
Know-your-customer obligations in terms of the Financial Intelligence Centre Act 38 of 2001

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Note: Follow the "[links](#)" to find out more about certain topics and to download forms that you can complete before calling on your nearest [First National Bank branch](#), in order to make the KYC process quicker for you.

Overview of the Financial Intelligence Centre Act, 38 of 2001

South Africa has implemented law that is designed to combat money laundering, which is the abuse of financial systems in order to hide and / or disguise the proceeds of crime. This law is known as the [Financial Intelligence Centre Act, 38 of 2001](#), abbreviated to "FICA".

The aim of FICA is to provide a legal framework for effective money laundering control, which in essence is intended to prevent criminals from being able to integrate their ill-gotten gains into our credible banking systems. This law has brought South Africa into line with international standards in the fight against crime.

Sections 21 and 22 of FICA, and the Regulations thereto, require for all South African Banks to ensure that they have correct details for all of their customers by establishing and verifying certain customer details.

These sections of FICA, which directly impact on our service to our customers, have come to be known as Know-Your-Customer, abbreviated to "KYC". KYC is considered to be the cornerstone in money laundering control.

What this means for First National Bank accountholders is that they will be required to provide us with proof of identity, physical address and income tax number(s) (if issued) in order for us to validate their information.

There are different categories/types of customers, as defined in terms of the Regulations to FICA, for which there are different KYC requirements.

To find out about the KYC requirements for a specific type of customer, as defined in FICA, follow the links below: -

- [Individuals](#) (i.e. natural persons):
 - Persons who are South African citizens and / or South African residents;
 - Persons who are not South African citizens and are also not South African residents;
- Non-individuals (i.e. businesses and legal persons):
 - [Sole proprietorships](#);
 - [Close corporations](#);
 - [South African companies](#) (excluding listed companies);
 - [Foreign companies](#) (excluding listed companies);
 - [Listed companies](#);
 - [Other legal persons](#) (including professional partnerships, testamentary- and special- trusts and other entities that cannot otherwise be categorised);
 - [Partnerships](#) (excluding professional partnerships); and
 - [Trusts](#) (excluding testamentary- and special- trusts).

Would you like to know more about:

- [KYC for New Customers](#)
- [KYC for Existing Customers](#)

KYC for Existing Customers

In terms of the KYC (Know-Your-Customer) requirements of FICA (the Financial Intelligence Centre Act, 38 of 2001) First National Bank is required to go back to all of its existing customers, who opened bank accounts prior to 1 July 2003, in order to validate their information.

The original deadline for South African banks to have re-identified all of their existing customers was 30 June 2004, was extended by the Minister of Finance to various dates between 31 October 2004 and 30 September 2006.

The new deadline will be different for different customers in terms of guidelines and / or rules that have to be applied as a condition of the extension. These guidelines and / or rules are based on a combination of factors, including the category / type of customer (e.g. Trusts and Partnerships have a deadline of 31 October 2004), the types of products used and / or transactional behaviour and / or transactional value.

Furthermore, if an existing customer wishes to avail of new (i.e. additional) product and / or service, the bank must first verify that customer's particulars.

Please do your bit to assist us in complying with the KYC obligations under FICA and in the fight against crime by calling on your nearest [First National Bank branch](#), with your KYC documentation.

We will take five (5) minutes of your time to photocopy your documents and to ensure that the information that we have on file is correct and up-to-date before sending you on your way.

To find out about the KYC requirements for a specific type of customer, as defined in FICA, follow the links below: -

- [Individuals](#) (i.e. natural persons):
 - Persons who are South African citizens and / or South African residents;
 - Persons who are not South African citizens and are also not South African residents;
- Non-individuals (i.e. businesses and legal persons):
 - [Sole proprietorships](#);
 - [Close corporations](#);
 - [South African companies](#) (excluding listed companies);
 - [Foreign companies](#) (excluding listed companies);
 - [Listed companies](#);
 - [Other legal persons](#) (including professional partnerships, testamentary- and special- trusts and other entities that cannot otherwise be categorised);
 - [Partnerships](#) (excluding professional partnerships); and
 - [Trusts](#) (excluding testamentary- and special- trusts).

Would you like to know more about: -

- [Overview of FICA](#)
- [KYC for Existing Customers Temporarily out of the Country](#)
- [KYC for New Customers](#)
- [FICA Competition](#)

KYC for New Customers

With effect from 1 July 2003, any person and / or business that wants to open a bank account at First National Bank will need to provide the relevant documentation to validate their information when they open their bank account, in order to comply with the KYC (Know-Your-Customer) requirements of FICA (the Financial Intelligence Centre Act, 38 of 2001).

There are different categories/types of customers, as defined in terms of the Regulations to FICA, as follows: -

- [Individuals](#) (i.e. natural persons):
 - Persons who are South African citizens and / or South African residents;
 - Persons who are not South African citizens and are also not South African residents;
- Non-individuals (i.e. businesses and legal persons):
 - [Sole proprietorships](#);
 - [Close corporations](#);
 - [South African companies](#) (excluding listed companies);
 - [Foreign companies](#) (excluding listed companies);
 - [Listed companies](#);
 - [Other legal persons](#) (including professional partnerships, testamentary- and special- trusts and other entities that cannot otherwise be categorised);
 - [Partnerships](#) (excluding professional partnerships); and
 - [Trusts](#) (excluding testamentary- and special- trusts).

To find out more about the specific requirements for the different categories/types of customers, click the "links" for the relevant customer category / type provided above.

Would you like to know more about: -

- [Overview of FICA](#)
- [KYC for Existing Customers](#)
- [FICA Competition](#)

KYC requirements for Individuals

The KYC (Know-Your-Customer) requirements to establish (i.e. obtain) and verify (i.e. validate) information for individuals are set out in regulations 3, 4, 5 and 6 of FICA (the Financial Intelligence Centre Act, 38 of 2001).

The KYC requirements, for individuals, are as follows:

For individual customers who are South African Citizens and / or who are South African Residents	
Establish (i.e. obtain)	Verify (i.e. validate)
Full names	South African issued green bar-coded identity document
Date of birth	
Nationality	
Identifying number	
Residential address	An approved document to verify residential address , reflecting at least your initial(s) and surname and (physical) residential address
Income tax reference number (<i>if issued</i>)	A document issued by the South African Revenue Service to verify your income tax reference number
Contact details (<i>i.e. name, telephone number(s), e-mail address, etc</i>)	Does not need to be verified

For individual customers who are not South African Citizens <u>and</u> who are not South African Permanent Residents	
Establish (i.e. obtain)	Verify (i.e. validate)
Full names	Valid passport
Date of birth	
Nationality	
Passport number	
Residential address	Does not need to be verified
Income tax reference number (<i>if issued</i>)	A document issued by the South African Revenue Service to verify your income tax reference number
Contact details	Does not need to be verified

The KYC requirements for individuals, also requires that First National Bank to establish and verify information in respect of individual persons that are connected to and / or who represent the individual customer. These "connected persons" are as follows:

The KYC requirements, for persons connected to individual customers, are as follows:

For individuals who are "connected" to the Individual Customer <i>(e.g. legal guardians, agents, etc)</i>	
Establish (i.e. obtain)	Verify (i.e. validate)
Full names	South African issued green bar-coded identity document (for SA citizens and / or SA residents) or valid passport (for non-SA citizens and non-SA residents)
Date of birth	
Nationality	
Identifying number	
Residential address	Does not need to be verified
Contact details <i>(i.e. name, telephone number(s), e-mail address, etc)</i>	Does not need to be verified

We have prepared a [KYC form for individuals](#) that can be completed with all of the required information which can be brought into your nearest [First National Bank branch](#), together with the documents required for verification, in order to make the KYC validation process quicker.

