition to the tribal village letter or traditional authority letter, proof of your employment or pensioner status must be provided
TV licence or TV card	Up to 12 months	YES	NO	NO	