

REQUEST FOR PROPOSAL

FOR THE PROVISION OF A WEB BASED

FINANCING SOLUTION

TENDER NUMBER: T22/11/17

The Land and Agricultural
Development Bank of South Africa P O
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**Registered credit provider: Reg
number NCRCP18**

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1. INVITATION TO TENDER

Tender Number	T22/11/17
Title of this RFP	For the provision of a web based financing solution
Issue Date	08 November 2017
Compulsory Briefing Session	16 November 2017, 14:00 – 16:00
Briefing session venue	Land Bank Head Office, Dzundze Boardroom
RFP Closing Time & Date	29 November 2017, 11:00
Delivery Address	Land Bank Head Office
	Block D Eco Glades 2 Office Park
	Cnr Witch Hazel Avenue and Olievenhoutbosch Road
	420 Witch Hazel Avenue
	Eco Park Centurion
Originals to be submitted	1 Original proposal and separate financial (Pricing) proposal
Copies to be submitted	1 soft copy (USB)
Tender Validity Period	90 days from the closing date

2. OVERVIEW OF LAND BANK

Established in 1912 to promote agricultural and rural development, the Land Bank provides production, instalment sale finance, and medium-term or mortgage loans to emerging and commercial farmers. From time to time, the Bank also administers other government programmes, such as drought relief schemes and flood assistance. The Land Bank is wholly-owned by the South African government, and is in turn the sole shareholder of LBIC and LBLIC, which provide insurance products in the agricultural sector.

The Bank's objectives flow from the Land Bank Act, No. 15 of 2002, and are aligned with government policies and the country's socio-economic needs. The Bank is expected to play a pivotal role in advancing agriculture and rural development. Its broad mandate, as expressed in the Land Bank Act, covers 11 objectives:

- Equitable ownership of agricultural land, in particular increasing the ownership of agricultural land by historically disadvantaged persons
- Agrarian reform, land redistribution or development programmes aimed at historically disadvantaged persons
- Land access for agricultural purposes
- Agricultural entrepreneurship
- Removal of the legacy of racial and gender discrimination in agriculture
- Enhancing productivity, profitability, investment and innovation
- Growth of the agricultural sector and better use of land
- Environmental sustainability of land and related natural resources
- Rural development and job creation
- Commercial agriculture
- Food security

In early 2015 the National Treasury requested the Land Bank to conduct an organisational review, with the aim to help the Bank strengthen its balance sheet; enhance its sustainability; improve its profitability and operational efficiency; reduce costs; and lower the refinancing risks relating to its liability portfolio.

To this end, during 2015 the Bank undertook a detailed analysis of its operating performance and developed a new business strategy as well as operating and funding models, in consultation with various stakeholders. At the heart of this strategy is the Bank's desire to be strategically relevant and drive inclusivity in the agricultural sector. The Board approved the revised strategy for the Bank in August 2015, and provided a mandate to reconfigure the organisation for the long term. Subsequently, the organisational structure was revised, and both staff and branch numbers were reduced and/or realigned.

Land Bank is committed to contributing to socio-economic transformation in South Africa and will therefore contributing to the Preference System of all suppliers who are compliant to the Broad-Based Black Economic Empowerment Act no.53 of 2003 and the Preferential Procurement Policy Framework Act no.5 of 2011

3. SCOPE OF WORK

Introduction:

Agricultural Economics and Advisory is a newly formed department in the bank.

Currently the Landbank does not have a well-defined automated tool to enable and enhance the decision-making process as well as to mitigate risk. The ability to generate accurate information from farm level to, through monitoring not well defined and a cumbersome process. The current lack of management information hinders planning, decision making, and responsiveness.

The main aim of this new department is to become a centre of excellence and add value to the business. The drive will be to have a spatial view on primary agriculture in South Africa and have an automated end-to-end process. The aim is to enable and enhance the decision-making process as well as to mitigate risk. Improved efficiency and quality of the executions. Develop effective monitoring of farm activities and crop progress reports.

