

**Acceptable Identification List** — pursuant to *FINTRAC Guideline: Methods to identify individuals and confirm the existence of entities and the Proceeds of Crime (Money Laundering) and Terrorist Financing Act and regulations*

**FNBC WILL USE ONE METHOD OF THE FOLLOWING THREE METHODS TO ASCERTAIN AND VERIFY YOUR IDENTIFICATION FOR THE PURPOSES OF OPENING AN ACCOUNT, OR, AS A NON-CUSTOMER, CASHING A FEDERAL GOVERNMENT CHEQUE OR OTHER PAYMENT INSTRUMENT:**

**i. Government Issued Photo Identification Method**

FNBC may ascertain the identity of the customer using one piece of authentic, valid and current ID from the following list:

1. A driver's license issued in Canada, including non-driver photo ID's issued by the Province or Territory;
2. A Canadian passport;
3. Citizenship card (issued prior to 2012);
4. A Permanent Resident card;
5. A Certificate of Indian Status issued by the Government of Canada;
6. Any other government issued photo identification document issued by a federal, provincial, or territorial government that:
  - a. Indicates the individual's name;
  - b. Includes a photo of the individual;
  - c. Includes a unique identifying number; and
  - d. Matches the name and appearance of the individual being identified.
7. The foreign equivalent of the above documents will be acceptable so long as it is authentic, valid and current.

**ii. Credit File Method**

FNBC may ascertain the identity of the customer by referring to the individual's valid and current Canadian credit bureau file. The credit file must have been in existence for at least three years and match the name, address and date of birth of the individual.

**iii. Dual Process Method**

The table below demonstrates how the requirements can be fulfilled by the dual process. FNBC must obtain two separate valid and current documents and may rely on a source from **any two Columns**, but cannot rely on two sources from the same Column. In addition, FNBC may rely on a fax, photocopy, scan or electronic image of the original document format.

Documents or information to verify  <b><u>name</u> and <u>address</u></b>  Column A	Documents or information to verify  <b><u>name</u> and <u>date of birth</u></b>  Column B	Documents or information to verify  <b><u>name</u> and confirm a <u>financial account</u></b>  Column C
<p><b>Issued by a Canadian gov't body</b></p> <ul style="list-style-type: none"> <li>• Any card or statement**, for example:                             <ul style="list-style-type: none"> <li>- CPP statement</li> <li>- Property tax assessment</li> <li>- Provincially-issued vehicle registration</li> </ul> </li> <li>• Benefits statement**</li> <li>• CRA documents, for example:                             <ul style="list-style-type: none"> <li>- Notice of Assessment (NOA)</li> <li>- GST refund letter</li> <li>- Benefits statement (e.g. child tax)</li> <li>- Requirement to pay notice</li> <li>- Installment reminder/receipt</li> </ul> </li> </ul> <p><b>Issued by other Canadian sources</b></p> <ul style="list-style-type: none"> <li>• Utility bill**</li> <li>• Record of employment</li> <li>• Registered investment account statements</li> <li>• Credit file in existence at least 6 months*</li> </ul>	<p><b>Issued by a Canadian gov't body</b></p> <ul style="list-style-type: none"> <li>• Any card or statement, for example:                             <ul style="list-style-type: none"> <li>- Birth Certificate</li> <li>- Marriage certificate (long-form)</li> <li>- Divorce documentation</li> <li>- Citizenship certificate</li> <li>- Temporary driver's license (no photo)</li> <li>- Permanent resident card</li> </ul> </li> </ul> <p><b>Issued by other Canadian sources</b></p> <ul style="list-style-type: none"> <li>• Insurance documents (home, auto, life)</li> <li>• Credit file in existence at least 6 months*</li> </ul> <p><b>Issued by a foreign government</b></p> <ul style="list-style-type: none"> <li>• Travel visa</li> </ul> <p>*a credit file in existence at least 6 months but less than 3 years may be used along with another form of ID (from a different column) for the dual process method. A credit file in existence for 3 years or more may be used on its own to verify identity (see Method ii.)</p>	<p>Confirm that the individual has a deposit account, credit card or loan account at a financial institution <b>other than FNBC</b> by means of:</p> <ul style="list-style-type: none"> <li>• Credit card statement**</li> <li>• Bank statement**</li> <li>• Loan account statement** (e.g. mortgage)</li> <li>• Processed cheque (cleared or NSF)</li> </ul> <p>**Statements or bills must be the most recent document the customer has obtained from the source and must not have any redacted information.</p>

