



South African Revenue Service

Dear Tax Practitioner

BANK ACCOUNT VERIFICATION

We are aware that a number of you may have experienced challenges in respect of taxpayers not receiving refunds and being requested to visit a SARS branch to obtain their refund.

During the early phases of the 2016 filing season SARS determined that there were a number of cases where criminal activity resulted in profiles being maliciously used and bank details being changed.

SARS has as a result, stopped refunds to accounts matching criteria similar to those cases where there is known criminal activity. SARS has had to take this step which requires bank accounts to be validated at a SARS branch. The unintended consequences of such a step has resulted in legitimate refunds being held back in certain instances.

Whilst it is understood that taxpayers have been inconvenienced with this process, SARS had to proceed accordingly in order to prevent possible fraud. SARS is working together with various financial institutions to determine if there are other ways to prevent this fraud and reduce the inconvenienced to taxpayers.

For more information please call the SARS Practitioner Contact Centre on 0860 12 12 19.

We do apologise for any inconvenience.

Sincerely



Mark Kingon

Group Executive: Relationship Management

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1. **Original identity** document/passport/driving licence of the taxpayer **AND certified** copy thereof.

2. **Original bank statement** or ATM / Internet generated statement or ABSA eStamped statement in the name of the taxpayer **not older than 3 months**. An original bank stamp is **NO** longer required on bank statements unless there is no statement date on the bank statement. **New account**: an **original letter not older than 1 month** on the bank letter-head with an **original bank stamp & reflect the date** the account was opened. **If account is older than one month**, a bank statement is required. The bank statement must not be used as proof of address.

3. **Proof of address**: must reflect the taxpayer's name (initials/first name(s) and surname) **and** physical address.
The table below provides a list of documentation that will be accepted by SARS as proof of address.

	GENERAL ACCOUNTS:	Validity Period:
1.1	Utility account i.e. rates and taxes, water, electricity/ Eskom / Municipal account	Less than 3 months old
1.2	Educational institution account of the student / Student fee account or a letter confirming physical address of the student by the institution	Less than 3 months old
1.3	Co-op statement (for farmers)	Less than 3 months old
1.4	Medical aid Statement / eToll account	Less than 3 months old
1.5	Mortgage statement from mortgage lender	Less than 6 months old
1.6	Telephone (Landline & Cell phone) account	Less than 3 months old
1.7	Valid SABC television licence documentation	Less than 1 year old
1.8	Major retail accounts statement: Edgars, Woolworths, Jet Stores, Game etc.	Less than 3 months old
2.	GOVERNMENT ISSUED DOCUMENT:	
2.1	Motor vehicle licence documentation	Less than 1 year old
2.2	Court order/ Traffic fine/ Subpoena	Less than 3 months old
2.3	Document relating to UIF/pension pay-outs Cover page from Master of the High Court/ Department of Justice	Less than 3 months old
3.	INSURANCE & INVESTMENT	
3.1	Life assurance document/ RAF certificate	Less than 1 year old
3.2	Short- term insurance / Funeral policy document	Less than 1 year old
3.3	Health insurance document/ Medical Aid Certificate	Less than 1 year old
3.5	Investment statement from share, portfolio/unit trust	Less than 1 year old
4.	LEASE / FRANCHISE AGREEMENT	Signed by lessor, lessee & witnesses. Current & Valid

Where **municipal accounts** are **NOT** issued: a letter from the **Ward councillor**, the letter must be from the municipality where the taxpayer resides in.

CRA01: If the taxpayer **stays in** a residence **owned** by a third party (**Proof** of residence is **in the name of someone else** and **not** the taxpayer) a CRA 01 form must be completed by the 3rd party. The CRA01 form must be signed by **that** third party.

A letter from the employer confirming the residential address is acceptable if the taxpayer **resides on an employer's property**, e.g. nurses quarters, police barracks, students' residence, etc.

Shared/Joint Account (spouse's account): Valid **Original identity document/** passport/driving licence **of both partners and certified copies** thereof. If the wife/husband **does not have** a bank account and chooses to use his/her spouse's banking details, the spouse's banking details must be accepted. In addition to the required documents, a **certified copy of the marriage certificate** is required.

Company: ***Registration documents**: Certificate of Incorporation, Constitution, CR10; CK1, CK2, COR14.1, COR14.3, COR15.1, COR15.2, COR39 *Proof of residential address of the Public officer **AND** *Proof of physical **business** address of the entity: *Resolution or letter to appoint a public officer signed by **all the directors** of the company.

Trust: *Proof of residential address of the person representing the Trust,*Proof of physical **business** address of the Trust, ***Trust Deed** together with* the **minutes** of a meeting specifying who is authorised to act on behalf of the Trust (appoint a main trustee) signed by all the trustees. ***Letter of authority** from the Master of the High Court.

Estate:***Death certificate**,*Letter of **appointment** as Executor,***id** copies of executor and deceased,*proof of residential **address** of Executor. Where more than one executor is appointed & one executor has been nominated by the co-executor/s to represent the taxpayer, Power of Attorney form completed and signed by the co-executor/s is acceptable.

VAT: Bank details can be in the name or trading name for the **individual** for Vat purposes, as long as the account holder name on the RAV01 is captured according to the bank proof. Invoices issued or written signed contracts or sales agreements or signed lease agreements or written approval confirming that the tender was awarded or signed financial statements. **NO** cash flow projections or business plans will be accepted.

Although we accept other non SARS designed POAs, where a SARS designed POA is used, it must be the **latest version** and **no previous** SARS versions will be accepted.