Would you like to know more about:

- [Overview of FICA](#)
- [KYC for New Customers](#)
- [KYC for Existing Customers](#)
- [FICA Competition](#)

KYC requirements for Sole Proprietorships

The KYC (Know-Your-Customer) requirements to establish (i.e. obtain) and verify (i.e. validate) information for Sole Proprietorships are not specifically provided for in the regulations of FICA (the Financial Intelligence Centre Act, 38 of 2001), however section 21 of FICA requires that First National Bank must establish and verify the particulars for all customers.

To this end, the KYC requirements for sole proprietorships follow that for "Other Legal Persons" which are set out in regulations 11 and 12 of FICA.

The KYC requirements, for sole proprietorships, are as follows:

For the Sole Proprietorship <i>(i.e. the business)</i>	
Establish (i.e. obtain)	Verify (i.e. validate)
Business name (i.e. operating name)	An approved document to verify physical address , reflecting at least the business name (i.e. operating name) and (physical) business address
Business address (i.e. operating address)	
Income tax reference number <i>(if issued)</i>	A document issued by the South African Revenue Service to verify your income tax reference number
Contact details <i>(i.e. name, telephone number(s), e-mail address, etc)</i>	Does not need to be verified

The KYC requirements for sole proprietorships, also requires that First National Bank to establish and verify information in respect of individual persons that are connected to and / or who represent the sole proprietorship. These "connected persons" are as follows:

- The sole proprietor themselves; and
- Agent (e.g. a person authorised to open and / or maintain a banking relationship on behalf of the sole proprietorship in terms of a- resolution, power of attorney, etc).

The KYC requirements, for persons connected to sole proprietorships, are as follows: -

For persons who are connected to the Sole Proprietorship <i>(e.g. sole proprietor, agents, etc)</i>	
Establish (i.e. obtain)	Verify (i.e. validate)
Full names	South African issued green bar-coded identity document (for SA citizens and / or SA residents) or valid passport (for non-SA citizens and non-SA residents)
Date of birth	
Nationality	
Identifying number	
Residential address	Does not need to be verified
Contact details <i>(i.e. name, telephone number(s), e-mail address, etc)</i>	Does not need to be verified

We have prepared a [KYC form for sole proprietorships](#) that can be completed with all of the required information which can be brought into your nearest [First National Bank branch](#), together with the documents required for verification, in order to make the KYC validation process quicker.

Would you like to know more about:

- [Overview of FICA](#)
- [KYC for New Customers](#)
- [KYC for Existing Customers](#)
- [FICA Competition](#)

KYC requirements for Close Corporations

The KYC (Know-Your-Customer) requirements to establish (i.e. obtain) and verify (i.e. validate) information for Close Corporations are set out in regulations 7 and 8 of FICA (the Financial Intelligence Centre Act, 38 of 2001).

The KYC requirements, for Close Corporations, are as follows:

For the Close Corporation <i>(i.e. the business)</i>	
Establish (i.e. obtain)	Verify (i.e. validate)
Registered name	The most recent CK1 (Founding Statement), CK2 (Amended Founding Statement) or CIPRO (Company and Intellectual Properties Registration Office) certificate
Registration number	
Registered address	
Names of all members of the Close Corporation	
Business address (i.e. operating address)	If the business address (i.e. operating address) is different to the registered address, an approved document to verify physical address , reflecting at least the business name (i.e. operating name) and (physical) business address
Head office address	If the head office address is different to the registered address and / or business address (i.e. operating address), an approved document to verify physical address , reflecting at least the business name (i.e. operating name) and (physical) head office address
Income tax reference number <i>(if issued)</i>	A document issued by the South African Revenue Service to verify the income tax reference number
VAT registration number <i>(if issued)</i>	A document issued by the South African Revenue Service to verify the VAT registration number
Contact details <i>(i.e. name, telephone number(s), e-mail address, etc)</i>	Does not need to be verified

The KYC requirements for Close Corporations, also requires that First National Bank to establish and verify information in respect of individual persons that are connected to and / or who represent the Close Corporation. These "connected persons" are as follows:

- All members of the Close Corporation; and
- Agent (e.g. a person authorised to open and / or maintain a banking relationship on behalf of the Close Corporation in terms of a members' resolution, power of attorney, etc).

The KYC requirements, for persons connected to Close Corporations, are as follows: -

For persons who are connected to the Close Corporation <i>(e.g. members, agents, etc)</i>	
Establish (i.e. obtain)	Verify (i.e. validate)
Full names	South African issued green bar-coded identity document (for SA citizens and / or SA residents) or valid passport (for non-SA citizens and non-SA residents)
Date of birth	
Nationality	
Identifying number	
Residential address	Does not need to be verified
Contact details <i>(i.e. name, telephone number(s), e-mail address, etc)</i>	Does not need to be verified

We have prepared a [KYC form for Close Corporations](#) that can be completed with all of the required information which can be brought into your nearest [First National Bank branch](#), together with the documents required for verification, in order to make the KYC validation process quicker.

Would you like to know more about:

- [Overview of FICA](#)
- [KYC for New Customers](#)
- [KYC for Existing Customers](#)
- [FICA Competition](#)

KYC requirements for South African Companies

The KYC (Know-Your-Customer) requirements to establish (i.e. obtain) and verify (i.e. validate) information for South African companies are set out in regulations 7 and 8 of FICA (the Financial Intelligence Centre Act, 38 of 2001).

Exemption 6(1) to FICA provides exemption from certain KYC obligations in respect of public companies that are listed on an approved securities exchange, so there are different KYC requirements for South African companies that are also listed companies.

The KYC requirements, for South African companies, are as follows:

For the South African company <i>(i.e. the business)</i>	
Establish (i.e. obtain)	Verify (i.e. validate)
Registered name	Form CM1 (Certificate of Incorporation) and all Forms CM9 (Certificate of Change of Name of Company) <i>(if applicable)</i> or CIPRO (Company and Intellectual Properties Registration Office) certificate
Registration number	
Registered address	Form CM22 (Notice of Registered Office and Postal Address)
Business name <i>(i.e. operating name)</i>	If the business name (i.e. operating name) and / or business address (i.e. operating address) is/are different to the registered name and / or registered address, an approved document to verify physical address , reflecting at least the business name (i.e. operating name) and (physical) business address
Business address <i>(i.e. operating address)</i>	
Head office address	If the head office address is different to the registered address and / or business address (i.e. operating address), an approved document to verify physical address , reflecting at least the business name (i.e. operating name) and (physical) head office address
Income tax reference number <i>(if issued)</i>	A document issued by the South African Revenue Service to verify your income tax reference number
VAT registration number <i>(if issued)</i>	A document issued by the South African Revenue Service to verify your VAT registration number
Contact details <i>(i.e. name, telephone number(s), e-mail address, etc)</i>	Does not need to be verified
Names of <u>all</u> shareholders who hold 25 %, or more, of the voting rights at an annual General Meeting of the South African company	A letter from the South African company's accountant / auditor / company secretary listing all shareholders who hold 25 %, or more, of the voting rights at an Annual General Meeting of the South African company

The KYC requirements for South African companies, also requires that First National Bank to establish and verify information in respect of individual persons and non-individual persons-that are connected to and / or who represent- the South African company. These "connected persons" are as follows:

- Individuals (i.e. natural persons)
 - The "manager" of the South African company (e.g. the Managing Director or Chief Executive Officer, etc);
 - All shareholders that hold 25 %, or more, of the voting rights at an Annual General Meeting of the South African company, which are individuals; and
 - Agent (e.g. a person authorised to open and / or maintain a banking relationship on behalf of the South African company in terms of a directors' resolution, power of attorney, etc).
- Non-individuals (i.e. businesses and legal persons)
 - All shareholders that hold 25 %, or more, of the voting rights at an Annual General Meeting of the South African company, which are not individuals.

