

## Client Identification (ID) Requirements

### Three Client ID Combination Options

	List A (Photo ID)	List B	List C	List D
<b>Option 1</b>	2 Pieces			
<b>Option 2</b>	1 Piece		1 Piece	
<b>Option 3</b>		1 Piece	1 Piece	

**\*\*\*Health insurance cards (ON, MB, PEI and NS) can not be used as Identification\*\*\***

### Minimum Client ID Requirements

- ID must be original (for Face-to-Face and ILA client ID validation).
- ID must be valid (not expired) at the time of validation by Bank staff and the ILA.
- ID must be legible and not substantially damaged.

### List A - (Photo ID - Government Issued)

- Canadian Driver's license including home address as permitted to be used for identification purposes under provincial law\*
- United States (State) Driver's License – Subject Property owner occupancy must be validated Passport (Canadian)
- Passport (US, UK, EU) – Subject Property owner occupancy must be validated
- Canadian Citizenship (Photo ID Card) - Typically issued before February 2012.
- Provincially issued identification (Photo ID Card)
- Canadian Permanent Resident Card (Photo ID Card)
- Certificate of Indian status (Indian and Northern Affairs Canada Photo ID Card)
- Canadian firearms license (Photo ID Card)
- Nexus photo card (Photo ID Card)
- BC Services Card (Photo ID)
- BC Driver's License and Services Card (Photo ID Card)
- Quebec Health Card (Photo ID Card) \*\*

### List B - (Validates Date of Birth)

- Canadian Birth Certificate
- Certificate of Canadian Citizenship (Not Photo ID - must contain Date of Birth) Canadian
- Firearms Certificate (Not Photo ID - must contain Date of Birth)
- Alberta Health Card
- Saskatchewan Health Card
- New Brunswick Health Card
- Newfoundland & Labrador Health Card
- BC Care Card (Health Card)
- BC Services Card (Not Photo ID) - Issued to Adults 75 or older.

**The use of provincial health insurance cards in ON, MB, PEI and NS is prohibited.**

**\*Quebec Driver's License:** The person may offer their driver's license as identification, but a Bank employee cannot ask for it.

**\*\*Quebec Health Card:** The person may offer their health insurance card as identification, but a Bank employee cannot ask for it.

## List C - (Validates Bank Account or Credit Card Ownership)

- Bank, client or member card issued by a member of the Canadian Payments Association (provide a copy of the front of the card only).
- Credit card, issued by a member of the Canadian Payments Association (provide a copy of the front of the card only).

## List D - (Must be collected with List A (Photo ID - Government Issued))

- Certificate of Naturalization (paper document or laminated card, not commemorative issue - not Photo ID)
- Veterans Affairs Canada Health ID Card
- National Defence Record of Service ID Card
- Provincial Hunting or Fishing License (Outdoors Card)
- Canadian National Institute for the Blind ID Card
- Certificate of Retention of Canadian Citizenship
- Foreign Birth Certificate
- Immigration Identification Card (Not Photo ID)
- Canadian Registration of Birth
- HomeEquity Bank Declaration from Guarantor Form (Copy must be on file)
- Métis Card

## Power of Attorney ("POA") ID Requirements

If a POA is acting on behalf of a borrower applicant the POA must provide:

- One **(1)** piece of their own from the **List A (Photo ID - Government Issued)** list.
- Two **(2)** pieces of ID for the borrower applicant that meet the Bank's ID requirements.
- A copy of the Power of Attorney document.