

## Client Identification (ID) Requirements

### Two Client ID Combination Options

	List A (Photo ID)	List B (Date of Birth)	List C (Address)	List D (Financial Account)
Option 1	2 Pieces			
Option 2	1 Piece	1 Piece		
***Health cards from ON, MB, PEI and NS cannot 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 (unaltered, not counterfeit) and current (not expired) at the time of validation by Bank staff and the lawyer providing Independent Legal Advice (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<sup>1</sup>
- ☐ 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
- ☐ 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)<sup>2</sup>

### List B (Validates Date of Birth)

- ☐ Canadian birth certificate
- ☐ Canadian Citizenship (Photo ID Card) – Typically issued before February 2012
- ☐ Citizenship Certificate
- ☐ Alberta Health Card
- ☐ BC Services Card (Non -Photo ID)
- ☐ Saskatchewan Health Card
- ☐ New Brunswick Health Card
- ☐ Newfoundland and Labrador Health Card

<sup>1</sup>Quebec Driver's License: The person may offer their driver's license as identification, but a Bank employee cannot ask for it.

<sup>2</sup>Quebec Health Card: The person may offer their health insurance card as identification, but a Bank employee cannot ask for it.

## List C (Validates Address)

- ☐ Canada Pension Plan (CPP) statement
- ☐ Property Tax Statement
- ☐ Utility Bill
- ☐ Insurance documents (home, auto or life)

## List D (Validates Financial Account)

- ☐ Credit Card Statement
- ☐ Bank Account Statement
- ☐ Loan/Mortgage statement<sup>3</sup>

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

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

- ☐ Two (2) pieces of their own ID that meet the Bank's ID requirements
- ☐ Two (2) pieces of ID for the borrower applicant that meet the Bank's ID requirements
- ☐ A copy of the Power of Attorney document
- ☐ POA questionnaire

## Additional Requirements

- ☐ Statements from List C and/or D must be current – they should have been issued within 6 months of the time received.
- ☐ Statements from List C and/or D can only be used for one (1) borrower at a time.
- ☐ Expired Photo IDs are not permitted to satisfy FINTRAC Identity Verification requirements, however they may provide additional verification to prevent potential fraudulent applications.
- ☐ Health Cards from Ontario, Manitoba, Prince Edward Island and Nova Scotia cannot be used for identification purposes, even if offered by the client.

<sup>3</sup> Statements must be issued by reliable sources, such as, federally, or provincially regulated lenders. Statements from private lenders are not accepted.