

- Recent Canadian public utility bill
 - Recent bank account or credit card statements
 - Foreign passports
- B. One piece of Federal or Provincial Government-issued photo identification that bears your signature.

C. Any document from a reliable source that includes your name and date of birth and written confirmation of your identity by an Alterna Bank client in good standing or a member of the local community in good standing.

Alterna Bank reserves the right to decline to cash a Government Cheque if:

- There is evidence that the cheque has been altered or is counterfeit.
- There is reasonable grounds to believe illegal or fraudulent activity in relation to the Government Cheque.

Any documents provided to us to open a retail deposit account or cash a Government Cheque must be original, valid, and not substantially defaced. In the case of a Provincial Government-issued identification, the document must be usable for identification purposes under the law of the province.

The requirements noted are in accordance with the Bank Act and the Financial Consumer Protection Framework Regulations. If you have any concerns regarding these requirements or your request, please call Alterna Bank.



ACCESS TO BASIC BANKING

CONTACT US

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HOW TO OPEN A RETAIL DEPOSIT ACCOUNT WITH ALTERNA BANK OR CASH A GOVERNMENT OF CANADA CHEQUE

OPENING A RETAIL DEPOSIT ACCOUNT

ALL OF THE FOLLOWING IS REQUIRED:

- A. Two documents from a reliable source - one of which indicates your name and address and the other your name and date of birth.

Acceptable Document Types

- Identification issued by the Federal or a Provincial Government e.g., driver's licence, passport
- Recent notices of tax assessments issued by the Federal or a Provincial or Municipal Government
- Recent statements of benefits from the Federal or a Provincial Government
- Recent Canadian public utility bill
- Recent bank account or credit card statements
- Foreign passports

OR

- Any document from a reliable source that includes your name and date of birth and written confirmation of your identity by an Alterna Bank client in good standing or a member of the local community in good standing.
- B. Consent to verification by Alterna Bank of the documents you presented and whether any of the following circumstances applies:
- There are reasonable grounds to believe that the account will be used for illegal or fraudulent purposes;

- The account applicant has a history of illegal or fraudulent activity related to financial service providers. The most recent instance of such activity must have occurred less than seven years before the account opening request was received.
- There are reasonable grounds to believe that the applicant knowingly made a material misrepresentation in the information provided to Alterna Bank for the purpose of opening the account.
- There are reasonable grounds to believe that it is necessary to refuse to open the requested account to protect Alterna Bank's customers or employees to physical harm, harassment or other abuse.

If we have reasonable grounds to suspect that you are misrepresenting your identity after we have completed our verification of the above or based on any information provided by you in connection with your request to open an account, we can require that you present a piece of Federal and Provincial government-issued photo-identification which includes your signature.

Alterna Bank reserves the right to decline an account if any of the circumstances bulleted above apply.

CASHING A GOVERNMENT OF CANADA CHEQUE OR OTHER INSTRUMENT UP TO A MAXIMUM OF \$1,750 ("GOVERNMENT CHEQUE")

ONE OF THE FOLLOWING IS REQUIRED

- A. Two documents from a reliable source - one of which indicates your name and address and the other your name and date of birth

Acceptable Document Types

- Identification issued by the Federal or Provincial Government of Canada e.g., driver's licence, passport
- Recent notices of tax assessments issued by the Federal or a Provincial or Municipal Government
- Recent statements of benefits from the Federal or a Provincial Government