

## Form 1 - Client identification and verification of natural person

*(Form 1 also used on all persons who act on behalf of another natural person/legal entity together with the client's identification on form 1, 2, 3 or 4)*

<b>1. Full names (as per ID document used)</b>		<b>Surname</b>		<b>ID, passport, work permit or visa no</b>	
Buyisiwe		Xwayi		840890459089	
<i>(Document used must be inspected by us, and a copy will be required from you) (issued by government source)*</i>					
<b>2. Address</b>		73 Brett la Roche			
<b>Contact number/s</b>		073 882 2241			
<b>E-mail</b>		buyixwayi@gmail.com		<b>Are you a SA citizen / permanent resident?</b>	
				y	
<i>(A document less than 3 months old proving this main place of residence will be required from you)**</i>					
<b>3. Type of service:</b>		Other:			
<b>Sell/ Let because:</b>					
<b>Buy/ Rent to use as:</b>		Residential Rental			
<i>(Delete the inapplicable words)***</i>					
<b>4. Where to will payments due be made? ***</b>		Agency <input checked="" type="checkbox"/>	Attorney <input type="checkbox"/>	Seller <input type="checkbox"/>	Landlord <input type="checkbox"/>
<b>How will any payments due be financed?****</b>		SA Bank <input checked="" type="checkbox"/>	International transfer <input type="checkbox"/>	SA Bond <input type="checkbox"/>	STS /or Attorney <input type="checkbox"/>
		Cash <input type="checkbox"/>			
Will any of the payments above involve a payment of R50 000 or more in cash (i.e., paper money, coins, bitcoins or traveller's cheques)?					
<i>(Circle all the applicable words)*** (You may pick more than one method/combination of finance)****</i>					
<b>5. Do you occupy, or have you in the past 12 months occupied, any of the following positions in any country other than SA?</b>					
Head of state	Member of the royal family	Cabinet member	Snr member of a political party	Senior judicial officer	
Snr executive of a state-owned entity	High rank in the military	Other:			
<i>(If "YES" Mark if applicable or write in under "Other")</i>					
<b>6. Do you now occupy, or have you in the past 12 months occupied, any of the following positions in South Africa?</b>					Yes/ No
					(No)
President or deputy president of South Africa	Premier of a province	Cabinet minister or deputy minister	MEC of a province		
Mayor of a municipality	Leader of any political party	Member of a royal family	Senior traditional leader	Judge	
Head, accounting officer or CFO of a national or provincial department	Manager or Chief Finance Officer (CFO) of a municipality				
Chairperson, CEO, accounting authority, CFO or chief investment officer of a public entity	Other:				
Ambassador, high commissioner or other senior representative of a foreign country based in SA					
Chairperson of board of directors, chairperson of audit committee, executive officer or CFO of a company doing business with the government, and if so, in what capacity?					
<i>(Mark if applicable or write in under "Other")</i>					
<b>7. Are you a family member or a close associate of one of the categories of people mentioned in questions 5 &amp; 6 above?</b>					
<b>Names &amp; Surname:</b>					
<b>Relationship:</b>		<b>Position:</b>			
<i>(If "YES" Please complete the above)</i>					
<b>If you responded "yes" to any of the previous 3 questions, please indicate your source of wealth?</b>					

\* If you are unable to produce an official identity document. The acceptable reason for being unable to produce an official identity document should be noted and dated below by employee OBO our estate agency. (photo should be taken and printed by employee with birthdate, names, surname, ID no of client and the date of photo written on the printed page)

\*\* If your proof of residential address is sent in electronic format. We need to see the original email/WhatsApp as it appeared in your inbox/phone, and the attachment, (if any). That email/WhatsApp and the attachment must be forwarded to us so that we can print a copy.

Consent to process (use) personal information in terms of The Protection Of Personal Information Act (POPIA), on condition that my personal information shall be used and processed in accordance with the Protection of Personal Information Act.

SIGNED AND DATED ON 21/01/2025 Date Lizzel van Tonder Name in print and signature Buyisiwe Xwayi Signature

Full name and surname Employee of our PPB Date Signature

**FOR OFFICE (PP) USE ONLY**

Transaction name <i>B Xwayi</i>		Transaction date <i>21/1/25</i>	Transaction amount	Transaction type (Lease/Sale)	Transaction no
Property Practitioner involved <i>LV Tancer</i>	Date submitted <i>21/1/25</i>	FIC Compliance Officer		Principal	

**Notes / List Of Outstanding Requirements:**

---



---



---

**RISK RATING & ASSESSMENT of the Natural Person**

Client Type & proposed rating	Rate	Products / Services proposed rating	Rate	Geographical & proposed rating	Rate
Provided Proof of ID	0	Bond only	1	Provided Proof of Address	0
Natural person	1	Bond & Deposit (SA Bank)	1	From same/similar area	1
Simple legal entity	2	Bond & Proceeds of STS	1	From another province	2/3
Complex legal entity	3	Third-party payments	2/3	From low-risk country	2
Answered "yes" to Q 5-7	3	Cash EFT	2	From high-risk country	3
Negatively in media	3	Cash (R25 000 or more)-report	3	Weak regulatory oversight	3
Wasn't eager to give info	2	Cross border flow of money	3		
Setting up a trust / shell co	3	"Unusual" payments	2/3		
Transactional pattern	1-3				
<b>Total rating</b>	<b>1</b>	<b>Total rating</b>	<b>2</b>	<b>Total rating</b>	<b>1</b>

Delivery channels & p/ rating	Rate	Other factors & proposed rating	Rate	Total rating of the Natural person	Rate
Direct (easy) relationship	0	"Normal transaction" for PPB	0	Client Type	1
3 <sup>rd</sup> (unrelated) party involved	2	"Unusual transaction" for PPB	2/3	Products & Services	2
Face to face communication	0	ML possibility	2	Geographical area	1
Non -Face to face communication (with reason)	1	Sanctions	3	Delivery channels	0
Non -Face to face (without reason)	3	Client unemployed	2	Other factors	0
		No clear source of wealth	2	Low rate	0-9
		Involved with tenders	3	Medium rate	10-19
		Uncertain Strategy of entity	3	High rate	20-
<b>Total rating</b>	<b>0</b>	<b>Total rating</b>	<b>0</b>	<b>Total rating</b>	<b>4</b>
				<b>Low</b>	Med High

**RISK MONITORING, MITIGATION & MANAGEMENT**

Controls in proportion of risk	Action (Never tip client of)	
Low rate (0 - 9)	Simple due diligence is enough.	File & Keep 5 years (if changes happen, do again)
Medium rate (10 - 19)	Additional due diligence & open mind	File, keep monitoring & Keep 5 years
High rate (20 and more)	Enhanced due diligence & monitoring	Discuss with FIC Compliance officer in office
If necessary do enhanced due diligence & monitoring, except if it will alert the client – Then it is better to report immediately to the FIC		

**REPORTING** (On goAML only by FIC Compliance Officer with her/his credentials)

Type	Action (Never tip client of)	Timeframe	NOTES
STR – Suspicious or unusual Transaction Report	Report & continue with transaction	Within 15 days	
CTR – Cash Threshold Report	Report & continue with transaction	Within 2 days	
TPR – Terrorist Property Report.	Report & continue NOT with transaction	Within 5 days	

You are not saying someone is a criminal – Reporting just something in the situation or transaction feels unusual.