Scope of work:

A new strategy utilising the correct technology, high quality data, appropriate skills and a lean process that will add up to create value. Any weak link in this chain will lead to poor value delivery from Financial Solutions.

1. The first step will be to get the current excel spreadsheet coded.
2. The second step to be enhancements to log onto third party developments.
3. Third step to generate industry and specific reports as and when required/dashboards

The following being the main drivers:

- The need for a solution that is web based
- Proven record of accomplishment on the specific solution required.
- Provide high quality products. Develop and provide products that satisfy customers' demands and fulfil their expectations
- Back up and SLA times agreed on
- Turnkey solution.
- The tool has to adhere to the strictest international IS standards and all safety enhancements to be declared.
- The current bank form 90 is excel based with severe limitations.
- This spreadsheet to be coded into a programme
- Web application server hosted outside the intranet.
- Self-hosted and maintained servers on the premise.
- Remote access crucial.
- Provide increased access to information including direct access both internal (employees) and external (citizens), requirements.
- Provide timely access to decision support information. Provide timely access to strategic and operational decision support information
- Ability for multiple users to work on an account as per mandated levels
- Release pressure off internal processes. Increase service delivery mechanisms.
- Provide increasingly varied service delivery mechanisms.

- Ability to generate reports. Reporting functions crucial
- Transparency
- Visibility to end users.
- External stakeholders served from a webAPI hosted inside the intranet via the proxy server through a firewall.
- Centralised data warehouse/Info
- Ability to log onto various other systems being developed in the bank; the loan origination system and GIS system.
- Assure accurate and timely service delivery. Improve customer service and satisfaction through delivery of measurable timely and accurate service.

4. QUALIFYING CRITERIA

Phase 1: INITIAL SCREENING PROCESS

During this phase, bid responses will be reviewed for purposes of assessing compliance with the minimum requirements listed in section below. Failure to comply with any of the requirements listed below, may lead to disqualification of bids and no entity may be involved, whether directly or indirectly, in more than one Bid in response to this RFP. A failure to comply with this requirement may, within the sole discretion of the Land Bank, result in disqualification / bid invalidation of the relevant entity.

DESCRIPTION
- Proof of CSD Registration.
- Submit proof of certification with regards to information security

5. EVALUATION CRITERIA

Phase 2: TECHNICAL / FUNCTIONAL EVALUATION

In this phase the supplier will be expected to get a minimum of **70 points out of 100**, in order for them to move on to the next phase of evaluation.

Item	Description	Maximum Score
1	Proposal for above mentioned requirements to meet desired outcome;	20 (Points Scored x 4)
2	Provide an overview of the operating structure.	10 (Points Scored x 2)
3	Describe the resources your organisation has to deliver the required services and support to Land Bank in this regard, specifically about human resources and skills.	10 (Points Scored x 2)
4	List the key resources that will be involved in supplying these services with their project role and relevant qualifications, certifications, skills and experience. Provide a written report on the systems requirement for implementation	20 (Points Scored x 4)

5	Briefly describe your organisation's record of accomplishment and experience in delivery this type of service to financial institutions	20 (Points Scored x 4)
6	Provide information regarding the utilization of industry standards and guidelines, as they apply to your business and your proposal.	10 (Points Scored x 2)
7	Briefly describe how your organisation manages their client relationships – how many points of contact exists, how you manage interaction and reporting with regards to delivery issues, quality, SLA's etc.	10 (Points Scored x 2)
Total		100

<u>Points</u>	<u>Interpretation</u>
0	Non Responsive
1	Poor
2	Average
3	Good
4	Very good
5	Excellent

6. PREFERENCE AND FINANCIAL EVALUATION

Phase 3: PRICE AND B-BBEE

This phase is the final stage in the evaluation process and only successful bidders that have met the minimum requirements in the functionality phase will be considered. In this phase only price and B-BBEE will be considered. To qualify for B-BBEE points a valid B-BBEE certificate needs to be submitted with this bid.