The KYC requirements, for individuals (i.e. natural persons) who are connected to South African companies, are as follows:

For individuals (i.e. natural persons) who are connected to the South African company	
<i>(e.g. the manager, 25 %+ shareholders, agents, etc)</i>	
Establish (i.e. obtain)	Verify (i.e. validate)
Full names	South African issued green bar-coded identity document (for SA citizens and / or SA residents) or valid passport (for non-SA citizens and non-SA residents)
Date of birth	
Nationality	
Identifying number	
Residential address	Does not need to be verified
Contact details (<i>i.e. name, telephone number(s), e-mail address, etc</i>)	Does not need to be verified

The KYC requirements, for non-individuals (i.e. businesses and legal persons) that are connected to South African companies, depend on the category / type of non-individual concerned. The general KYC requirements are as follows:

For non-individuals (i.e. businesses and legal persons) that are connected to the South African company (e.g. 25 %+ shareholders)	
Establish (i.e. obtain)	Verify (i.e. validate)
Legal form	Founding documents (i.e. document/s used to register / incorporate the non-individual entity)
Registered name <i>(if applicable)</i>	
Registration number <i>(if applicable)</i>	
Registered address <i>(if applicable)</i>	Official document reflecting registered address
Business name <i>(i.e. operating name)</i>	If the business name (i.e. operating name) and / or business address (i.e. operating address) is/are different to the registered name and / or registered address, an approved document to verify physical address , reflecting at least the business name (i.e. operating name) and (physical) business address
Business address <i>(i.e. operating address)</i>	
Head office address	If the head office address is different to the registered address and / or business address (i.e. operating address), an approved document to verify physical address , reflecting at least the business name (i.e. operating name) and (physical) head office address
Contact details <i>(i.e. name, telephone number(s), e-mail address, etc)</i>	Does not need to be verified

Follow the relevant link(s) to determine what information is required for the relevant category / type of non-individual(s) (i.e. businesses and legal persons):

- Non-individuals (i.e. businesses and legal persons):
 - [Sole proprietorships](#);
 - [Close corporations](#);
 - [South African companies](#) (excluding listed companies);
 - [Foreign companies](#) (excluding listed companies);
 - [Listed companies](#);
 - [Other legal persons](#) (including professional partnerships, testamentary- and special- trusts and other entities that cannot otherwise be categorised);
 - [Partnerships](#) (excluding professional partnerships); and
 - [Trusts](#) (excluding testamentary- and special- trusts).

Note: Only information in respect of the connected non-individual(s) (e.g. businesses, legal persons, etc) is required. We do not require information in respect of individual- and / or non-individual person(s) that are in turn connected to the non-individual (e.g. businesses, legal persons, etc) that is/(are) connected to the South African company.

We have prepared a [KYC form for South African companies](#) that can be completed with all of the abovementioned information, to which the documents for verification can be attached, to be brought into your nearest First National Bank branch, in order to make the KYC validation process quicker.

Would you like to know more about:

- [Overview of FICA](#)
- [KYC for New Customers](#)
- [KYC for Existing Customers](#)

KYC requirements for Foreign Companies

The KYC (Know-Your-Customer) requirements to establish (i.e. obtain) and verify (i.e. validate) information for foreign companies are set out in regulations 9 and 10 of FICA (the Financial Intelligence Centre Act, 38 of 2001).

Branches of foreign companies that own immovable property in South Africa are required to register as "external companies" in terms of the Companies Act, 61 of 1973. These "external companies" are regulated by the South African Registrar of Companies. KYC requirements for these types of companies are the same as those for South African companies.

Exemption 6(1) to FICA provides exemption from certain KYC obligations in respect of public companies that are listed on an approved securities exchange, so there are different KYC requirements for foreign companies that are also listed companies.

The KYC requirements, for foreign companies, are as follows:

For the foreign company <i>(i.e. the business)</i>	
Establish (i.e. obtain)	Verify (i.e. validate)
Registered name	Official documentation reflecting the registered name and registration number of the foreign company, as well as proof of registration of any name changes since incorporation <i>(if applicable)</i>
Registration number	
Registered address	Official documentation reflecting the registered address of the foreign company
Business name in South Africa <i>(i.e. operating name)</i>	If the business name (i.e. operating name) and / or business address (i.e. operating address) is/are different to the registered name and / or registered address, an approved document to verify physical address , reflecting at least the business name (i.e. operating name) and (physical) business address
Business address in South Africa <i>(i.e. operating address)</i>	
Head office address	If the head office address is different to the registered address and / or business address (i.e. operating address), an approved document to verify physical address , reflecting at least the business name (i.e. operating name) and (physical) head office address
Income tax reference number <i>(if issued)</i>	A document issued by the South African Revenue Service to verify your income tax reference number
VAT registration number <i>(if issued)</i>	A document issued by the South African Revenue Service to verify your VAT registration number
Contact details <i>(i.e. name, telephone number(s), e-mail address, etc)</i>	Does not need to be verified
Names of <u>all</u> shareholders who hold 25 %, or more, of the voting rights at an annual General Meeting of the foreign company	A letter from the foreign company's accountant / auditor / company secretary listing all shareholders who hold 25 %, or more, of the voting rights at an Annual General Meeting of the foreign company

The KYC requirements for foreign companies, also requires that First National Bank to establish and verify information in respect of individual persons- and non-individual persons that are connected to and / or who represent the foreign company. These "connected persons" are as follows:

- Individuals (i.e. natural persons)
 - The "manager" of the foreign company (e.g. the Managing Director or Chief Executive Officer, etc);
 - All shareholders that hold 25 %, or more, of the voting rights at an Annual General Meeting of the foreign company, which are individuals; and
 - Agent (e.g. a person authorised to open and / or maintain a banking relationship on behalf of the foreign company in terms of a directors' resolution, power of attorney, etc).
- Non-individuals (i.e. businesses and legal persons)
 - All shareholders that hold 25 %, or more, of the voting rights at an Annual General Meeting of the foreign company, which are not individuals.

The KYC requirements, for individuals (i.e. natural persons) who are connected to foreign companies, are as follows:

For individuals (i.e. natural persons) who are connected to the foreign company <i>(e.g. the manager, 25 %+ shareholders, agents, etc)</i>	
Establish (i.e. obtain)	Verify (i.e. validate)
Full names	South African issued green bar-coded identity document (for SA citizens and / or SA residents) or valid passport (for non-SA citizens and non-SA residents)
Date of birth	
Nationality	
Identifying number	
Residential address	Does not need to be verified
Contact details <i>(i.e. name, telephone number(s), e-mail address, etc)</i>	Does not need to be verified

The KYC requirements, for non-individuals (i.e. businesses and legal persons) that are connected to foreign companies, depend on the category / type of non-individual concerned. The general KYC requirements are as follows:

For non-individuals (i.e. businesses and legal persons) that are connected to the foreign company (e.g. 25 %+ shareholders)	
Establish (i.e. obtain)	Verify (i.e. validate)
Legal form	Founding documents (i.e. document/s used to register / incorporate the non-individual entity)
Registered name <i>(if applicable)</i>	
Registration number <i>(if applicable)</i>	
Registered address <i>(if applicable)</i>	Official document reflecting registered address
Business name <i>(i.e. operating name)</i>	If the business name (i.e. operating name) and / or business address (i.e. operating address) is/are different to the registered name and / or registered address, an approved document to verify physical address , reflecting at least the business name (i.e. operating name) and (physical) business address
Business address <i>(i.e. operating address)</i>	
Head office address	If the head office address is different to the registered address and / or business address (i.e. operating address), an approved document to verify physical address , reflecting at least the business name (i.e. operating name) and (physical) head office address
Contact details <i>(i.e. name, telephone number(s), e-mail address, etc)</i>	Does not need to be verified

Follow the relevant link(s) to determine what information is required for the relevant category / type of non-individual(s) (i.e. businesses and legal persons):

- Non-individuals (i.e. businesses and legal persons):
 - [Sole proprietorships](#);
 - [Close corporations](#);
 - [South African companies](#) (excluding listed companies);
 - [Foreign companies](#) (excluding listed companies);
 - [Listed companies](#);
 - [Other legal persons](#) (including professional partnerships, testamentary- and special- trusts and other entities that cannot otherwise be categorised);
 - [Partnerships](#) (excluding professional partnerships); and
 - [Trusts](#) (excluding testamentary- and special- trusts).