In accordance with Sections 448.1 and 458.1 of the Bank Act and the 'Access to Basic Banking Services Regulations', the following method of ascertaining identity is acceptable **ONLY IF you are unable to provide identification using one of the previous 3 methods above.**

First Nations Bank of Canada will require the following from you if you wish to open a Personal Deposit Account or, as a non-customer\*, cash a Federal Government cheque or other payment instrument:

Requirements to Open a Personal Deposit Account	Requirements to Cash a Federal Government Cheque or Other Payment Instrument
1. a). One piece of identification** from Part A of the list below <b>ONLY IF</b> your identity can be confirmed by a First Nations Bank of Canada customer, in good standing, or a member of the local community, also in good standing; <b>OR</b> b). Two pieces of identification** from the list below, one of which must be from Part A;	1. <b>One piece of identification** from EITHER Part A or Part B of the list below that bears your photograph AND signature. OR</b>
2. Individual must consent to the Bank's verifying personal information and/or identification**, if required; <b>AND</b>	2. One piece of identification** from EITHER Part A or PART B of the list below <b>ONLY IF</b> your identity can be confirmed by a First Nations Bank of Canada customer, in good standing, or a member of the local community, also in good standing; <b>OR</b>
3. Verbal disclosure of the following information, if not included in the identification** presented: name, date of birth, address and occupation.	3. Two Pieces of identification **From EITHER Part A or Part B of the list below;
	* A non-customer is defined by the Bank Act as an individual who does <b>NOT</b> have a personal deposit account with any branch of First Nations Bank of Canada
	** The pieces of identification must be original, valid and not substantially defaced

**Part A**

1. A driver's license issued in Canada, as permitted to be used for identification purposes under provincial law;
2. A Canadian passport;
3. A Certificate of Canadian Citizenship or a Certification of Naturalization, in the form of a paper document or card but not a commemorative issue;
4. A Permanent Resident card IMM 5292 or Citizenship and Immigration Canada Form IMM 1000 or IMM 1442;
5. A birth certificate issued in Canada;
6. A Social Insurance Number card issued by the Government of Canada;
7. An old age security card issued by the Government of Canada bearing the Social Insurance Number of the person named on the card.;
8. A Certificate of Indian Status issued by the Government of Canada;
9. A provincial or territorial health insurance card, as permitted to be used for identification purposes under provincial or territorial law. This identification is not valid for Ontario, Manitoba or Prince Edward Island. In Quebec, this can only be used if you volunteer it when asked for Identification. In British Columbia, a BC Services Card may indicate it is a Services Card and a driver's license. BC residents cannot have both a BC driver's license and a BC services Card.
10. A document or card, bearing the individual's photograph and signature, issued by any of the following authorities or their successors:
  - Insurance Corporation of British Columbia
  - Alberta Registries
  - Saskatchewan Government Insurance
  - Department of Service Nova Scotia and Municipal Relations
  - Department of Transportation and Public Works of the Province of Prince Edward Island
  - Service New Brunswick
  - Department of Government Services and Lands of the Province of Newfoundland and Labrador
  - Department of Transportation of the Northwest Territories
  - Department of Community Government and Transportation of the Territory of Nunavut

**Part B**

1. An employee identity card, issued by a well-known employer, bearing the individual's photograph;
2. A bank or automated banking machine or client card, issued by a member of the Canadian Payments Association in the name of, or bearing the name of, the individual and bearing the individual's signature;
3. A credit card, issued by a member of the Canadian Payments Association in the name of, or bearing the name of, the individual and bearing the individual's signature;
4. A Canadian National Institute for the Blind (CNIB) client card bearing the individual's photograph and signature;
5. A foreign passport

If you have any concerns regarding these requirements or regarding your request, please contact us toll-free at 1-888-454-3622. Alternatively, you may contact the Financial Consumer Agency of Canada, in writing at: Financial Consumer Agency of Canada, 6th Floor, Enterprise Building, 427 Laurier Ave. West, Ottawa, Ontario K1R 1B9, Telephone 1-866-461-FCAC (3222) or through its website at [www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca).