



**financial<sup>®</sup>**

## **ACCESS TO BASIC BANKING SERVICES**

The Government of Canada has put legislation in place to make sure that any individual can access basic banking services by opening a personal deposit account with a bank in Canada. The personal deposit account offered by President's Choice Bank is called the PC Money™ Account. You can request this account in-person at a PC Financial pavilion (a "Pavilion").

### **Opening an account with us**

To open a PC Money™ Account at one of our Pavilions, you will need to provide one (1) item of identification from the list in Table A, or comply with the instructions in Table B.

#### **Table A**

- A Canadian Passport
- A Permanent Resident Card
- A Certificate of Canadian Citizenship (issued prior to 2012)
- Provincial Driver's License
- British Columbia ID/Enhanced ID
- British Columbia Services Card
- Quebec Health Card
- Saskatchewan Non-Driver Photo ID
- Manitoba Enhanced Identification Card
- Ontario Photo Card
- Yukon General Identification Card
- Alberta Photo Identification Card
- Nova Scotia Identification Card
- Prince Edward Island Voluntary ID
- New Brunswick Photo ID Card
- Newfoundland and Labrador Photo Identification Card
- Northwest Territories General Information
- Nunavut General Identification Card
- Secure Certificate of Indian Status
- Certificate of Indian Status

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President's Choice Financial® Mastercard® and PC Money™ Account are provided by President's Choice Bank.

The PC Optimum™ program is provided by President's Choice Services Inc.

## **Table B**

If you do not have any of the identification documents listed in Table A, you may also follow the instructions below.

Please bring two documents from a reliable source to a Pavilion — one of which indicates your name and address and the other containing your name and date of birth. These documents may include the following:

- identification issued by the Government of Canada or the government of a province or territory,
- recent notices of tax assessments issued by the Government of Canada or the government of a province, territory or municipality,
- recent statements of benefits from the Government of Canada or the government of a province or territory,
- recent Canadian public utility bills,
- recent bank account or credit card statements,
- foreign passports.

Alternatively, you may bring one document from a reliable source that indicates your name and date of birth, if your identity can also be confirmed by a client in good standing with President's Choice Bank or by an individual in good standing in the community where the Pavilion is located.

Please ensure any documents presented are original, valid and not substantially defaced, and in the case of a piece of identification issued by the government of a province or territory, usable for identification purposes under the law of the province or territory.

## **Reasons why we may not open an account for you**

There are certain circumstances permitted in the Bank Act in which a bank may refuse to open a retail deposit account for an individual:

- if the bank has reasonable grounds to believe that the account will be used for illegal or fraudulent purposes;
- if the person requesting the account has a history of illegal or fraudulent activity in relation to providers of financial services, and the most recent instance of such an activity occurred less than seven years before the day on which the request to open a retail deposit account is made;
- if the bank has reasonable grounds to believe that the person requesting the account knowingly made a material misrepresentation in the information provided to the bank for the purpose of opening the account;
- if the bank has reasonable grounds to believe that it is necessary to refuse to open the account in order to protect any customers or employees of the bank from physical harm, harassment or other abuse.

### **We may need to verify your ID**

If we reasonably believe any of the circumstances listed above under “Reasons we may not open an account for you” may be true, we may request the opportunity to verify the documents you have presented, and you will need to consent to this verification in order for your account request to proceed.

If, based on our efforts to verify the above circumstances or of the documents presented, or based on any information provided by you in connection with the request, we have reasonable grounds to suspect that you are misrepresenting your identity, we may request one piece of identification issued by the Government of Canada or the government of a province or territory that bears your photograph and signature, regardless of other identification options listed in Table A and Table B.

### **We are unable to cash Government Cheques**

President’s Choice Bank does not disburse cash at any of its facilities, and is unable to cash Government of Canada cheques and other instruments under section 627.25 of the Bank Act.