

DOCUMENTS NEEDED TO OPEN AN FNBCI ACCOUNT

Verification of Identity

At least one piece of identification per client must bear a clear copy of a photograph, name, date and place of birth, **nationality**, identification number and the date and place of issuance. A certified copy of a valid passport or South African ID taken from original documentation (not copy documentation) is required for all parties. In all cases the copies must be clear.

Nationality: If the South African ID states “Non-Citizen”, a passport showing the country of nationality is required.

Source of Wealth / Source of Funds

It is a requirement for the legitimacy of the source of funds and source of wealth to be determined for all applicants, and evidence of this must be obtained. Examples of acceptable documentary evidence are *originals or certified copies* of:

Source of Wealth / Source of Funds	Document Required
Income from Employment (i.e. wages, bonus)	<ul style="list-style-type: none"> • A recent pay slip • Written confirmation of annual salary signed by employer <ul style="list-style-type: none"> • Bonus Award • Dividend / share awards • Tax return
Self-employed / Business Owners	Correspondence from Business Banker Letter from Accountant confirming earnings Company Financials
Property Sale	Contract of sale <ul style="list-style-type: none"> • Written confirmation of sale signed by advocate/solicitor
Sale of Investments	Contract note(s) <ul style="list-style-type: none"> • Written confirmation of sale/holding signed by accountant/broker
Inheritance	<ul style="list-style-type: none"> • Will or Grant of Probate • Written confirmation of inheritance signed by advocate /solicitor/ trustee/executor
Company Sale	<ul style="list-style-type: none"> • Contract of sale • Written confirmation of sale signed by advocate/solicitor/ accountant
Divorce Settlement	<ul style="list-style-type: none"> • Court order • Written confirmation of settlement signed by advocate/solicitor
Savings	<ul style="list-style-type: none"> • Statement from the savings institution and enquiry of the source of wealth
Lottery/ Gambling win	Evidence from the lottery company <ul style="list-style-type: none"> • Cheque • Winnings' receipt

RESIDENTIAL ADDRESS

To verify the permanent residential address of an individual, ONE of the following is required, either in original or in certified copy:

- A bank statement from another bank (**i.e. not part of the FirstRand Banking Group**) addressed to the individual at the permanent residential address they have stated;
- A utility bill addressed to the individual at the permanent residential address they have stated (**mobile/cell phone bills not accepted**);
- Correspondence from an independent source such as a central or local government department or agency (this includes tax departments);
- A valid lease or rental agreement;
- A signed letter from an independent auditor/accountant/attorney on their company letterhead confirming physical address, provided the individual has a business relationship with them;
- If the applicant resides on accommodation provided by the employer, a signed confirmation from the employer is acceptable;
- A site visit by an RMB/FNB Private Banker.

Online Utility Bills / Statements are acceptable; however they must be corroborated by a suitable electronic database (e.g. Windeed).

Monthly issued documents cannot be older than three months (current). If a yearly issued document is used, it must not be older than a year.

Documents addressed to a PO Box are not acceptable, unless the residential address is also included

CERTIFICATION OF DOCUMENTS

All documentation needs to be either in original or certified by a "suitable certifier". Suitable certifiers include:

- A FirstRand Group staff member;
- A Commissioner of Oaths;
- A lawyer or notary public;
- An accountant holding a recognized professional qualification;
- An actuary;
- A director, officer or manager of a regulated financial service business;
- A member of the judiciary, a senior civil servant;
- An embassy, consulate or high commission of the country of issue of documentary evidence of identity.

The certifier cannot be closely related to the person whose documents are being certified.

For verification of identity, a suitable certifier must ensure that he or she has seen the original documentation and met the individual in question, and that the copy is "certified as a true copy of the original seen by me and a true likeness of the individual whom I have met".

The verification of residential address must state that the document provided is a true copy of the original.

Certification should include the suitable certifier's full name, contact details, professional capacity in which they are certifying and must be signed and dated.

The above can be handwritten or added by means of a stamp.