Note: Only information in respect of the connected non-individual(s) (e.g. businesses, legal persons, etc) is required. We do not require information in respect of individual- and / or non-individual person(s) that are in turn connected to the non-individual (e.g. businesses, legal persons, etc) that is/(are) connected to the foreign company.

We have prepared a [KYC form for foreign companies](#) that can be completed with all of the abovementioned information, to which the documents for verification can be attached, to be brought into your nearest First National Bank branch, in order to make the KYC validation process quicker.

Would you like to know more about:

- [Overview of FICA](#)
- [KYC for New Customers](#)
- [KYC for Existing Customers](#)
- [FICA Competition](#)

KYC requirements for Listed Companies

The KYC (Know-Your-Customer) requirements to establish (i.e. obtain) and verify (i.e. validate) information for South African companies (and Close Corporations) are set out in regulations 7 and 8 of FICA (the Financial Intelligence Centre Act, 38 of 2001) and the requirements to establish (i.e. obtain) and verify (i.e. validate) information for foreign companies are set out in regulations 9 and 10 of FICA.

Exemption 6(1) to FICA provides exemption from certain KYC obligations in respect of public companies that are listed on an approved securities exchange, so there are different KYC requirements for foreign companies that are also listed companies.

Note: A list of securities exchanges that have been recognised / approved in terms of FICA, which is contained in the schedule to the Regulations to FICA, which can be viewed at <http://www.fic.gov.za>.

The KYC requirements, for listed companies, are as follows:

For the listed company <i>(i.e. the business)</i>	
Establish (i.e. obtain)	Verify (i.e. validate)
Registered name	Does not need to be verified
Registration number	
Registered address	Does not need to be verified
Business name in South Africa <i>(i.e. operating name)</i>	Does not need to be verified
Business address in South Africa <i>(i.e. operating address)</i>	
Head office address	Does not need to be verified
Income tax reference number <i>(if issued)</i>	Does not need to be verified
VAT registration number <i>(if issued)</i>	Does not need to be verified
Contact details <i>(i.e. name, telephone number(s), e-mail address, etc)</i>	Does not need to be verified
Proof of securities exchange listing (providing detail of where listed and listing status)	Official documentation from the relevant securities exchange, or other acceptable source, reflecting current listing status.

We have prepared a [KYC form for listed companies](#) that can be completed with all of the abovementioned information, to which the documents for verification can be attached, to be brought into your nearest First National Bank branch, in order to make the KYC validation process quicker.

Would you like to know more about:

- [Overview of FICA](#)
- [KYC for New Customers](#)
- [KYC for Existing Customers](#)
- [FICA Competition](#)

KYC requirements for Other Legal Persons

The KYC (Know-Your-Customer) requirements to establish (i.e. obtain) and verify (i.e. validate) information for other legal persons are set out in regulations 11 and 12 of FICA (the Financial Intelligence Centre Act, 38 of 2001).

Other legal persons include all non-individual clients that cannot be categorised into any of the other categories of clients that are defined in the Regulations to FICA (i.e. Close Corporations, South African companies, foreign companies, listed companies, partnerships and trusts).

Other legal persons also include the following "exceptions" from the "partnerships" and "trusts" categories of clients, as follows:

- Partnerships:
 - Professional partnerships, consisting of more than twenty (20) partners, which are incorporated in terms of section 30(2) of the Companies Act, 61 of 1973 as "Professional Partnerships", limited by partners' liability, and which are recognised as such in terms of government gazette notice(s) issued from time to time, as follows: -
 - **Public Accountant or Auditor** designated by Government gazette notice number R54 dated 11 January 1974;
 - **Attorney, Notary and Conveyancer** designated by government gazette notice number R57 dated 11 January 1974;
 - **Professional Engineer** designated by government gazette notice number R1813 dated 26 September 1975;
 - **Quantity Surveyor** designated by government gazette notice number R2391 dated 19 December 1975;
 - **Pharmacist** designated by government gazette notice number R1194 dated 13 June 1980;
 - **Stockbroker** designated by government gazette notice number R89 dated 22 January 1982;
 - **Architect** designated by Government gazette notice number R2398 dated 23 October 1987; and
 - **Medical Practitioner, dentist or psychologist or a supplementary health service profession** contemplated in section 32 of the Medical, Dental and Supplementary Health Service Professions Act, 56 of 1974 designated by government gazette notice number R1272 dated 2 August 1996.
 - Informal associations of individuals, for a common purpose / goal, where there are more than 20 individuals involved in such an informal association - e.g. stokvels, savings clubs, burial societies, etc;

- Trusts:
 - Trusts that were established in terms of a testamentary writing (i.e. in terms of a last will and testament);
 - Special trusts that are established in terms of an order of court (e.g. a trust set up in terms of an order of court to administer payment of the proceeds of a settlement to applicants in respect of a land restitution claim; a trust set up in terms of an order of court for the care of minors; etc); and
 - Trusts established for the benefit of beneficiaries of a pension-, provident- or retirement- fund.

The KYC requirements, for other legal persons, are as follows:

For the other legal person (i.e. the business)	
Establish (i.e. obtain)	Verify (i.e. validate)
Legal form	
Registered name (if applicable)	Founding documents (i.e. document/s used to register / incorporate the non-individual entity)
Registration number (if applicable)	
Registered address (if applicable)	Official document reflecting registered address
Business name (i.e. operating name)	If the business name (i.e. operating name) and / or business address (i.e. operating address) is/are different to the registered name and / or registered address, an approved document to verify physical address , reflecting at least the business name (i.e. operating name) and (physical) business address
Business address (i.e. operating address)	
Head office address	If the head office address is different to the registered address and / or business address (i.e. operating address), an approved document to verify physical address , reflecting at least the business name (i.e. operating name) and (physical) head office address
Income tax reference number (if issued)	A document issued by the South African Revenue Service to verify your income tax reference number
Contact details (i.e. name, telephone number(s), e-mail address, etc)	Does not need to be verified

The KYC requirements for other legal persons, also requires First National Bank to establish and verify information in respect of individual persons who represent the other legal person. These "connected persons" are as follows:

- Individuals (i.e. natural persons)
 - Agent (e.g. a person authorised to open and / or maintain a banking relationship on behalf of the other legal person in terms of a resolution, power of attorney, etc).

The KYC requirements, for individuals (i.e. natural persons) who are connected to other legal persons, are as follows:

For individuals (i.e. natural persons) who are connected to the other legal person <i>(e.g. agents, etc)</i>	
Establish (i.e. obtain)	Verify (i.e. validate)
Full names	South African issued green bar-coded identity document (for SA citizens and / or SA residents) or valid passport (for non-SA citizens and non-SA residents)
Date of birth	
Nationality	
Identifying number	
Residential address	Does not need to be verified
Contact details <i>(i.e. name, telephone number(s), e-mail address, etc)</i>	Does not need to be verified

We have prepared a [KYC form for other legal persons](#) that can be completed with all of the abovementioned information, to which the documents for verification can be attached, to be brought into your nearest First National Bank branch, in order to make the KYC validation process quicker.

