

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 law¹
- 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)²

List B (Validates Date of Birth)

- Canadian Birth Certificate
- Canadian Citizenship Card – Typically issued before February 2012
- Canadian Citizenship Certificate
- Alberta Health Card
- BC Services Card (Non-Photo ID)
- Quebec Health Card (Non-Photo ID)²
- Saskatchewan Health Card
- New Brunswick Health Card
- Newfoundland and Labrador Health Card

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

² 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 Statement³

Power of Attorney (“POA”) ID 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 and Considerations

- 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.
- Statements from List D must include unredacted account numbers.
- 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.

³ Statements must be issued by reliable sources, such as federally or provincially regulated lenders. Statements from private lenders are not accepted. Statements must include unredacted account numbers.