Access to Basic Banking Services

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

Anyone who meets the following conditions can open a personal deposit account or cash cheques and other instruments from the Government of Canada.

Opening a personal deposit account

Verifying your identity

When opening an account, we need to collect certain personal information to verify your identity, properly understand your needs and comply with the anti-money laundering and anti-terrorist financing requirements. For example:

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

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Eligible identity documents

Examples of eligible photo ID

- Canadian or foreign passport
- Driver's licence (with a photo)
- Canadian Citizenship Card (issued before 2012)
- Permanent Resident Card
- Secure Certificate of Indian Status
- NEXUS Card issued by the Government of Canada
- Identity card issued by a Canadian province or territory

You can identify yourself with an ID that bears your photo and your signature, issued by:

→ a federal or territorial government, or

→ a provincial government, if it can be used as identification in that province.

Identity documents submitted must be original and valid and cannot be expired or significantly damaged.

A name change certificate may be required if the name on one of your identity documents is different.

Eligible documents if you reside outside Canada

If you live outside Canada, a photo ID from another country may be accepted. This document must be equivalent to those listed in the table above.

Eligible documents if you don't have an eligible photo ID

You can present two documents from different and reliable Canadian sources. You must submit the most recent version of these documents in their original form. They must allow us to verify the following information:

- your name and address, and
- your name and date of birth.

For instance, you could provide your property tax statement and your birth certificate, which would make it possible to verify your name and your address on one, and your name and your date of birth on the other.

Examples of eligible documents

Document with name and address

- A fax, photocopy, scan or electronic image of government-issued photo ID with signature
- A statement, form, certificate or any other source of information issued by a Canadian government body (federal, provincial, territorial or municipal government)
- Canada Pension Plan (CPP) statement
- Property tax assessment issued by a municipality
- Provincially issued vehicle registration
- A benefits statement issued by a government body (federal, provincial, territorial or municipal government)
- Utility bill (e.g., electricity, water, telecommunications)
- Record of employment
- Statement for a deposit account or an investment account (such as an RRSP, TFSA)
- Statement for a credit card account or a loan account (e.g., mortgage)

Document with name and date of birth

- A fax, photocopy, scan or electronic image of government-issued photo ID with signature
- A statement, form, certificate or any other source of information issued by a Canadian government body (federal, provincial, territorial or municipal government)
- Birth, marriage or citizenship certificate
- Divorce documentation
- Permanent resident card
- Temporary driver's licence (non-photo)
- Insurance documents (home, auto, life)
- Account statement for investments such as an RRSP, GIC

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Other identification methods

If you cannot be identified using the two suggested methods, you can provide a document from a reliable source that shows your name and your date of birth. In this case, your identity must also be confirmed by one of our clients in good standing or by an individual in good standing in the community.

Additional verifications

We may request additional identity documents and perform additional verifications before opening the account, if necessary.

Cashing Government of Canada cheques or other instruments

→ Any individual 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 $1,750.

Verifying your identity

When you go to a branch to cash a cheque or instrument, you can identify yourself by following the methods indicated above for opening a deposit account.

Complaint settlement

→ For more information on our complaint settlement process, please visit nbc.ca.

Go to the “About Us” section at the bottom of the page and select Complaint settlement.

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

1-888-835-6281

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