Would you like to know more about:

- [Overview of FICA](#)
- [KYC for New Customers](#)
- [KYC for Existing Customers](#)
- [FICA Competition](#)

KYC requirements for Partnerships

The KYC (Know-Your-Customer) requirements to establish (i.e. obtain) and verify (i.e. validate) information for partnerships are set out in regulations 13 and 14 of FICA (the Financial Intelligence Centre Act, 38 of 2001).

Certain partnerships (as we understand/know them) are excluded from the FICA definition of partnerships. These partnerships are not excluded from KYC but are rather subject to a different set of KYC "rules", under the category of [other legal persons](#). These partnerships are as follows:

- Professional partnerships, consisting of more than twenty (20) partners, which are incorporated in terms of section 30(2) of the Companies Act, 61 of 1973 as "Professional Partnerships", limited by partners' liability, and which are recognised as such in terms of government gazette notice(s) issued from time to time, as follows: -
 - **Public Accountant or Auditor** designated by Government gazette notice number R54 dated 11 January 1974;
 - **Attorney, Notary and Conveyancer** designated by government gazette notice number R57 dated 11 January 1974;
 - **Professional Engineer** designated by government gazette notice number R1813 dated 26 September 1975;
 - **Quantity Surveyor** designated by government gazette notice number R2391 dated 19 December 1975;
 - **Pharmacist** designated by government gazette notice number R1194 dated 13 June 1980;
 - **Stockbroker** designated by government gazette notice number R89 dated 22 January 1982;
 - **Architect** designated by Government gazette notice number R2398 dated 23 October 1987; and
 - **Medical Practitioner, dentist or psychologist or a supplementary health service profession** contemplated in section 32 of the Medical, Dental and Supplementary Health Service Professions Act, 56 of 1974 designated by government gazette notice number R1272 dated 2 August 1996.
- Informal associations of individuals, for a common purpose/goal, where there are more than 20 individuals involved in such an informal association - e.g. stokvels, savings clubs, burial societies, etc.

The abovementioned partnerships need to satisfy the KYC requirements for [other legal persons](#).

The KYC requirements, for all other partnerships, are as follows:

For the partnership (i.e. the business)	
Establish (i.e. obtain)	Verify (i.e. validate)
Business name (i.e. operating name)	Partnership agreement, <u>or</u> (if no partnership agreement exists) a letter from the partnership confirming that no written partnership agreement exists, identifying the business name (i.e. operating name) of the partnership
Business address (i.e. operating address)	Does not need to be verified
Contact details (i.e. name, telephone number(s), e-mail address, etc)	Does not need to be verified
Names of <u>all</u> partners in the partnership (including silent partners, every member of a partnership <i>en commandite</i> , an anonymous partnership or any similar partnership)	Partnership agreement, <u>or</u> (if no partnership agreement exists) a letter from the partnership confirming that no written partnership agreement exists listing the full names and identifying number(s) of all partners (including silent partners) of the partnership

The KYC requirements for partnerships, also requires First National Bank to establish and verify information in respect of individual persons who are connected to- and / or who represent- the partnership. These "connected persons" are as follows: -

- Individuals (i.e. natural persons)
 - The person who exercises overall executive control over the partnership;
 - All partners in the partnership (including silent partners, every member of a partnership *en commandite*, an anonymous partnership or any similar partnership) that are individuals (i.e. natural persons); and
 - Agent(s) (e.g. the person/s authorised to open and / or maintain a banking relationship on behalf of the partnership in terms of a resolution, power of attorney, etc).
- Non-individuals (i.e. businesses and legal persons)

All partners in the partnership (including silent partners, every member of a partnership *en commandite*, an anonymous partnership or any similar partnership) that are non-individuals (i.e. businesses and legal persons).

The KYC requirements, for individuals (i.e. natural persons) who are connected to partnerships, are as follows:

For individuals (i.e. natural persons) who are connected to the partnership <i>(e.g. the person exercising executive control over the partnership, partners, agents, etc)</i>	
Establish (i.e. obtain)	Verify (i.e. validate)
Full names	South African issued green bar-coded identity document (for SA citizens and / or SA residents) or valid passport (for non-SA citizens and non-SA residents)
Date of birth	
Nationality	
Identifying number	
Residential address	Does not need to be verified
Contact details <i>(i.e. name, telephone number(s), e-mail address, etc)</i>	Does not need to be verified

The KYC requirements, for non-individuals (i.e. businesses and legal persons) that are connected to partnerships, depend on the category / type of non-individual concerned. The general KYC requirements are as follows: -

For non-individuals (i.e. businesses and legal persons) that are connected to the partnership <i>(e.g. partners)</i>	
Establish (i.e. obtain)	Verify (i.e. validate)
Legal form	Founding documents (i.e. document/s used to register / incorporate the non-individual entity)
Registered name <i>(if applicable)</i> Registration number <i>(if applicable)</i>	
Registered address <i>(if applicable)</i>	Official document reflecting registered address
Business name <i>(i.e. operating name)</i>	If the business name (i.e. operating name) and / or business address (i.e. operating address) is/are different to the registered name and / or registered address, an approved document to verify physical address , reflecting at least the business name (i.e. operating name) and (physical) business address
Business address <i>(i.e. operating address)</i>	
Head office address	If the head office address is different to the registered address and / or business address (i.e. operating address), an approved document to verify physical address , reflecting at least the business name (i.e. operating name) and (physical) head office address
Contact details <i>(i.e. name, telephone number(s), e-mail address, etc)</i>	Does not need to be verified

Follow the relevant link(s) to determine what information is required for the relevant category / type of non-individual(s) (i.e. businesses and legal persons):

- Non-individuals (i.e. businesses and legal persons):
 - [Sole proprietorships](#);
 - [Close corporations](#);
 - [South African companies](#) (excluding listed companies);
 - [Foreign companies](#) (excluding listed companies);
 - [Listed companies](#);
 - [Other legal persons](#) (including professional partnerships, testamentary- and special- trusts and other entities that cannot otherwise be categorised);
 - [Partnerships](#) (excluding professional partnerships); and
 - [Trusts](#) (excluding testamentary- and special- trusts).

Note: Only information in respect of the connected non-individual(s) (e.g. businesses, legal persons, etc) is required. We do not require information in respect of individual- and / or non-individual person(s) that are in turn connected to the non-individual (e.g. businesses, legal persons, etc) that is/(are) connected to the partnership.

We have prepared a [KYC form for partnerships](#) that can be completed with all of the abovementioned information, to which the documents for verification can be attached, to be brought into your nearest First National Bank branch, in order to make the KYC validation process quicker.

Would you like to know more about:

- [Overview of FICA](#)
- [KYC for New Customers](#)
- [KYC for Existing Customers](#)
- [FICA Competition](#)

KYC requirements for Trusts

The KYC (Know-Your-Customer) requirements to establish (i.e. obtain) and verify (i.e. validate) information for trusts are set out in regulations 15 and 16 of FICA (the Financial Intelligence Centre Act, 38 of 2001).

Certain trusts (as we understand/know them) are excluded from the FICA definition of trusts. These trusts are not excluded from KYC but are rather subject to a different set of KYC "rules", under the category of [other legal persons](#). These trusts are as follows: -

- Trusts that were established in terms of a testamentary writing (i.e. in terms of a last will and testament);
- Special trusts that are established in terms of an order of court (e.g. a trust set up in terms of an order of court to administer payment of the proceeds of a settlement to applicants in respect of a land restitution claim; a trust set up in terms of an order of court for the care of minors; etc); and
- Trusts established for the benefit of beneficiaries of a pension-, provident- or retirement- fund.

The abovementioned trusts need to satisfy the KYC requirements for [other legal persons](#).

