



CLIENT NOTICE

# Access to Basic Banking Services

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Opening a personal deposit account  
and cashing Government of Canada  
cheques or other instruments

In order to improve access to basic banking services, legislation requires that banks allow anyone who meets the requirements of the regulations to open a retail deposit account and cash Government of Canada cheques.

The following conditions must be met in order to open a retail deposit account or cash federal government cheques or other instruments at National Bank of Canada.

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## Opening a personal deposit account at National Bank of Canada

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When it opens an account, National Bank of Canada must collect certain basic personal information in order to create a file for you and get to know you, and also comply with money laundering and terrorist financing regulations. National Bank of Canada may therefore ask you to provide the following information:

- › Your full name
- › Your date of birth
- › Your address
- › Your occupation

In keeping with regulatory requirements, National Bank of Canada will check your identity by using a piece of identification with a photo, issued by the federal government or a provincial or territorial government. The piece of identification must be an original that is valid and in force. You will be required to show a second piece of identification. It may be another piece with a photo or a document that meets the criteria listed on the following page.

### Examples of eligible pieces of identification with a photo

- Canadian or foreign passport
- Driver's licence (with a photo)
- Quebec health insurance card
- Canadian Citizenship Card (issued before 2012)
- Permanent Resident Card
- Secure Certificate of Indian Status
- NEXUS Card issued by the Government of Canada
- CANPASS Card issued by the Government of Canada
- United States Permanent Resident Card (Green Card)
- Firearms possession and acquisition licence issued by the Government of Canada
- Authorization to carry restricted firearms issued by the Government of Canada
- British Columbia Services Card
- British Columbia Identification Card
- Alberta Photo Identification Card
- Saskatchewan Identification Card for non-drivers
- Manitoba Identification Card
- Ontario Photo Card
- New Brunswick Photo Identification Card
- Nova Scotia Identification Card
- Prince Edward Island Voluntary Identification Card
- Newfoundland & Labrador Photo Identification Card
- Northwest Territories General Identification Card
- Nunavut General Identification Card
- Yukon General Identification Card

For persons residing outside of Canada, photo identification from a foreign country may be accepted if it is equivalent to the Canadian photo identification listed above.

If you do not have an eligible piece of identity with a photo, identification can be established if you provide two pieces from different, independent and reliable sources. These must be originals, and the most recent version of the piece of identification is required, allowing two of the following three pieces of information to be checked:

- > Address
- > Date of birth
- > If there is a bank account

For instance, you could provide your property tax statement and a bank statement, which would make it possible to check your address AND if there is a bank account.

### Examples of eligible documents (individuals only)

#### Document with name and address

- Immigration form
- Utility bill
- Notice of assessment or tax notice (CRA)
- Vehicle registration certificate issued by a province
- Employment record
- Property tax statement from a municipal government

#### Document with name and date of birth

- Birth certificate issued in Canada
- Certificate of naturalization
- Canada Pension Plan (CPP) Statement of Contributions
- Temporary driver's licence (without photo)
- Permanent Resident Card
- Citizenship Certificate (including EXPRESS Card, with date of birth)

#### Financial account document

- Bank statement
- Credit card account statement
- Loan account statement (e.g., mortgage)
- Investment account statement with a bank or a credit union (e.g., RRSP or Guaranteed Investment Certificate [GIC])

You must present original pieces of identification that are valid and not substantially defaced. If the name that appears on one piece of identification is different from the name on any other piece of identification, National Bank of Canada may require that you provide a certificate evidencing the change of name.

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## Cashing Government of Canada cheques or other instruments at National Bank of Canada

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Any person can cash a cheque or other instrument issued by the Government of Canada free of charge at any of our branches if the amount of the cheque or the instrument does not exceed \$1,500.

When you go to a branch to cash such a cheque or instrument, the Bank will check your identification using one of the methods mentioned above.

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## Complaint settlement

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If you have a complaint, please refer to our *Complaint Settlement* brochure, which is available at any branch or on our website at **nbc.ca** by going to *About Us* > *Our Organization* > *Complaint Settlement* > *Complaint Process*.



### **BANKING**

Simplifying your day-to-day banking transactions.



### **FINANCING**

Helping you carry out the projects that are important to you.



### **INVESTING**

Customizing solutions and advice for your short-term projects and retirement plans.



### **PROTECTING**

Insuring you and your assets for your peace of mind.



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Making sure your estate is transferred to your loved ones.



### **DOING BUSINESS**

Helping decision-makers grow their business.

❖❖❖ Should you have any questions, do not hesitate to contact us.

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1-888-483-5628

[nbc.ca](http://nbc.ca)



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