

FIC documents required for the initial identification and verification of a Club

Ukholo Property Consultants, as an Accountable Institution, is by law required to comply with legislative requirements such as outlined in the FIC Act 38 of 2001 and the **Financial Intelligence Centre Amendment Act of 2017**. This includes the mandatory process of **identifying and verifying all parties to a real estate transaction** and implementing the risk-based approach and client due diligence process at the commencement of the relationship.

For our business purposes, **a business relationship commences:**

- With a **Seller** on **mandate**
- with a **Buyer** on signing the **offer to purchase**
- with a **Lessor** on **mandate**
- with a **Lessee** on application for a property

Pursuant to the provisions of FICA, RetirementSA is **prohibited from servicing the mandate** (including but not limited to listing the property on the internet portals or arrange viewings with potential clients) **or process the application or submit the Offer to Purchase** until all the required verification documents have been obtained.

Sellers, Buyers, Lessors & Lessees

Ukholo Property Consultants only accept the following **original documentation** in good condition as required to make a **positive identification** and verification of the individual and to establish **physical residential address**.

- **South African Citizens** – Officially issued green barcode ID or new ID card
- **Foreign Nationals** – Valid passport and relevant valid visas [in particular residency, work or student visas]
- **Proof of physical residential address** – only the following documentation will be accepted and must be less than 3 months old:
 - Municipal account or municipal letter (excluding marketing material)
 - Bank stamped bank statement with full details of the account holder and his/ her physical address. A transactional record will not be accepted. Only acceptable from a bank operating from, or incorporated in, a Financial Action Task Force (FATF) member country
 - Mobile phone accounts only from South African mobile network providers (Vodacom, MTN, Cell C, Telkom)
 - Telkom account
 - Levy certificate issued by a body corporate, home owners association or managing agent
 - Valid lease / rental agreement (must be verified with agency or Lessor)
 - Expatriate declaration [this must be issued by the employer on a company letterhead and contain the following – confirmation of physical address and employment, employment commencement date and duration of employment contract if the person is not permanently employed as well as supporting documents comprising of a valid residency permit and, or as the case may be a valid work visa]

All documentation provided must:

- Reflect the client's **full names and surname**
- In the case of the ID or Passport, it must bear a **clear photograph** of the person
- Be valid
- Stipulate their **current physical or residential street address**, not a Box or Private Bag Number
- Be a clear photograph of the original document, or a clear scanned copy, or electronic copy received via e-mail.

Unincorporated Entities (e.g. Clubs, Churches)

- Copy of document confirming **list of all active members**
- **Resolution** signed by all members nominating authorised signatory or representative (a note to be made of bank details and possible tax implications for the nominated person)
- **Proof of address** (less than three months old)
- Copy of SARS document confirming **Income tax and VAT registration number** for the entity
- Copy of bank statement confirming **banking details of entities account** (less than three months old)
- For the **authorised signatory or representative and each member** require the following:
 - Copy of ID
 - Proof of address (less than three months old)

Please note: We cannot accept documentation for identification & verification via any apps (i.e. Facebook Messenger, Instagram, WhatsApp or SMS)

For more information, please contact us on +27 21 911 1043 or email office@nationlinkplatteklloof.com