Land bank will evaluate all tenders in terms of Preferential Procurement Policy Framework Act No 2000 of 2017 (PPPFA). The scoring methodology will apply. A copy of the PPPFA regulations can be downloaded from www.treasury.gov.za

The score for each tender will be calculated by summing the weighted preference and financial scores as follows:

$$S = 0,20SP + 0,80SF$$

Where:

S = overall score

SP = preference score

SF = financial score

The financial evaluation will be conducted using the following formula:

$$P_s = 80 \left(1 - \frac{P_t - P_{min}}{P_{min}} \right)$$

Where:

P_s = Points scored for price of tender under consideration;

P_t = Rand value of tender under consideration;

P_{min} = Rand value of lowest acceptable tender

BBBEE points will be allocated as follows:

BBBEE status level of contribution	Number of points
1	20
2	18
3	16
4	12
5	08
6	06
7	04
8	02
Non-compliant	00

7. COSTING

- Bidders must submit a detailed and signed Pricing Schedule.
- **All pricing shown must EXCLUDE VAT**, with the VAT components being as shown separately on all costed/priced items/services
- All pricing assumptions, excluded costs and estimated costs must be clearly documented;
- Land Bank will not entertain any price adjustments for it assumes that the pricing document as supplied is complete and covers all costs associated with these services.

8. TERMS OF CONTRACT

Before the tender will be awarded, the successful tenderer will be required to enter into

a service level agreement (SLA) with the Land Bank. The SLA will form the contractual basis for the delivery of the service as well as how performance will be measured and will include the General Conditions of Contract.

9. GENERAL MANDATORY CONDITIONS

Responses must be concise outlining a detailed cost structure. All tenderers responding to this request for Proposals must provide the following statutory compliance documentation in order to be considered.

- Completed Vendor Accreditation Form
- Proof of registration to the Central Supplier Database (CSD).
- Cancelled cheque and/or stamped letter from the Bank.
- All Supplier information and declaration of Interest forms must be properly completed, signed and stamped by a Commissioner of Oaths
- Any false declaration of information will result in the exclusion of the proposal from consideration.
- Bidders to submit a tax compliance status (TCS) pin issued by SARS along with a valid tax clearance certificate
- A BEE certificate from a SANAS accredited rating agency or Affidavit substantiating the bidders B-BBEE rating.
- Certified copy of Identity Documents of Shareholders/Directors.
- In the case of Consortium or Joint Venture, bidders are required to provide copies of signed agreements stipulating the work split.
- The Land Bank may invite bidders for an oral interview prior to the approval of a bid. Land Bank will not be liable for the costs incurred by the tenderer in connection with such interview;

10. SUBMISSION REQUIREMENTS

- Any service provider requiring clarification on any matter whatsoever, including questions relating to the specifications required of the service provider to perform this project or the tender and evaluation process must do so via e-mail and address such request to tenders@landbank.co.za , telephone number 012 686 0811 (Themendran Pillay) or 012 686 0837 (Charmaine Rangaka)
- Proposals may be deposited in or couriered to the tender box at the reception area of Land Bank Head Office, Block D, Eco Glades 2 Office Park, Corner of Witch Hazel Avenue and Olievenhoutbosch Road, Eco Park, Centurion on or before 29 November 2017 @ 11:00am

Name of Firm			
Contact Person			
Contact Number			
Physical Address			
E-mail Address			
Location			
Suggested Compilation Of Returned Document			
Vendor Accreditation Form	Annexure	A	
Declaration of Interest Form	Annexure	B	
Covenant of Integrity Declaration	Annexure	C	
Land Bank FICA requirements	Annexure	D	
Terms and Conditions	Annexure	E	
Service Provider Agreement	Annexure	F	
Bribery & Corruption Declaration	Annexure	G	
Valid BBBEE Certificate or Affidavit	Annexure	H	
Tax compliance status (TCS) pin issued by SARS along with a valid tax clearance certificate	Annexure	I	
Cancelled cheque and/or stamped letter from the bank confirming banking details	Annexure	J	
Financial Proposal	Annexure	K	
Qualifying Criteria			
National Treasury's CSD Proof of registration	Annexure	L	
Submit proof of certification with regards to information security	Annexure	M	
Technical Evaluation Documents			
Proposal	Annexure	N	
Overview of the operating structure	Annexure	O	
Resources your organisation has to deliver the required services and support to Land Bank in this regard, specifically about human resources and skills	Annexure	P	
Key resources that will be involved in supplying these services with their project role and relevant qualifications, certifications, skills and experience. Provide a written report on the systems requirement for implementation	Annexure	Q	
Organisation's record of accomplishment and experience in delivery this type of service to financial institutions	Annexure	R	
Information regarding the utilization of industry standards and guidelines, as they apply to your business and your proposal.	Annexure	S	
Client relationship management	Annexure	T	



ANNEXURE A

**Vendor information sheet**

SAP Registration number _____

1. Registration name of company _____

2. Company registration number _____

3. VAT number _____

4. Company details	Street address	Postal address
Building/complex _____	PO Box _____	
Street name _____	City _____	
Suburb _____	Code _____	
City _____	Suburb _____	
Code _____		
Telephone no _____	Contact person _____	
Fax no _____	Direct Tel _____	
E-mail _____	Direct Fax _____	

5. Payment terms _____

6. Payment must be made in (currency) _____

7. Bank detail Please attach banking details on an original letterhead signed by CEO/Director/s appearing on the letterhead.

Bank name _____	Branch _____
Type of account _____	(eg. Current account; Cheque account, Savings account, e.t.c)
Account number _____	Branch code _____

8. Contact person for Account queries	Name <u>Ms. Jeanette Raphalalani</u>
Cell no _____	Tel no <u>(+27 12) 686 0848</u>
E-mail <u>njraphala@landbank.co.za</u>	Fax no _____

9. How much is the company's annual turnover? : R _____

10. Share holding - (Please list Share holders with their % of share holding)

Title	Name	Identity number	Race	% share holding
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

11. Business indicator - mark with (X) in the bracket			
HDP - Historically Disadvantaged Persons ()	INT - International business ()		
EXB - Existing business ()	JVB - Joint venture business ()		

12. Additional

List the commodities / service that you currently supply to Land Bank

Currently providing _____	Can provide _____
_____	_____
_____	_____
_____	_____

I the undersigned, confirm that the information provided on this vendor information sheet is accurate and contains no misrepresentations or omissions, and is based on current information known to me. I also undertake to immediately inform the Land Bank of any changes to the above furnished information. The Land Bank is hereby allowed to verify any of the details provided.

Name _____

Signature _____

Designation _____

Date _____

FOR OFFICE USE ONLY (LAND BANK)

Procurement Department

Name & Signature _____

Date: _____

ANNEXURE B

DECLARATION OF INTEREST

1. Any legal person, including persons employed by the state¹, or persons having a kinship with persons employed by the state, including a blood relationship, may make an offer or offers in terms of this invitation to bid (includes a price quotation, advertised competitive bid, limited bid or proposal). In view of possible allegations of favouritism, should the resulting bid, or part thereof, be awarded to persons employed by the state, or to persons connected with or related to them, it is required that the bidder or his/her authorised representative declare his/her position in relation to the evaluating/adjudicating authority where-

- the bidder is employed by the state; and/or
- the legal person on whose behalf the bidding document is signed, has a relationship with persons/a person who are/is involved in the evaluation and or adjudication of the bid(s), or where it is known that such a relationship exists between the person or persons for or on whose behalf the declarant acts and persons who are involved with the evaluation and or adjudication of the bid.

2. **In order to give effect to the above, the following questionnaire must be completed and submitted with the bid.**

2.1 Full Name of bidder or his or her representative:

2.2 Identity number :

2.3 Position occupied in the Company (director, trustee, shareholder).....

2.4 Company Registration Number:.....

2.5 Tax Reference Number:.....

2.6 VAT Registration Number:

- 2.6.1 The names of all directors / trustees / shareholders / members, their individual identity numbers, tax reference numbers and, if applicable, employee / persal numbers must be indicated in paragraph 3 below.

¹"State" means –

- (a) Any national or provincial department, national or provincial public entity or constitutional institution within the meaning of the Public Finance Management Act, 1999 (Act No. 1 of 1999);
- (b) Any municipality or municipal entity;
- (c) Provincial legislature;
- (d) National Assembly or the national Council of provinces; or
- (e) Parliament.

²“Shareholder” means a person who owns shares in the company and is actively involved in the management of the enterprise or business and exercises control over the enterprise.

2.7 Are you or any person connected with the bidder **YES / NO**
presently employed by the state?

2.7.1 If so, furnish the following particulars:

Name of person / director / trustee / shareholder/ member:

.....

Name of state institution at which you or the person

connected to the bidder is employed :

.....

Position occupied in the state institution:

.....

Any other particulars:

.....

.....

.....

2.7.2 If you are presently employed by the state, did you obtain **YES / NO**
the appropriate authority to undertake remunerative
work outside employment in the public sector?

2.7.2.1 If yes, did you attached proof of such authority to the bid **YES / NO**
document?

(Note: Failure to submit proof of such authority, where

applicable, may result in the disqualification of the bid.

2.7.2.2 If no, furnish reasons for non-submission of such proof:

.....
.....
.....

2.8 Did you or your spouse, or any of the company's directors / trustees / shareholders / members or their spouses conduct business with the state in the previous twelve months? **YES / NO**

2.8.1 If so, furnish particulars:

.....
.....
.....

2.9 Do you, or any person connected with the bidder, have any relationship (family, friend, other) with a person employed by the state and who may be involved with the evaluation and or adjudication of this bid? **YES / NO**

2.9.1 If so, furnish particulars.

.....
.....
.....

2.10 Are you, or any person connected with the bidder, aware of any relationship (family, friend, other) between any other bidder and any person employed by the state who may be involved with the evaluation and or adjudication of this bid? **YES/NO**

YES/NO

.....

.....

.....

[illegible]

4 DECLARATION

I, THE UNDERSIGNED (NAME).....

CERTIFY THAT THE INFORMATION FURNISHED IN PARAGRAPHS 2 and 3 ABOVE IS CORRECT.

I ACCEPT THAT THE STATE MAY REJECT THE BID OR ACT AGAINST ME IN TERMS OF PARAGRAPH 23 OF THE GENERAL CONDITIONS OF CONTRACT

SHOULD THIS DECLARATION PROVE TO BE FALSE.

Signature_____

Date...

Position _____

Name of bidder__

ANNEXURE C

CONVENANT OF INTERGRITY

I, the undersigned,

(Full Names)

do hereby make oath and state as follows:

1. I am:

1.1. an adult male/female aged _____;

1.2. presently employed as/carrying on business as _____
situated at _____.

2. The facts stated herein are both true and correct and within my personal knowledge and belief unless otherwise stated.

3. I hereby confirm that:

3.1. I am duly authorised to depose to this affidavit;

3.2. neither myself nor anyone acting on behalf of the tenderer is, or will be, engaged in any Prohibited Practice as defined in 4 below in connection in respect of any tendering process or in the provision of services and/or goods;

3.3. I will immediately inform Land bank of any instance of any such Prohibited Practice which comes to my attention and/or the attention of the tenderer and/or its employees or agents concerning the following;

3.3.1. if any of the tenderer's directors, employees or agents has been convicted in any court for any offence involving a Prohibited Practice in connection with any tendering process and/or the provision of goods or services during the 5 (five) years immediately preceding the date of this affidavit; and/or

3.3.2. if any of the tenderer's directors, employees or agents is dismissed or resigns from the tenderer's employment on grounds of being implicated in any Prohibited Practice.



