

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

Eligible identity documents

You can identify yourself with a photo ID issued by:

- › a federal or territorial government,
- › a provincial government, if it can be used as identification in that province

Identity documents submitted must be authentic, 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.

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

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, independent, and reliable Canadian sources. These documents must be originals and the most recent version so that two of the following three elements can 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

Document with name and address

- › A fax, photocopy, scan, or electronic image of government-issued photo ID
- › 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
- › Account statement for investments such as an RRSP, TFSA

Document with name and date of birth

- › A fax, photocopy, scan, or electronic image of a government-issued photo ID
- › 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
- › Insurance documents (home, auto, life)

Financial product document

- › Deposit account statement
- › Credit card or loan account statement (e.g., mortgage)
- › Email, letter, or other means of confirming the existence of the deposit account, a credit card, or a loan with a financial institution

Other identification methods

If you cannot be identified using the two methods suggested, you can provide a document from a reliable source that shows your name and your date of birth. 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 with an identity document by following the methods indicated above.

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" or call **1-888-835-6281**.

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

1-888-483-5628

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