The KYC requirements, for all other trusts, are as follows:

For the trust <i>(i.e. the business)</i>	
Establish (i.e. obtain)	Verify (i.e. validate)
Identifying name	Trust deed, or other founding document, in terms of which the trust is created
Identifying number	
Address where the trust was registered	Letters of Authority issued by the Master of the High Court where the Trust was registered (or equivalent document, for international trusts)
Income tax reference number <i>(if issued)</i>	A document issued by the South African Revenue Service to verify your income tax reference number
Contact details <i>(i.e. name, telephone number(s), e-mail address, etc)</i>	Does not need to be verified
Name(s), and identifying number(s), of the founder(s) of the trust	Trust deed, or other founding document, in terms of which the trust is created
Name(s), and identifying number(s) of the trustee(s) of the trust	Letters of Authority issued by the Master of the High Court where the Trust was registered (or equivalent document, for international trusts)
Name(s), and identifying number(s), of the beneficiary(ies) of the trust <u>or</u> the manner in which beneficiaries of the trust are determined	Trust deed, or other founding document, in terms of which the trust is created

The KYC requirements for trusts, also requires First National Bank to establish and verify information in respect of individual persons who are connected to and / or who represent the trust. These "connected persons" are as follows:

- Individuals (i.e. natural persons)
 - The founder(s) of the trust, who is/(are) individual(s);
 - The trustee(s) of the trust, who is/(are) individuals;
 - The beneficiary(ies) of the trust, who is/(are) individuals or the manner n which the beneficiary(ies) of the trust is/(are) determined; and
 - Agent(s) (e.g. the person/s authorised to open and / or maintain a banking relationship on behalf of the trust in terms of a trustee's resolution, power of attorney, etc).
- Non-individuals (i.e. businesses and legal persons)
 - The founder(s) of the trust, who is/(are) non-individual(s);
 - The trustee(s) of the trust, who is/(are) non-individuals; and
 - The beneficiary(ies) of the trust, who is/(are) non-individuals or the manner n which the beneficiary(ies) of the trust is/(are) determined.

The KYC requirements, for individuals (i.e. natural persons) who are connected to trusts, are as follows:

For individuals (i.e. natural persons) who are connected to the trust <i>(e.g. founders, trustees, beneficiaries, agents, etc)</i>	
Establish (i.e. obtain)	Verify (i.e. validate)
Full names	South African issued green bar-coded identity document (for SA citizens and / or SA residents) or valid passport (for non-SA citizens and non-SA residents)
Date of birth	
Nationality	
Identifying number	
Residential address	Does not need to be verified
Contact details (<i>i.e. name, telephone number(s), e-mail address, etc</i>)	Does not need to be verified

The KYC requirements, for non-individuals (i.e. businesses and legal persons) that are connected to trusts, depend on the category / type of non-individual concerned. The general KYC requirements are as follows:

For non-individuals (i.e. businesses and legal persons) that are connected to the trust (e.g. founders, trustees and beneficiaries)	
Establish (i.e. obtain)	Verify (i.e. validate)
Legal form	Founding documents (i.e. document/s used to register / incorporate the non-individual entity)
Registered name (if applicable)	
Registration number (if applicable)	
Registered address (if applicable)	Official document reflecting registered address
Business name (i.e. operating name)	If the business name (i.e. operating name) and / or business address (i.e. operating address) is/are different to the registered name and / or registered address, an approved document to verify physical address , reflecting at least the business name (i.e. operating name) and (physical) business address
Business address (i.e. operating address)	
Head office address	If the head office address is different to the registered address and / or business address (i.e. operating address), an approved document to verify physical address , reflecting at least the business name (i.e. operating name) and (physical) head office address
Contact details (i.e. name, telephone number(s), e-mail address, etc)	Does not need to be verified

Follow the relevant link(s) to determine what information is required for the relevant category / type of non-individual(s) (i.e. businesses and legal persons): -

- Non-individuals (i.e. businesses and legal persons): -
 - [Sole proprietorships](#);
 - [Close corporations](#);
 - [South African companies](#) (excluding listed companies);
 - [Foreign companies](#) (excluding listed companies);
 - [Listed companies](#);
 - [Other legal persons](#) (including professional partnerships, testamentary- and special- trusts and other entities that cannot otherwise be categorised);
 - [Partnerships](#) (excluding professional partnerships); and
 - [Trusts](#) (excluding testamentary- and special- trusts).

Note: Only information in respect of the connected non-individual(s) (e.g. businesses, legal persons, etc) is required. We do not require information in respect of individual- and / or non-individual person(s) that are in turn connected to the non-individual (e.g. businesses, legal persons, etc) that is/(are) connected to the partnership.

We have prepared a [KYC form for trusts](#) that can be completed with all of the abovementioned information, to which the documents for verification can be attached, to be brought into your nearest First National Bank branch, in order to make the KYC validation process quicker.

Would you like to know more about: -

- [Overview of FICA](#)
- [KYC for New Customers](#)
- [KYC for Existing Customers](#)
- [FICA Competition](#)

Documents to verify Physical Address

In terms of the South Africa's KYC (Know-Your-Customer) laws under FICA (the Financial Intelligence Centre Act, 38 of 2001) all banks are required to validate client information, including physical addresses.

Any document that is used to validate a client's physical address must reflect the name of the client (at least the initials and surname on the case of an individual or the trading name in the case of a non-individual) and the physical address of the client (legal property descriptions are also acceptable – e.g. erf 1 Johannesburg).

The following documents have been approved, for the banking industry, as acceptable means of verification of physical address:

Document description¹	Validity period	Individuals	Non individuals
ANY ONE OF THE FOLLOWING DOCUMENTS ARE ACCEPTABLE			
A letter from a municipal representative (e.g. ward councillor), on the municipality's letterhead, confirming that an individual (or business) is permitted to reside (or operate) on land managed/serviced by that municipality, bearing the stamp of the relevant municipal authority	Less than 3 months	✓	✓
A letter from a traditional authority confirming that an individual (or business) is permitted to reside (or operate) on communal land, signed by the relevant traditional authority and stamped with a stamp issued by government.	Less than 3 months	✓	✓
A retailer accounts, i.e. any informal / non-bank credit arrangement: e.g. clothing accounts, pharmacy accounts, veterinary or doctor accounts, student fee accounts, co-op statements (for farmers), etc.	Less than 3 months	✓	✓
Any government issued document: e.g. court order, subpoena, traffic fine, etc. or documentation relating to UIF and/or pension payouts, etc.	Less than 3 months	✓	✓
Bank statement from another bank (i.e. not part of FirstRand Banking Group)	Less than 3 months	✓	✓
Correspondence from a Body Corporate / Share Block Association	Less than 1 year	✓	✓
Documentation from an insurance or assurance company, e.g. life assurance, short term insurance, health insurance / medical aid, funeral policies, etc.	Less than 1 year	✓	✓
Investment statement from another Investment Provider, e.g. share, portfolio or unit trust statements (i.e. not part of the FirstRand Banking Group)	Less than 1 year	✓	✓
Mortgage statement from another mortgage lender (i.e. not part of FirstRand Banking Group)	Less than 6 months	✓	✓
Motor vehicle license documentation	Less than 1 year	✓	✓
Notification of residential address from SA Department of Home Affairs (i.e. the "green slip" in the back of an SA ID book)	No expiry	✓	
Pay slip / salary advice	Less than 3 months	✓	

¹ **Document description** - the document must reflect name either initials and surname or first name(s) and surname and physical address of customer. Legal property descriptions, e.g. erf / stand numbers, are acceptable

Document description ¹	Validity period	Individuals	Non individuals
Population Register printout issued by the Department of Home Affairs, printed on their letterhead	Less than 3 months	✓	
Rental / lease agreement	Less than 1 year	✓	✓
SARS ² document which includes: a document produced by SARS or a document to be used for tax purposes, e.g. IT12S, IRP5, IT3b, etc.	Less than 1 year	✓	✓
Telephone account (e.g. Telkom)	Less than 3 months	✓	✓
Television license documentation	Less than 1 year	✓	✓
Utilities account, e.g. rates, taxes water, electricity, etc.	Less than 3 months	✓	✓

If you do not have the necessary documentation, reflecting your physical address, in your own name but someone living (operating) at the same address as you has documentation (from the abovementioned list) in their name, you can use their documentation, in conjunction with a letter from them, addressed to First National Bank, confirming that they live (operate) at the same address as you, in order to verify your physical address.