- 3.4. I will provide Land Bank with full details of such conviction, dismissal or resignation and the measures taken to ensure that neither the tenderer nor any of its directors, employees or agents commits any Prohibited Practice in future.
- 3.5. In the event that the tenderer is awarded any business by land bank, the tenderer grants Land bank or its employees and/or agents the right of inspection of its records. The tenderer shall preserve such records in accordance with applicable law but in any case for at least 3 (three) years after conclusion of each transaction contemplated under the Request for Tender.
4. I acknowledge that for all purposes under this affidavit, the following terms and/or expressions below shall bear the meanings set out hereunder:
- 4.1. "Corrupt Practice" means the offering, giving or promising of any improper advantage to influence the action of a Public Official, or the threatening of injury to his person, employment, property, rights or reputation, in connection with any procurement process or in the execution of any contract in order that any person may obtain or retain business improperly or obtain any other improper advantage in the conduct of business;
- 4.2. "Fraudulent Practice" means a dishonest statement or act of concealment which is intended to, or tends to, improperly influence the procurement process or the execution of a contract to the detriment or potential detriment of land bank or is designed to establish tender prices at non-competitive levels and/or to deprive land bank of the benefits of fair and open competition, and includes collusive practices (whether before or after tender submission) among tenderers or between a tenderer and a consultant or any employees or agents of Land bank;
- 4.3. "Public Official" means any person holding a legislative, administrative, managerial, political or judicial post in any country, or exercising any public function in any country or a director or employee of a public authority or of a legal person controlled by a public authority of any country, or a director or official of a public international organisation; and
- 4.4. "Prohibited Practice" means an act that is either a Corrupt Practice or a Fraudulent Practice.

DEPONENT

Thus done and signed at _____ on this the _____ day of _____,

the Deponent having acknowledged that:

1. he/she knows and understands the contents of this declaration;



2. he/she has no objection to taking the prescribed oath; and
3. he/she considers the prescribed oath to be binding on his/her conscience.

Commissioner of Oaths Stamp	<hr/> <p>COMMISSIONER OF OATHS</p> <hr/> <p>FULL NAMES</p> <hr/> <p>CAPACITY</p> <hr/> <p>BUSINESS ADDRESS</p>
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ANNEXURE D

FICA REQUIREMENTS

Land Bank, in its capacity as an accountable institution, has a duty to verify the identity of all its clients in compliance with the Financial Intelligence Centre Act No 38 of 2001(FICA).

Know Your Customer (KYC) documents are required for each client transaction. The requirements for each entity type are listed below.

Individuals

- Green, bar-coded Identity document (**also used for PEPs/Sanctioned screening purposes**) if not available valid reason why identity document could not be provided together with a valid Passport or valid driver's licence
- Valid Passport (for foreign nationals)
- Proof of physical residential address
- Authority to act (if applicable) : power of attorney / letter of appointment from the court and Identity document, physical residential address and contact details of persons authorised to act
- Birth certificate (for minors under 18 years) and proof of authority (where minor is assisted by legal guardian)

Unlisted Companies

South African

- Certificate of Incorporation (CM1 or CoR 15.1/CoR 14.1)
- Certified copy of Change of Name, if applicable (CM9 or CoR 9.1 or 2)
- Notice of Registered Office and Postal Address (CM22 or CoR 21)
- Current list of Directors (CM29 or CoR 39) (**also used for PEPs/Sanctioned screening purposes**)
- Authority to act : Directors' Resolution and/or Delegation of Authority
- In respect of the Principal Executive Officer , each Director, each Authorised person, and each shareholder holding more than 25% of the voting rights of the company:
 - Certified copy of the Identity document
 - residential address and contact details
- Proof of physical business address and trading/operating name

Foreign

- Official Document of Incorporation (or CoR 17.1)
- Registration Certificate (CoR 17.3)
- If trading in RSA, documents for RSA unlisted companies
- Authority to act : Directors' Resolution
- Identity document/Passport, details of physical residential address and contact details of related parties and persons authorised to act(**also used for PEPs/Sanctioned screening purposes**)
- Proof of physical business address and trading/operating name

Listed Companies

- Registration Certificate (Registrar of Companies or equivalent regulator- foreign companies)
- Documentary evidence of listing (printout from the official website of the stock exchange on which the entity is listed is required)
- Authority to act : Directors' resolution
- Identity document proof of residence and contact details of persons authorised to act(**also used for PEPs/Sanctioned screening purposes**)

Close corporations (CC)

- Founding Statement and Certificate of Incorporation (CK1)
- Amended Founding Statement (CK2), (If applicable)
- Authority to act : Members' Resolution
- Identity document, physical residential address and contact details of each member, persons authorised to act and of the Person Exercising Executive control over the CC. (**also used for PEPs/Sanctioned screening purposes**)
- Proof of physical business address and trade name

Conversion of Close Corporation (If a Close Corporation converts to another entity type, the following forms are applicable)

- Form CoR 18.1 – Application to convert a Close Corporation
- Form CoR 18.3 – Registration Certificate

Trusts

- Trust Deed or other Founding Document
- A Foreign Trust: an official document reflecting appointment of Trustees issued by an authority in the country where the Trust is created
- Authority to act : Letter of Authority from the Master of the High Court and Trustees' Resolution
- Identity document, physical residential address and contact details of each trustee, each beneficiary, the founder and the persons authorised to act(**also used for PEPs/Sanctioned screening purposes**)
- Proof of registered address of Master of High Court (stamp on letter of authority)

Partnerships

- Partnership Agreement
- Authority to act: Partners' Resolution
- Identity document, physical residential address and contact details of all the partners and persons authorised to act and of the Person Exercising Executive control of the partnership(**also used for PEPs/Sanctioned screening purposes**)

Professional partnerships

- (Certain Partnerships consisting of more than (20) partners which are incorporated in terms of Section 30(2) of Company's Act 61 of 1963 which are recognized in terms of the relevant Government Gazettes examples are: Attorneys, Notaries and Conveyancers, Public Accountants

and Auditors, Medical Practitioners, Pharmacists, Professional Engineers, Quantity Surveyors, Stockbrokers and Architect)

- Registration certificate (provide proof of registration of the partnership by a regulatory body)
- Partners Resolution (Authority to act)
- Identity document residential and contact details for Persons Authorised to Act and of the Person Exercising Executive control of the partnership (**also used for PEPs/Sanctioned screening purposes**)
- Proof of physical business address

PEPS

Politically exposed person or PEP is the term used for an individual who is or has in the past been entrusted with prominent public functions in a particular country. The principles issued by the Wolfsberg Group of leading international financial institutions give an indication of best banking practice guidance on these issues. These principles are applicable to both domestic and international PEPs.

The following examples serve as aids in defining PEPs:

- Heads of State, Heads of Government and cabinet ministers;
- influential functionaries in nationalised industries and government administration;
- senior judges;
- senior political party functionaries;
- senior and/or influential officials, functionaries and military leaders and people with similar functions in international or supranational organisations;
- members of ruling or royal families;
- senior and/or influential representatives of religious organisations (if these functions are connected to political, judicial, military or administrative responsibilities).

According to the Wolfsberg principles, families and closely associated persons of PEPs should also be given special attention by a bank. The term "families" includes close family members such as spouses, children, parents and siblings and may also include other blood relatives and relatives by marriage. The category of "closely associated persons" includes close business colleagues and personal advisers/consultants to the PEP as well as persons, who obviously benefit significantly from being close to such a person.

A bank should conduct proper due diligence on both a PEP and the persons acting on his or her behalf. Similarly, KYC principles should be applied without exception to PEPs, families of PEPs and closely associated persons to the PEP.

