

## 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 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 Proof of residential address

- 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 the original document for 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 Proof of residential address

- Parent/legal guardian's proof of residence document

### 4 One of these identity documents for minor

- **Birth certificate**  
Biological parent's ID number, names and surname in their ID book/card must be the same as on the birth certificate
- **Court order/guardian appointment letter/curator letter**  
ID number, names and surname of legal guardian/curator must be the same as on the court order/guardian appointment letter/curator letter
- **Foreign national**  
Unabridged birth certificate (UBC)/document in lieu of UBC/letter of authority confirming relationship from foreign country of birth

### 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	Birth Certificate (incl. Biological Parent Details on Document)/Court Order/ Guardian Appointment Letter/ Curator Letter	Valid Foreign Passport	Unabridged Birth Certificate (UBC)/Document in Lieu of UBC/Letter of Authority Confirming Relationship from Foreign Country of Birth	Valid Permanent Residence Permit/Valid Temporary Work Permit	Salary Slip/ Employer Letter
Adult	YES	NO	YES	NO	YES	YES
Minor (under 16 years)*	NO	YES	YES	YES	WORK PERMIT N/A	NO
Parent (for minor)*	YES	NO	YES	YES	YES	YES
Guardian (for minor)*	YES	NO	YES	YES	YES	YES
Supplementary cardholder	YES	NO	YES	YES	YES	YES

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

## 2. 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: Original, Posted, Emailed and Printed or Over-the-Counter	Age (Months)	Post	Counter	Important Information
Bank statement from another bank, ATM printout, client profile printout, over-the-counter bank statement or any communication from other banks confirming the relationship between bank and client	Up to 3 months	YES	YES	<ul style="list-style-type: none"> <li>All correspondence must be from active bank accounts</li> <li>Over-the-counter statements must contain a bank stamp</li> </ul>
Body corporate correspondence or share block correspondence	Up to 3 months	YES	YES	
Cellphone account	Up to 3 months	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	<ul style="list-style-type: none"> <li>The letter must be on a letterhead or have a visible councillor stamp that contains all the information of the letterhead</li> <li>The letter must be signed by the councillor</li> </ul>
Document issued in the name of a trust		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 ID of the trustee who completed the FICA Declaration form</li> <li>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	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 branch)</li> </ul>
Employer confirmation letter	Up to 3 months	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	<ul style="list-style-type: none"> <li>Use this form if you can't provide any of the other documents listed here, and you live with someone who can provide proof of address (e.g. spouse, family)</li> <li>The declarer must complete the FICA Declaration form and include a copy of their ID and proof of residential address document</li> <li>Get this form at any of our branches or on our website</li> </ul>
Home loan statement (from another bank)	Up to 6 months	YES	YES	
Insurance policy document	Up to 12 months	YES	YES	
IRP5 certificate	Up to 12 months	YES	YES	
Motor vehicle licence document	Up to 12 months	YES	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	<ul style="list-style-type: none"> <li>An over-the-counter account must be on a municipality letterhead</li> </ul>
Rental agreement or lease agreement	Up to 12 months	YES	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	<ul style="list-style-type: none"> <li>E.g. Edgars, Mr Price, Bears</li> </ul>
Salary slip or salary advice	Up to 3 months	YES	YES	
Student registration letter	Up to 3 months	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>
SARS tax return, correspondence or any other official document issued by SARS on their letterhead, as well as IT3(a) Employee Tax Certificate	Up to 12 months	YES	YES	
SASSA document	Up to 3 months	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</li> </ul>
Telkom account or any other fixed-line provider account	Up to 3 months	YES	YES	<ul style="list-style-type: none"> <li>E.g. Afrihost, Neotel, Vumatel</li> </ul>
Third-party account statement	Up to 3 months	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	<ul style="list-style-type: none"> <li>The letter must be on a letterhead or have a visible councillor stamp that contains all the information of the letterhead</li> <li>The letter must be signed by the tribal councillor or official</li> </ul>
TV licence or TV card	Up to 12 months	YES	YES	