

THE FINANCIAL INTELLIGENCE CENTRE ACT ("FICA")

Financial Intelligence Centre Act requires financial institutions, such as GrowthHouse, to establish and verify clients' identities to combat money laundering and the financing of terrorism.

The documentation as set out below is required by us in order to comply with the obligations set out in FICA. These documents form part of our Due Diligence and will be required when new business or a claim is submitted to various Service Providers.

INDIVIDUALS

- Copy of ID document (SA Citizens) / Passport (Foreign Nationals).
- Proof of residential address less than three months old (for example utility bill, store account statement, bank document with residential address, DSTV account, municipal letter).
- Should you not have proof of residential address in your name, you may provide a declaration by a third party confirming that you share a residential address with them and provide the third party's proof of ID and proof of residential address (less than three months old).
- Copy of SARS document confirming income tax number.
- Copy of bank document confirming individual banking details (less than three months old).

MINOR

- Copy of the birth certificate (abridged or unabridged) / ID document.
- In the case of a guardian, provide documents confirming legal guardianship, download and complete the form for Acting on Behalf of a Minor.
- Proof of residential address less than three months old.
- As the parent / guardian, you may provide a declaration confirming that:
 - You share a residential address with the minor.
 - The minor does not have a tax number
 - Copy of ID document (SA Citizens) / Passport (Foreign Nationals) and proof of residential address of parent / guardian
 - Copy of bank document confirming parent / guardian banking details (less than three months old)

NON-RESIDENT INDIVIDUAL

- Copy of foreign ID document / passport.
- Proof of residential address less than three months old.
- Should you not have proof of residential address in your name, you may provide a declaration by a third party confirming that you share a residential address with them and provide the third party's proof of ID and proof of residential address (less than three months old).
- Document confirming tax registration number.
- Copy of bank document confirming foreign bank details of individual (less than three months old).

ESTATE LATE

- For the deceased we require the following:
 - Copy of death certificate.
 - Copy of ID.
 - Copy of bank document confirming bank details of estate late account.
 - Resolution (if more than one executor).
- For the executor/s we require the following:
 - Copy of ID.
 - Copy of Letter of Executorship / Authority.

- Proof of residential address (less than three months old).
- Copy of SARS document confirming the income tax number of the Deceased Estate (Estate must be registered with SARS as a Deceased Estate).
- Notice of death and police report where cause of death was not due to natural causes.

TRUST

- Copy of Trust deed (if applicable, any deeds of amendment of Trust Deed).
- Copy of Letter of Authority.
- Copy of SARS document confirming Income tax / VAT registration number for trust.
- Resolution signed by all Trustees nominating authorised signatory / representative.
- Copy of bank document confirming trust account banking details (less than three months old).
- For the authorised signatory / representative, each trustee, beneficiary and founder of the trust we require the following:
 - Copy of ID
 - Proof of residential address (less than three months old)
 - Proof of source of funds. Download a list of examples of acceptable proof of source of funds.

COMPANY

- Company CIPC registration documents.
- Proof of business address (less than three months old), if different from registered address.
- Copy of SARS document confirming Income tax / VAT registration number for company.
- Resolution on company letterhead signed by all directors nominating authorised signatory / representative.
- Copy of bank document confirming company banking details (less than three months old).
- For the authorised signatory / representative and / or CEO, each director and each person of corporation with shareholding of 25% or more in the company, we require the following:
 - Copy of ID
 - Proof of residential address (less than three months old)
 - Register of shareholders / written statement from the entity showing ownership and control structure of the company (shareholding diagram)
 - Proof of source of funds.

NON-RESIDENT COMPANY

- Copy of foreign company registration documents.
- Proof of business address (less than three months old), if different from registered address.
- Document confirming tax registration number for company.
- Resolution on the company letterhead signed by all directors nominating one signatory / representative.
- Copy of bank document confirming foreign bank details of the company (less than three months old).
- For the authorised signatory / representative and / or CEO, each director and each person or corporation with shareholding of 25% or more in the company, we require the following:
 - Copy of ID / passport.
 - Proof of residential address (less than three months old).
 - Register of shareholders / written statement from the entity showing ownership and control structure of the company (shareholding diagram).
 - Proof of source of funds. Download a list of examples of acceptable proof of source of funds.

CLOSE CORPORATION

- Copy of Founding Statement (CK 1) and Certificate of Incorporation (if applicable, CK2 for any amendments to the Founding Statement).

- Proof of business address if different from registered address (less than three months old).
- Copy of SARS document confirming Income tax / VAT registration number for the CC.
- Resolution on the CC letterhead signed by all members nominating one signatory / representative.
- Copy of bank document confirming bank details of the company (less than three months old).
- For the authorised signatory / representative and each member we require the following:
 - Copy of ID.
 - Proof of residential address (less than three months old).
 - Proof of source of funds.

PARTNERSHIP

- Copy of partnership agreement.
- Proof of business address (less than three months old).
- Resolution signed by all partners nominating authorised signatory / representative.
- Copy of SARS document confirming Income tax / VAT registration number for the partnership.
- Copy of bank document confirming banking details of partnership account (less than three months old).
- For the authorised signatory / representative and each partner, we require the following:
 - Copy of ID.
 - Proof of residential address (less than three months old).

UNINCORPORATED ENTITIES (E.G. CLUBS AND CHURCHES)

- Copy of document confirming list of all individuals who exercise control over the entity (constitution or similar founding document).
- Resolution signed by all individuals who exercise control over the entity nominating authorised signatory / representative.
- Proof of physical address for the entity (less than three months old).
- Copy of SARS document confirming Income tax / VAT registration number for the entity.
- Copy of bank document confirming banking details of partnership account (less than three months old).
- For the authorised signatory / representative and each member or partner, we require the following:
 - Copy of ID.
 - Proof of residential address (less than three months old).
 - Proof of source of funds.