You can also speak to your nearest First National Bank branch to find out what other options are available to verify your physical address

Would you like to know more about:

- [Overview of FICA](#)
- [KYC for New Customers](#)
- [KYC for Existing Customers](#)
- [FICA Competition](#)

² **SARS** – South African Revenue Service

Existing Customers Temporarily out of the Country

In terms of the KYC (Know-Your-Customer) requirements of FICA (the Financial Intelligence Centre Act, 38 of 2001) First National Bank is required to go back to all of its existing customers, who opened bank accounts prior to 1 July 2003, in order to validate their information.

We have identified that a number of customers find themselves abroad and to this end, it is not possible for them to present themselves at their nearest branch with their documentation.

We have accordingly formulated the following processes to deal with these circumstances:

- **If you are out of the country and do not intend on returning in the short term:**
 - Complete the [KYC form for individuals](#), reflecting your overseas residential address, and
 - Attach the following documents:
 - South African bar-coded ID document;
 - An approved [document to verify your residential address](#); and
 - A South African Revenue Services document to verify your income tax number (if issued).
 - Fax all of these documents to the KYC fax-back centre at +27 (0)11 898 0537.
- **If you are out of the country temporarily and intend on returning in the short term:**
 - If you are able to produce an approved [document to verify your residential address](#) in South Africa:
 - Complete the [KYC form for individuals](#), reflecting your permanent residential address in South Africa, and
 - Attach the following documents:
 - South African bar-coded ID document;
 - An approved [document to verify your residential address](#); and
 - A South African Revenue Services document to verify your income tax number (if issued).
 - Fax all of these documents to the KYC Fax-Back centre at +27 (0)11 898 0537.
 - If you are able to get someone, that they normally live with in South Africa to produce an approved [document to verify your residential address](#) in South Africa:
 - The other person, that you normally live with in South Africa, should provide a letter, addressed to the bank, together with an approved [document to verify your permanent residential address](#) in South Africa – [the letter](#) should confirm:
 - That you are ordinarily resident with them;
 - That you are temporarily out of the country; and
 - Your residential address.

-
- The abovementioned letter and [document to verify your residential address](#) must be accompanied by a completed [KYC form for individuals](#), reflecting your residential address in South Africa, and
 - A copy of your South African bar-coded ID document; and
 - A South African Revenue Services ("SARS") document to verify your income tax number (if issued).
 - If you are unable to get anyone, that you normally live with in South Africa, to produce an approved [document to verify your permanent residential address](#) in South Africa:
 - You need to complete a [KYC form for individuals](#), reflecting your residential address in South Africa, and
 - Attach the following documents:
 - South African bar-coded ID document;
 - a "[DECLARATION: Individual confirmation of residential address for South African citizens who are TEMPORARILY out of the country](#)" form, and
 - A South African Revenue Services ("SARS") document to verify your income tax number (if issued).
 - Fax all of these documents to the KYC fax-back centre at +27 (0)11 898 0537.

Notes:

- The KYC fax-back centre number is quite busy and you may need to keep on trying until you can get through;
- If the [document to verify your residential address](#) is in the name of someone else living with you, you also need to attach a letter from the other person, addressed to the bank, confirming this; and
- If you are faxing your documents from a foreign country, the fax must be sent from a local bank in the foreign country or, if the country is on the [FATF NCCT](#) list then the fax should be sent from the South African embassy in that country.

Would you like to know more about:

- [Overview of FICA](#)
- [KYC for New Customers](#)
- [KYC for Existing Customers](#)
- [FICA Competition](#)

FICA Forms

[FICA Form for Individuals](#)

[FICA Form for Sole Proprietorships](#)

[FICA Form for Close Corporations](#)

[FICA Form for South African Companies](#)

[FICA Form for Foreign Companies](#)

[FICA Form for Listed Companies](#)

[FICA Form for Other Legal Persons](#)

[FICA Form for Partnerships](#)

[FICA Form for Trusts](#)

[FICA Declaration for Customers Out of the Country](#)

[FICA Declaration by an Individual confirming the residential address of another Individual](#)

Would you like to know more about: -

- [Overview of FICA](#)
- [KYC for New Customers](#)
- [KYC for Existing Customers](#)
- [FICA Competition](#)

Anti-Money Laundering Certifications

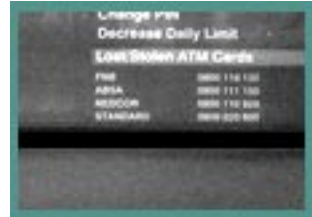
[USA PATRIOT Act Certification \(20041230\)](#)

[FRBG AML Statement \(20040526\)](#)

Index

ATM Locator

Branch Locator



FNB ATM Locator

You can search for an ATM in two ways:

Method 1

- Click on the first letter of the ATM you are looking for.
- You will be redirected to a page that will display all the ATMs starting with that letter.

[A](#) [B](#) [C](#) [D](#) [E](#) [F](#) [G](#) [H](#) [I](#) [J](#) [K](#) [L](#) [M](#) [N](#) [O](#) [P](#) [Q](#) [R](#) [S](#) [T](#) [U](#) [V](#) [W](#) [X](#) [Y](#) [Z](#)

Method 2

- Enter either the ATM name or the suburb where the ATM is located in the textboxes provided.
- If you are not sure about the name or the spelling of the ATM or suburb, enter only a part of the name.
- To limit your search results, enter the ATM and suburb name.
- Once you have entered the information, click the 'Locate' button.
- You will be redirected to a page, which will display all the ATMs that match the information you have entered.

ATM Name:

Suburb:

If you can't find the ATM you are looking for, or need help with the search, please [contact us](#).

FNB ATM's - Results

ATM Name: Factoria Krugersdorp
Street Address: Southern Fried Chicken Premises
Suburb: Krugersdorp
City: Krugersdorp
Hours: 24
Deposit: No
Owner: "Krugersdorp Branch Centre, JHB"

[top ▲](#)

ATM Name: Faerie Glen
Street Address: Hypermarket
Suburb: Faerie Glen
City: Pretoria
Hours: 24
Deposit: No
Owner: "Menlyn Park,Pretoria"

[top ▲](#)

ATM Name: Fairbridge Heights
Street Address: 7 Aalwyn Drive Fairbridge Heights
Suburb: Uitenhage
City: Uitenhage
Hours: 24
Deposit: No
Owner: Uitenhage Branch

[top ▲](#)

ATM Name: Fairway Kwikspar
Street Address: 92 Pretoria Road
Suburb: Rynfield
City: Benoni
Hours: 24
Deposit: No
Owner: "Benoni Branch Centre, JHB"

[top ▲](#)

ATM Name: Ficksburg
Street Address: 68 Piet Retief St
Suburb: Ficksburg
City: Ficksburg
Hours: 24
Deposit: Yes

Owner: Ficksburg Branch

[top ▲](#)

ATM Name: Ficksburg
Street Address: 68 Piet Retief St
Suburb: Ficksburg
City: Ficksburg
Hours: 24
Deposit: Yes
Owner: Ficksburg Branch

