

Individual Investors – Local and Foreign



DOCUMENTS REQUIRED

Please note that, depending on the nature of your investment, we may request additional documentation.

For the Investor and Representative (if applicable)

Certified/ verified copies of:

1. Identity document/driver's license/or valid passport with visible photograph and legible text
2. Birth certificates for minors and proof of guardianship
3. Proof of address
4. Proof of representation (if applicable), For example letter of authority, court order etc.
5. Proof of source of funds

Additional Documentation for Elected Beneficiaries on Life Products

1. Identity document, driver's license or valid passport with visible photograph and legible text of elected beneficiaries
2. Proof of address

Please refer to the "Frequently Asked Questions" section of this document for further information and examples concerning acceptable forms of identification, proofs of residence, representation and source of funds.

Corporate Investors – Local and Foreign



DOCUMENTS REQUIRED

Please note that, depending on the nature of your investment, we may request additional documentation.

Listed Companies

Certified/ verified copies of:

1. Listed status confirmation and copy of the annual report and accounts of the public company
2. Register of directors or equivalent list
3. Letter of authority/appointment or resolution confirming authority to act on behalf of the company
4. Identity document/driver's license/or valid passport with a visible photograph and legible text for each company director or manager who is authorised to act on behalf of the company
5. AML confirmation letter

Registered Retirement Funds

Certified/ verified copies of:

1. Retirement fund registration certificate and fund rules
2. Letter of authority/appointment or resolution confirming authority to act on behalf of the retirement fund
3. Identity document/driver's license /or valid passport for each authorised signatory

Regulated Financial Services Business

Certified/ verified copies of:

1. Official documents (constitution and register of directors/members etc or equivalent as a minimum) from the applicable regulatory entity witnessing incorporation of the company, bearing the registered and trade name, number and address
2. Organogram indicating shareholding structure and register of shareholders or share certificates in order to identify the ultimate beneficial owners(s) and confirmation of nature of business
3. Proof of registration with the applicable regulatory authority
4. AFS and or annual report
5. Resolution on company letterhead signed by all directors confirming authority to act on behalf of the company
6. Identity document/driver's license/passport for each company director or manager who is authorised to act on behalf of the company and individuals holding 5% or more of the ownership interest
7. Proof of residential address for each company director or manager who is authorised to act on behalf of the company and individuals holding 5% or more of the ownership interest

Please refer to the "Frequently Asked Questions" section of this document for further information and examples concerning acceptable forms of identification, proofs of residence, representation, and source of funds.

Registered CIS Funds

Certified/ verified copies of:

1. Copy of
 - The Prospectus/private placement memorandum or main deed of the scheme and the supplement/ supplemental deed of the specific fund or
 - Confirmation of registration with the respective regulatory authority if not clear from the aforementioned documents
2. Bank statement on a bank letterhead or a bank printed statement not older than 3 months confirming banking details
3. Resolution on entity letterhead signed by all directors confirming authority to act on behalf of the scheme or fund
4. Identity document/driver's license/passport for each management company director, partner. Member or person who is authorised to act on behalf of the company and individuals holding 5% or more of the ownership interest
5. Proof of residential address for each management company, director, partner, member or person who is authorised to act on behalf of the company and individuals holding 5% or more of the ownership interest
6. Proof of source of fund
7. AML confirmation letter

Please refer to the "Frequently Asked Questions" section of this document for further information and examples concerning acceptable forms of identification, proofs of residence, representation, and source of funds.

Unlisted / Private Companies

Certified/ verified copies of:

1. Official documents (constitution and register of directors or equivalent as a minimum) from the applicable regulatory entity witnessing incorporation of the company, bearing the registered and trade name, number and address.
2. Organogram indicating shareholding structure and register of shareholders or share certificates in order to identify the ultimate beneficial owner(s) and confirmation of nature of business
3. AFS and/or annual report
4. Bank statements on a bank letterhead or a bank printed statement not older than 3 months confirming banking details
5. Resolution on company letterhead signed by all directors confirming authority to act on behalf of the company
6. Identity document/driver's license/passport for each company director or manager who is authorised to act on behalf of the company and individuals holding 5% or more of the ownership interest
7. Proof of residential address for each company director or manager who is authorised to act on behalf of the company and individuals holding 5% or more of the ownership interest
8. Proof of source of funds

Please refer to the "Frequently Asked Questions" section of this document for further information and examples concerning acceptable forms of identification, proofs of residence, representation, and source of funds.

