

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 IDs 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 <u>name</u> and <u>address</u>	Documents or information to verify <u>Name</u> and <u>date of birth</u>	Documents or information to verify <u>name</u> and confirm a <u>financial account</u>
Column A	Column B	Column C
<p>Issued by a Canadian government body:</p> <ul style="list-style-type: none"> • A fax, photocopy, scan, or electronic image of a government-issued photo identification document. • Any statement**, for example: <ul style="list-style-type: none"> - CPP statement - Property tax assessment - Provincially issued vehicle registration - Benefits statement** • CRA documents, for example: <ul style="list-style-type: none"> - Notice of Assessment (NOA) - GST refund letter - Benefits statement (i.e., child tax) - Requirement to Pay notice - Installment reminder / receipt <p>Issued by other Canadian sources:</p> <ul style="list-style-type: none"> - Utility bill** - Record of employment - Registered investment account statements - Credit file in existence at least 6 months - Product from a Canadian credit bureau or other third party (containing two trade lines in existence for at least six months) - Insurance documents (i.e., home, auto, life) - For a currently enrolled student, a transcript or documentation issued by a school that contains a unique reference number 	<p>Issued by a Canadian government body:</p> <ul style="list-style-type: none"> • A fax, photocopy, scan, or electronic image of a government-issued photo identification document. • Any statement, for example: <ul style="list-style-type: none"> - Birth Certificate - Marriage certificate (long-form) - Divorce documentation - Citizenship certificate - Permanent resident card - Temporary driver's license (non-photo) <p>Issued by other Canadian sources:</p> <ul style="list-style-type: none"> • Canadian credit file that has been in existence for at least six months • Product from a Canadian credit bureau (containing two trade lines in existence for at least six months) • Investment account statements (i.e., RRSP, GIC) • Insurance documents (i.e., home, auto, life) <p>Issued by a foreign government:</p> <ul style="list-style-type: none"> • Travel visa • A fax, photocopy, scan, or electronic image of a photo identification document issued by a foreign federal, provincial, or territorial government (i.e., foreign driver's license of passport) 	<p>Confirm that the individual has a deposit account, credit card or loan account at a financial institution other than FNBC by means of:</p> <ul style="list-style-type: none"> • Credit card statement** • Bank statement** • Loan account statement** (i.e., mortgage) • Processed cheque (cleared or NSF) • Telephone call, email, letter, or other traceable means of confirmation from the financial entity holding the deposit account, prepaid payment product account, credit card or loan account • Product from a Canadian credit bureau (containing two trade lines in existence for at least six months) <p>** Statements or bills must be the most recent document the customer has obtained by from the source and must not have any redacted information</p>

In accordance with Sections 627.17 and 627.25 of the *Bank Act*, 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 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 in the amount of \$1,750 or less
<p>1. a) Provide two documents from a reliable source:</p> <ul style="list-style-type: none"> • one document must indicate name and address • the other document must indicate name and date of birth <p>The two documents of identification must be from the following list:</p> <ul style="list-style-type: none"> • identification issued by the Government of Canada or the government of a province • recent notices of tax assessments issued by the Government of Canada or the government of a province or municipality • recent statements of benefits from the Government of Canada or the government of a province • recent public utility bills • recent bank account or credit card statements • foreign passports <p>Or</p> <p>b) Any one document from a reliable source that indicates their name and date of birth, if the consumer's identity is also confirmed by a customer in good standing with the Bank or by an individual who is of good standing in the community where the point of service or branch of the Bank is located.</p> <p>A customer in good standing, or a natural person to be of good standing, is someone that can have their identity and credentials verified by the bank.</p>	<p>1. a) Provide two documents from a reliable source:</p> <ul style="list-style-type: none"> • one document must indicate name and address • the other document must indicate name and date of birth <p>The two documents of identification must be from the following list:</p> <ul style="list-style-type: none"> • identification issued by the Government of Canada or the government of a province • recent notices of tax assessments issued by the Government of Canada or the government of a province or municipality • recent statements of benefits from the Government of Canada or the government of a province • recent public utility bills • recent bank account or credit card statements • foreign passports <p>Or</p> <p>2. Provide one piece of ID that is issued by the Government of Canada or the government of a province. The piece of ID must include your signature and photograph.</p> <p>Or</p> <p>3. Any one document from a reliable source that indicates their name and date of birth, if the consumer's identity is also confirmed by a customer in good standing with the Bank or by an individual who is of good standing in the community where the point of service or branch of the Bank is located.</p> <p>A customer in good standing, or a natural person to be of good standing, is someone that can have their identity and credentials verified by the bank.</p>
<p>2. Individual must consent to the Bank's verifying personal information and/or identification**, if required; AND</p>	<p>* A non-customer is defined by the Bank Act as an individual who does NOT have a personal deposit account with any branch of First Nations Bank of Canada</p>
<p>3. Verbal disclosure of the following information, if not included in the identification presented: name, date of birth, address and occupation.</p>	<p>** The pieces of identification must be authentic, valid, and not substantially defaced</p>

Examples:

- A driver's license issued in Canada, as permitted to be used for identification purposes under provincial law.
- A Canadian passport.
- A Certificate of Canadian Citizenship or a Certification of Naturalization, in the form of a paper document or card but not a commemorative issue.
- A Permanent Resident card IMM 5292 or Citizenship and Immigration Canada Form IMM 1000 or IMM 1442.
- A birth certificate issued in Canada.
- An old age security card issued by the Government of Canada bearing the Social Insurance Number of the person named on the card;
- A Certificate of Indian Status issued by the Government of Canada.
- 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.
- 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
- An employee identity card, issued by a well-known employer, bearing the individual's photograph.
- 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.
- 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.
- A Canadian National Institute for the Blind (CNIB) client card bearing the individual's photograph and signature.
- A foreign passport.

Note: Generally, you do not need to provide a Social Insurance Number (SIN) to open a bank account, unless the account earns interest (i.e., a savings account). This is because banks are required to report interest income to the Canada Revenue Agency (CRA) for tax purposes.

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 (FCAC), in writing at: Financial Consumer Agency of Canada, 5th Floor, 427 Laurier Ave. West, Ottawa, Ontario K1R 7Y2, Telephone 1-866-461-FCAC (3222) or through its website at www.fcac-afc.gc.ca.