

## Schedule A

### Client Identification (ID) Requirements

#### Minimum Client ID Requirements

Client ID must satisfy the following minimum requirements:

- All 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.

#### Client ID Combination Options (List A and List B)

	List A Client ID	List B Client ID
Option 1	2 Pieces	None
Option 2	1 Piece	1 Piece

If the names on the pieces of ID are not the same, collect supporting documentation that confirms the name change by providing one of the following:

- Marriage certificate.
- Legal name-change certificate.
- Divorce certificate (that includes both married name and maiden/previous name).
- Other Supporting documentation validating the applicant is one and the same person

#### List A

- 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
- Provincially issued identification card
- Insurance Corporation of British Columbia (ICBC)
- Passport (Canadian)
- Passport (US, UK, EU)-Subject Property owner occupancy must be validated
- Canadian Birth Certificate
- Certificate of Canadian Citizenship or Certificate of Naturalization (paper document or laminated card, not a commemorative issue)
- Canadian permanent resident card or citizenship and immigration form
- Certificate of Indian status
- Provincial health insurance card as permitted to be used for identification purposes under provincial law<sup>2</sup>
- Canadian Firearms certificate/license
- Nexus 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> **Health insurance cards:**

- In **Ontario, Manitoba, Prince Edward Island and Nova Scotia:** Legislative restrictions prohibit the Bank from collecting or recording government health insurance card numbers.
- In **Quebec,** the person may volunteer a health insurance card as identification, but a Bank

employee cannot ask for it.

### **List B**

- Bank, client card or member card issued by a member of the Canadian Payments Association embossed with the person's name and bearing their signature
- Credit card, issued by a member of the Canadian Payments Association, embossed with the person's name and bearing their signature
- Social Insurance Card
- Old Age Security Card
- Veterans Affairs Canada Health Identification Card
- National Defence Record of Service Identification Card
- Canadian National Institute for the Blind Card
- Provincial hunting or fishing license (Outdoors card)
- Certificate of Registration of Birth Abroad
- Certificate of Retention of Canadian Citizenship
- Foreign Birth Certificate
- Declaration from a Guarantor (Copy attached)<sup>3</sup>

<sup>3</sup> If using a **Declaration from a Guarantor** as a List B piece of ID, the other piece of ID must be from **List A**.

Bank staff must validate that the **Declaration from Guarantor** document received by the Bank is authentic by contacting the Guarantor to validate its authenticity.

### **Power of Attorney ("POA")**

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

- Provide two (2) pieces of ID for the borrower/applicant that meet the Bank's ID requirements.
- Provide one (1) piece of their own from **List A (photo ID with signature)**.
- Provide a copy of the Power of Attorney document.