Proof of physical residential/business address

Any one of the following documents reflecting the physical/business address is acceptable

- Utility bill (must be less than 3 months old, unless otherwise specified)
- Current lease or rental agreement
- Bank statement
- Municipal rates and taxes invoice
- Valid television licence
- Mortgage statement
- Telkom account
- Valid motor vehicle licence
- Insurance policy



- Tax return (less than 1 year old)
- Letter from bank manager, medical practitioner, accountant, or attorney, on a formal letterhead, stating that they know the client for three years and confirming physical address
- Letter on letterhead, signed by board of trustees, directors' etc. confirming physical business address
- Correspondence from a body corporate or shareblock association
- Payslip or salary advice

All address verification documents must be valid and reflect the name and the current physical address of the client (legal property descriptions are also acceptable - e.g. erf/stand numbers).

Spouse/partner

Any of above documents for spouse, together with marriage certificate or if not available;

- Affidavit from person co-habiting with client, providing:

Name, identity number and physical residential address of client and co-habitant

Relationship between client and co-habitant

Confirmation that residential address is shared

Parent:

- Any of above documents for parent

- Must be accompanied by the child's birth certificate (for a minor)

If above documentation not available:

Visit to physical address by a Land Bank employee, or

Affidavit from client (as a last resort), providing:

- Name, identity number and physical residential address

- Confirmation that client resides at physical residential address

Trade name (if this is not reflected on the proof of physical business address)

Any one of the following documents reflecting the Trade Name is acceptable

- An Original Company Letterhead
- Utility bill (less than three months old)
- Bank statement or financial statement from another financial institution (less than three months old)
- Valid lease or rental agreement (signed by all relevant parties)
- Municipal rates and taxes invoice (less than three months old)
- Mortgage statement from another financial institution (less than six months old)
- Telephone account i.e. a land-line or cell phone (less than three months old)
- An official tax return (less than one year old)
- An official tax assessment or official correspondence from the local revenue services (less than three months old)
- Valid television licence document
- A recent short-term insurance policy or a renewal letter (less than one year old)

Definitions

Principal Executive Officer

Refers to the principal executive officer such as the CEO, CFO, COO, MD, FD or any person who exercises executive control.

Authorised Persons

These are individuals who are authorised to act on behalf of the Company/Legal Entity and who are authorised to establish a relationship with Land Bank on behalf of the company/legal entity.

Authority of Individuals purporting to act on behalf of the Company/Legal Entity:

- Duly executed Board Resolution authorising the opening of an account/establishment of the business relationship/conclusion of the transaction and conferring authority on those who will establish the business relationship/conclude the single transaction; OR
- Certified extract of the minutes proving authority; OR
- Original letter signed by the company secretary on the official company letterhead

If a 3rd party is acting on behalf of the Client(Individual) the following is required:

- Proof of authority (i.e.) power of attorney, mandate, resolution, court order,
- Letters of appointment by the Master of the High Court
- Individual FICA above, for the person who is acting on behalf of the Client (together with all the FICA documentation of the Client)

Certified or Verified

We are required to hold originally certified/verified copies of the following documentation on record. Strictly, only clear, legible copies of identity and other documents will be accepted.

Please provide the original or certified copies of the following documentation for each shareholder holding 25% or more of voting rights at a general meeting of the company:

- South African (Pty) Company – Certificate of Incorporation and Notice of Registered Office and Postal Address, and a letterhead of the company;
- Listed Company – Latest Annual Report;
- Foreign Private Company: the official document reflecting the incorporation of the foreign company issued by the relevant registrar of companies or similar authority of the country of incorporation of the foreign company, reflecting the company's incorporation and bearing its name and number of incorporation and the address where it is situated for purposes of its incorporation, together with a letterhead of the company;
- Close Corporation – Founding Statement and Certificate of Incorporation and Amending Founding together with a letterhead of the close corporation.