

Requirements (as per KYC checklist)

Individual (National & Resident)

1. Two (2) valid (unexpired) government issued picture identification document, stated in order of preference:
 - i. Passport
 - ii. National identification
 - iii. Driver's license

2. Confirmation of current residential address document by way of:
 - i. Original utility bill in the client's name
 - ii. Original reference letter from a lawyer, certified accountant or regulated financial institution; stating the customer's permanent residential address (The relationship must be in existence for at least 2 years)
 - iii. Letter from the client's employer addressed to the Bank on the Company's letterhead, confirming the residential address
 - iv. Tenancy agreement in the client's name. Where the agreement is more than 3 months old from the date presented, a recent receipt evidencing monthly rental payment, must accompany the tenancy agreement. The receipt must not be more than 3 months old from the date presented.

For young adults residing with their parents a utility bill in the parent(s) name and a letter from the parents confirming that the applicant resides with them may be accepted or vice versa.

3. Where the client is employed, a letter from the client's employer addressed to the Bank on the Company's letterhead is required. At the very least, the job letter should include:
 - the client's job title/position
 - length of employment
 - wage or salary

4. Tax Identification Number (TIN) – where applicable

Individual (Non-Nationals/Non-Residents)

1. Two (2) valid (unexpired) government issued picture identification document, stated in order of preference:
 - i. Passport
 - ii. National identification
 - iii. Driver's license

2. Confirmation of current residential address document by way of:
 - i. Original utility bill in the client's name
 - ii. Banker's reference stating the customer's permanent residential address (The relationship must be in existence for at least 2 years)
 - iii. Original account statement from a financial institution in the customer's name
 - iv. Letter from the client's employer addressed to the Bank on the Company's letterhead confirming the residential address

3. Original reference letter from a lawyer, certified accountant or regulated financial institution. The relationship should be in existence for at least 2 years and letter should be issued on the company's letterhead.

4. Where the client is employed, a letter from the client's employer addressed to the Bank on the Company's letterhead is required. At a minimum, the job letter should include:
 - the client's job title/position
 - length of employment
 - wage or salary

5. Tax Identification Number (TIN) – where applicable