



Atriafinancial SA (Pty) Ltd

“KNOW YOUR CLIENT” (KYC) REQUIREMENTS

KYC is a business principle within the Financial Intelligence Centre Act, 2001 (FICA) that encourages qualifying companies and entities to establish and verify the identity of their clients before or during the time they do business

Details of the KYC information and documentation requirements are listed below, however please note that these are the minimum requirements and, in certain circumstances, additional information and/or documentation might be requested.

Please note that all documentation provided must be either:

- An original, or
- A copy of the original document certified by an independent Commissioner of Oaths and the document must be dated within 3 months

If you have any queries on any of these requirements or are unable to provide the requisite documents, please contact our support teams on documents@evest.com or supportsa@evest.com.

1. NATURAL PERSONS

Information required	Documentation required
Full Name Date of Birth Country of Citizenship / Nationality Gender	<ul style="list-style-type: none"> • For South African residents: Green bar-coded identity document or both sides of new identity card • For foreign residents: Valid passport
Current Residential (Physical) Address *	<ul style="list-style-type: none"> • Proof of Residence (POR) ** Recent documentary evidence of your residential address
SA Income Tax Registration Number	<ul style="list-style-type: none"> • CRS form https://submit.jotform.com/220194016094449
Contact Details	

* All address verification documents must:



Atriafinancial SA (Pty) Ltd

✓ Be valid	✓ Reflect your name	✓ Reflect your current physical street address	✓ Be a clear scanned copy, electronic copy or a clear photograph of the original document
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Where proof of residence is in the name of:

- ✓ Your spouse or partner, it must be accompanied by a marriage certificate, proof of marital contract or a co-habitation or joint address declaration from the named spouse or partner
- ✓ Your parent, it must be accompanied by a co-habitation declaration and a copy of his/her SA ID or valid passport

****Accepted POR Types:**

Document Type	Document issue date	Validity Period
Bank statement/ correspondence	Less than three months	<ul style="list-style-type: none"> • Only acceptable from a bank operating from, or incorporated in, a Financial Action Task Force (FATF) member country • Must indicate an existing product relationship with the institution, excluding marketing material
Utility bill	Less than three months	<ul style="list-style-type: none"> • Can include pre-paid and metering services
Expatriate declaration	Less than three months	<ul style="list-style-type: none"> • Letter on a company letterhead from the employer confirming employment, contract period (if not permanent) and address. Must be accompanied by a valid residency permit and/or work visa (template available, if required)
Insurance company contract or Letter	Less than one year	<ul style="list-style-type: none"> • Must be on the letterhead of the insurance company • Letter or contract must confirm the existence of a long-term or short-term insurance policy
Lease or rental agreement	Must be in date	<ul style="list-style-type: none"> • Must be signed by the client (tenant/lessee) and the landlord/lessor • If the lease has expired and the residential address is as per the lease, the terms must be reviewed to confirm that the lease allows for continued occupancy. Confirmation of occupancy must be obtained from the landlord/lessor
Levy certificate issued by a body corporate, home owners association or managing agent	Less than three months	<ul style="list-style-type: none"> • Applicable for properties in sectional title, cluster or share-block developments • Must be on the letterhead of the applicable body corporate, home owner's association or managing agent



Atriafinancial SA (Pty) Ltd

Mobile phone account or Telkom account	Less than three months	• Mobile phone accounts only from South African mobile phone companies (eg MTN, Vodaphone, etc)
Visitor's (employee) declaration	Less than six months	• Standard template must be used and completed in full as well as signed and dated by the person conducting the site visit

2. SOUTH AFRICAN LEGAL ENTITIES (excluding public companies on approved exchanges)

Information required	Documentation Required
Registered Name Registration Number	Certification of Incorporation (CM1) and Memorandum of Incorporation (CM2) and any other forms amending company information, as applicable (e.g. Certificate of change of name of company (CM9)) OR Registration Certificate (COR14.3) and Memorandum of Incorporation (COR15.3) and any other forms amending company information, as applicable (e.g. Amendment of memorandum of incorporation (COR15.2))
Registered Address	Notice of Registered Office & Postal Address (CM22) OR Registration Certificate (COR14.3) or Notice of Change Of Registered Address (COR21), if applicable
Trading/Operating Name (if different from registered name)	Independent documentary evidence reflecting the Business / Trading Name (e.g. letterhead, proof of address, business invoice)
Operating Address (if different from registered address)	Recent documentary evidence of the operating address (e.g. utility bill - for a complete list, see attached schedule)



Atriafinancial SA (Pty) Ltd

SA Income Tax & VAT Registration Numbers	CRS form
Contact Details	

NOTE: Documents issued by / lodged with CIPC/CIPRO must bear the stamp of the Registrar of Companies

In addition, the identity of the following parties that are "related to" the Company must be established and verified as follows:

- **SHAREHOLDERS HOLDING 25% OR MORE of voting rights at a general meeting of the company:**
 - ✓ Documentary evidence of shareholding

(e.g. share certificate, shareholders register, letter from company secretary / auditor confirming shareholding)
 - ✓ For South African residents:
Green, bar-coded identity document or both sides of new identity card
 - ✓ For foreign residents:
Valid passport
- The **PERSON WHO EXERCISES EXECUTIVE CONTROL** over the company (e.g. Managing Director or CEO):
 - ✓ For South African residents:
Green, bar-coded identity document or both sides of new identity card
 - ✓ For foreign residents:
Valid passport
- Each person **AUTHORISED TO ESTABLISH A RELATIONSHIP OR TRANSACT ON BEHALF OF THE COMPANY:**
 - ✓ Documentary evidence authorising the person to act on behalf of the company

(e.g. resolution, mandate or minutes)
 - ✓ For South African residents:
Green, bar-coded identity document



Atriafinancial SA (Pty) Ltd

- ✓ For foreign residents:
Valid passport