

## Identification document

### South African citizens

- Valid South African ID book (i.e. the green, barcoded identity document issued by the Department of Home Affairs; temporary ID book not accepted), valid South African ID card or valid South African passport

### South African citizens (minors under 16 years)

- Valid birth certificate (minors older than 16 years need a valid South African ID book), valid South African ID card or valid South African passport. A certified copy of the birth certificate is acceptable
- Fica Declaration form (to be completed by parent/legal guardian), including a valid identification document of the parent/legal guardian

### Foreign nationals

- Valid foreign passport
- Valid permanent residence permit (or temporary work permit)
- Original salary slip or employment letter on a company letterhead (less than 3 months old)

### Foreign nationals (minors under 16 years)

- Valid foreign passport
- Valid permanent residence permit
- Fica Declaration form (to be completed by parent/legal guardian), including a valid identification document of parent/legal guardian

## Important note

- Original documents are needed to verify identity and proof of a South African residential address. We will scan and keep all verification documents for record purposes. We don't accept certified copies of the original documents, except in the case of rental/lease agreements and marriage/birth certificates
- Temporary ID books or passports are not acceptable
- A valid version of the document means that it must be current and unexpired
- Fica requires that all client information must be correct and up to date. It is therefore important that you notify us of any changes to your identity 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.

# fica info

## documents needed to open a savings account



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All information correct at time of going to print, 22/04/2014, and subject to change.

A registered credit provider. NCR Reg. No.: NCRCP13 Capitec Bank Limited Reg. No.: 1980/003695/06

*We're an accountable institution in terms of the Financial Intelligence Centre Act (Fica) and must comply with the Fica requirements. You must therefore present certain personal information and documents, which we will keep record of, for identification and verification purposes to open a Savings Account.*

## Documents needed

### Original proof of residential address

You must have a South African residential address. We accept any of the following documents containing your full name and/or initials, surname and your complete residential address:

#### Emailed or posted to your residential address; less than 3 months old

- **Rates and taxes (utilities) account**
- **Cellphone account** (e.g. Cell C, MTN, Vodacom)
- **Retail credit account** (e.g. Edgars, Woolworths. Over-the-counter accounts are not acceptable)
- **Telkom account** (or any other fixed-line provider account)

#### Posted to your residential address; less than 3 months old

- **Bank statement/ATM printout/Client profile** (from a bank other than Capitec Bank or available over the counter with the bank's official stamp. Must be an active account. It's not necessary for the bank's official stamp to be on the ATM printout)
- **Third-party account statement** (e.g. doctor's account, lawyer's account, MultiChoice statement. Over-the-counter statements are not acceptable)
- **Student registration letter from a tertiary institution**
- **Body corporate/Share block correspondence**

#### Posted to your residential address; less than 6 months old

- **Home loan statement from another bank** (over-the-counter statements with the bank's official stamp are acceptable)

#### Posted to your residential address; less than 12 months old

- **Motor vehicle licence document or renewal notification/Traffic fine**
- **Insurance policy document**
- **TV licence/card**

#### Less than 12 months old

- **IRP5 certificate issued by your employer**
- **Rental/Lease agreement** (certified copies are acceptable)
- **SARS tax return, letter or any other official document issued by SARS on their letterhead**

#### Less than 3 months old

- **Fica Declaration form** 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 proof (e.g. spouse, family). Get this form at any of our branches or our website. The declarer must complete this form, include a copy of their identification document and an original address verification document issued in the name of the declarer that matches the acceptable documents listed here.
- **Employer confirmation letter** Can only be used by employees who are living on their employer's premises. It must be on an official company letterhead with your full name, surname, ID number, confirmation of employment and residential address, confirming the address is on your employer's premises, the date when this letter was issued, and must include the signature of your employer.
- **Councillor letter** Can only be used if you're employed (part- or full-time) and a pensioner (government or private) and no other document is available. It must be on the municipality's letterhead with your full name, surname, ID number and residential address, the date when the letter was issued, an official stamp from the municipality, and the name and signature of the councillor who completed and certified the letter. An original salary slip less than 3 months old is needed to prove employment. An original pensioner letter addressed in your name, confirming that you're a pensioner, is needed to prove pensioner status.
- **Tribal village/Traditional authority letter** Can only be used if you're employed (part- or full-time) and a pensioner (government or private) and no other document is available. It must contain your full name and surname, the name of the designated official (tribal chief or leader), what legislation, ordinance or regulation authorises the designated official, confirmation by the designated official that you live on the communal property under control of the traditional authority, the date when the letter was issued, and the signature and stamp of the designated official. An original salary slip less than 3 months old is needed to prove employment. An original pensioner letter addressed in your name, confirming that you're a pensioner, is needed to prove pensioner status.

## Please note

### Emailed statement

Emailed statements for accounts such as municipal rates and taxes (utilities), cellphone and retail stores must be printed and may be accepted as proof of residential address. The statement must be on the official letterhead or include the recognisable logo and information of the organisation, and it must contain your full name or initials, surname and residential address. This statement may not be emailed to the branch.

### Documents issued in the name of a trust

We need the following when a proof of residential address document is issued in the name of a trust:

- Letters of authority as issued by the Master of the High Court
- Fica Declaration form to be completed by any of the listed trustees
- Copy of the identity document of the trustee who completed the Fica Declaration form
- Original residential address verification document (that matches the acceptable documents listed here)