[top ▲](#)

ATM Name: FirstCard Jhb
Street Address: Cnr Prichard/Fraser Streets
Suburb: Johannesburg
City: Johannesburg
Hours: 24
Deposit: Yes
Owner: "BankCity Branch Centre, JHB"

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ATM Name: Firstcard Canteen
Street Address: Firstcard Division Canteen
Suburb: Johannesburg
City: Johannesburg
Hours: 24
Deposit: No
Owner: President Street Branch

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ATM Name: Fish Hoek
Street Address: 94 Main Road
Suburb: Fish Hoek
City: Fish Hoek
Hours: 24
Deposit: Yes
Owner: Fish Hoek Branch

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ATM Name: Fish Hoek
Street Address: 94 Main Road
Suburb: Fish Hoek
City: Fish Hoek
Hours: 24

Deposit: Yes
Owner: Fish Hoek Branch

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ATM Name: Fish River Sun
Street Address: Fish River Sun Hotel & Casino
Suburb: Fish River Mouth
City: Fish River
Hours: 24
Deposit: No
Owner: Port Alfred Branch

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ATM Name: Fish River Sun
Street Address: Main Coastal Road
Suburb: Fish River Sun
City: Fish River
Hours: 24
Deposit: No
Owner: Port Alfred Branch

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ATM Name: Flamingo Square
Street Address: Cnr Blauberg Rd & Study Streets
Suburb: Tableview
City: Cape Town
Hours: 24
Deposit: No
Owner: Table View Branch

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ATM Name: Flamwood
Street Address: Leon Lewis Place
Suburb: Flamwood
City: Klerksdorp
Hours: 24
Deposit: Yes
Owner: Klerksdorp Branch

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ATM Name: Flamwood
Street Address: Leon Lewis Place
Suburb: Flamwood
City: Klerksdorp

Hours: 24
Deposit: Yes
Owner: Klerksdorp Branch

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ATM Name: Fleurdal
Street Address: "Hyperama Centre, Vereeniging Drive"
Suburb: Fleurdal
City: Bloemfontein
Hours: 24
Deposit: Yes
Owner: Maitland St Branch Bloemfontein

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ATM Name: Flora Agency
Street Address: Shop L32 Flora Centre Ontdekkers Road
Suburb: Florida
City: Florida
Hours: 24
Deposit: Yes
Owner: Florida Branch

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ATM Name: Florida
Street Address: Goldman Street
Suburb: Florida
City: Florida
Hours: 24
Deposit: Yes
Owner: Florida Branch

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ATM Name: Florida
Street Address: Goldman Street
Suburb: Florida
City: Florida
Hours: 24
Deposit: Yes
Owner: Florida Branch

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ATM Name: Florida Road
Street Address: 217 Florida Road
Suburb: Berea

City: Durban
Hours: 24
Deposit: Yes
Owner: Florida Road Branch

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ATM Name: Florida Road
Street Address: 217 Florida Road
Suburb: Berea
City: Durban
Hours: 24
Deposit: Yes
Owner: Florida Road Branch

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ATM Name: Fochville
Street Address: 29 President Street
Suburb: Fochville
City: Fochville
Hours: 24
Deposit: Yes
Owner: Fochville Branch

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ATM Name: Foodworld Bishops
Street Address: Cnr John Ramsay & League Roads
Suburb: Cape Town
City: Cape Town
Hours: 24
Deposit: No
Owner: Eppindust Branch

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ATM Name: Foodworld Cravenby
Street Address: Connaught Road
Suburb: Parow
City: Parow
Hours: 24
Deposit: No
Owner: Parow Branch Centre

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ATM Name: Fordsburg
Street Address: 190 Main Road

Suburb: Fordsburg
City: Johannesburg
Hours: 24
Deposit: Yes
Owner: Fordsburg Branch

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ATM Name: Fordsburg
Street Address: 190 Main Road
Suburb: Fordsburg
City: Johannesburg
Hours: 24
Deposit: Yes
Owner: Fordsburg Branch

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ATM Name: Forlee Deli
Street Address: 203 Circular Drive
Suburb: Lorraine
City: Port Elizabeth
Hours: 24
Deposit: No
Owner: Main Street P/E Branch Centre

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ATM Name: Forlees Lorraine
Street Address: 40 Dijon Street Forlee Supermarket
Suburb: Port Elizabeth
City: Port Elizabeth
Hours: 24
Deposit: Yes
Owner: Kempston Road Branch

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ATM Name: Foro Spar
Street Address: 3602 Monareng Street Tlhabane
Suburb: Rustenburg
City: Rustenburg
Hours: 24
Deposit: No
Owner: Rustenburg Branch

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ATM Name: Fort Beaufort

Street Address: Cnr Campbell & Herretta Sts
Suburb: Fort Beaufort
City: Fort Beaufort
Hours: 24
Deposit: Yes
Owner: Fort Beaufort Branch

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ATM Name: Fort Beaufort
Street Address: Cnr Campbell & Herretta Sts
Suburb: Fort Beaufort
City: Fort Beaufort
Hours: 24
Deposit: Yes
Owner: Fort Beaufort Branch

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ATM Name: Fort Gale
Street Address: Sisson Street Fort Gale S/C
Suburb: Umtata
City: Umtata
Hours: 24
Deposit: No
Owner: Umtata Branch

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ATM Name: Fountains Friendly
Street Address: Cnr Russell & Harpur Street
Suburb: Benoni
City: Benoni
Hours: 24
Deposit: No
Owner: Benoni Branch Centre

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ATM Name: Fouriesburg
Street Address: Cnr Church/Brand St
Suburb: Fouriesburg
City: Fouriesburg
Hours: 24
Deposit: Yes
Owner: Fouriesburg Branch

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ATM Name: Fourways
Street Address: Kingfisher Drive
Suburb: Fourways
City: Sandton
Hours: 24
Deposit: No
Owner: "Randburg Branch Centre, JHB"

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ATM Name: Fourways Ent. Cont
Street Address: Cnr Witkoppen & William Nichol Drive
Suburb: Sandton
City: Sandton
Hours: 24
Deposit: No
Owner: "Fourways Mall Branch Centre, JHB"

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ATM Name: Fourways Mall
Street Address: Cnr Short Street & Witkoppen Road
Suburb: Fourways
City: Sandton
Hours: 24
Deposit: Yes
Owner: Fourways Mall Branch

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ATM Name: Fourways Mall
Street Address: Cnr Short Street & Witkoppen Road
Suburb: Fourways
City: Sandton
Hours: 24
Deposit: Yes
Owner: Fourways Mall Branch

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ATM Name: Fourways Mall BOB CAT
Street Address: "Shop G72, Fourways Mall Shopping Centre"
Suburb: Fourways
City: Sandton
Hours: 24
Deposit: No
Owner: Fourways Mall Branch Tel no (011) 4654317

ATM Name: Francistown
Street Address: "Plot 847, Blue Jckt"
Suburb: Francistown
City: Francistown
Hours: 24
Deposit: Yes
Owner: Francistown Branch

ATM Name: Frankfort
Street Address: Brand Street
Suburb: Frankfort
City: Frankfort
Hours: 24
Deposit: Yes
Owner: Frankfort Branch

ATM Name: Franschoek
Street Address: 22 Huguenot Road
Suburb: Franschoek
City: Franschoek
Hours: 24
Deposit: Yes
Owner: Paarl Branch

ATM Name: Free State Provincial
Street Address: Henry Street
Suburb: Bloemfontein
City: Bloemfontein
Hours: Business
Deposit: Yes
Owner: Bloemfontein Branch

ATM Name: Frere Hospital
Street Address: Connought Avenue
Suburb: Selborne
City: East London
Hours: 24
Deposit: Yes

Owner:

Southernwood East London

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