# KYC Checklist for Natural persons (South African Citizens / Residents)

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| **Information Required** | **Simplified** | **Standard** | **Enhanced** |
| Full Names | Identity document | Identity document | Original Identity Document or certified copy (not older than 3 months) |
| Date of Birth | Identity document | Identity document | Original Identity Document or certified copy (not older than 3 months) |
| Identity Number | Identity document | Identity document | Original Identity Document or certified copy (not older than 3 months) |
| Residential Address | A utility or other account bearing the name of the natural person and reflecting the physical address where a service is being rendered. | A utility or other account bearing the name of the natural person and reflecting the physical address where a service is being rendered. | A utility or other account bearing the name of the natural person and reflecting the physical address where a service is being rendered. |
|   |   | A recent lease/rental agreement; | A recent lease/rental agreement; |
|   |   | Mortgage statement from a bank; | Mortgage statement from a bank; |
|   |   | Municipal rates and taxes; | Municipal rates and taxes; |
|   |   | Telkom account; | Telkom account; |
|   |   | A Short-term insurance schedule reflecting the risk address. | A Short-term insurance schedule reflecting the risk address. |
|   |   | **If none of these documents are available:** |   |
|   |   | A staff member may complete a certification of physical address report. |   |
|   |   | The client can make a sworn affidavit regarding his/her physical address. |   |
|   |   | **Documentation MUST be less than 3 months' old.** | **Documentation MUST be less than 3 months' old.** |
| Income Tax Registration number  | Not required | Any official SARS document reflecting the natural persons’ name and income tax number. | Any official SARS document reflecting the natural persons’ name and income tax number. |
| Other information that may be obtained to "Know Your Client" better | Not required | N/A | Biometric information, place of birth, family circumstances, place of employment or business, business address, contact details (including social media), contacts with authorities or other accountable institutions.  |