Trusts

Certified/ verified copies of:

1. The trust deed (including testamentary (will) trusts)
2. The will and letter of executorship in the case of testamentary trust
3. The letter of authority appointing the trustees
4. Confirmation of all beneficiaries in order to identify the ultimate beneficial owner(s) – either in trust deed or confirmation from trustee(s)
5. Bank statements on a bank letterhead or a bank printed statement not older than 3 months confirming bank details
6. A resolution signed by all trustees appointing the authorised signatories of the trust
7. Identity document/driver's license/passport for each of the following:
 - Founder
 - Trustees
 - Beneficiaries
 - Representative(s)
8. Proof of residential address for each of the following:
 - Founder
 - Trustees
 - Beneficiaries
 - Representative(s)
9. Proof of source of funds

Please refer to the "Frequently Asked Questions" section of this document for further information and examples concerning acceptable forms of identification, proofs of residence, representation, and source of funds.

Partnerships
Societies
Foundations
Other Legal Entities

Certified/ verified copies of:

1. The constitution or other founding documents for the legal entity
2. Identification of the ultimate beneficial owner and confirmation of nature of business
3. Proof of trade name and business address
4. Shareholder register and/or organogram for the purpose to identify ultimate beneficial owner(s)
5. Bank statements on a bank letterhead or a bank printed statement not older than 3 months confirming banking details
6. Resolution on entity letterhead signed by all directors/partners/members confirming authority to act on behalf of the company
7. Identity document/driver's license/passport for each company director, partner, member, or person who is authorised to act on behalf of the entity and individuals holding 5% or more of the ownership interest
8. Proof of residential address for each representative for each company director, partner, member, person who is authorised to act on behalf of the company and individuals holding 5% or more of the ownership interest
9. Proof of source of funds

Please refer to the "Frequently Asked Questions" section of this document for further information and examples concerning acceptable forms of identification, proofs of residence, representation and source of funds.

KYC Frequently Asked Questions (FAQ)

1. WHO IS AN ACCEPTABLE CERTIFICATION OR VERIFICATION PARTY?

Any person authorised or appointed as a commissioner of oaths or equivalent in his/her jurisdiction is authorised to certify any document for example:

- Chartered accountants
- Legal professionals
- Police officers/ Law enforcement officers
- Religious leaders etc.

Any regulated financial services provider is an acceptable verification party.

2. WHAT IS AN ACCEPTABLE PROOF OF IDENTITY?

Acceptable proofs of identity include the following:

Local (South African) Investors

- Smart ID Card
- Green ID Book (Please note that when using a green ID book as a proof of identity, in keeping with global Anti-Money Laundering standards, an investor will also need to provide a sample of their signature.)
- Passport
- Driver's License
- Birth Certificate (in the case of Minors)

Foreign Investors

- National ID
- Passport
- Birth Certificate (in the case of Minors)

3. WHAT IS AN ACCEPTABLE PROOF OF RESIDENCE?

Utility bill, or any other acceptable proof of residence not older than 3 months in your name identifying your physical residential address for example a bank statement or alternatively a declaration from a financial service provider (not older than 3 months) confirming your residential address after an on-site visit.

4. WHAT IF I DO NOT HAVE A PROOF OF RESIDENCE IN MY OWN NAME?

If the proof of residence is in the name of your:

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|--|--|
| Spouse | <ul style="list-style-type: none">• Utility bill, or any other acceptable proof of residence in your spouse's name• Identity document of your spouse. |
| Partner or co-habitant | <ul style="list-style-type: none">• Utility bill, or any other acceptable proof of residence in your partner's/co-habitant's name• Identity document of the partner/co-habitant |
| Parent(s) because you are a Minor | <ul style="list-style-type: none">• Utility bill, or any other acceptable proof of residence in your parent's name• Identity document of the parent |

Legal guardian because you are a Minor

- Identity document of the legal guardian
 - Verified copy of proof of guardianship obtained from the Master of the Supreme Court
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5. WHAT IF I CANNOT PROVIDE A PROOF OF RESIDENCE BECAUSE...

Owner of the property is a company/closed corporation?

- Utility bill, or any other acceptable proof of residence in the name of the company/close corporation
- A signed declaration that you do not have the proof of residence in your name
- A signed declaration by all directors/members or authorised representatives with a resolution
- Company/close corporation documents that show the names of the directors/members

Owner of the property is a trust?

- Utility bill, or any other acceptable proof of residence in the name of the trust
- A signed declaration that you do not have the proof of residence in your name
- A signed declaration by all trustees or authorised representative with a resolution
- A letter of authority of the trust

Parent(s) because you are a Minor

- A utility bill reflecting or other acceptable proof of residence showing your overseas residential address
 - If you do not have a utility bill in your name, we would need the same documents that apply to investors who live in South Africa and cannot provide us with a utility bill.
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6. WHAT IS AN ACCEPTABLE SOURCE OF FUNDS?

Any of the following not older than 3 months:

- Bank statement
- Bank reference letter
- Any applicable document confirming source of funds