



In accordance with the Bank Act, TD Canada Trust will require the following from you if you wish to open a Personal Deposit Account or cash a Federal Government cheque or other payment instrument:

<b>Requirements to Open a Personal Deposit Account</b>	<b>Requirements to Cash a Federal Government Cheque or Other Payment Instrument</b>
<p><b>1. The person presents to the Bank:</b></p> <p>a) Two documents* from a reliable source - one of which indicates the person's name and address and the other the person's name and date of birth - see below for list of examples, <b>OR</b></p> <p>b) Any document* from a reliable source that indicates the person's name and date of birth, if the person's identity is also confirmed by a customer in good standing with the member bank or by a natural person of good standing in the community where the point of service or branch is located;</p> <p><b>2. The person must consent to the Bank verifying whether certain grounds for refusal apply to the person, as described in the Bank Act, and/or the documents* presented by the person, if required; AND</b></p> <p><b>3. If the Bank has reasonable grounds to suspect that the person is misrepresenting their identity, the person must present one document* issued by the Government of Canada or the government of a province that bears the person's photograph and signature.</b></p>	<p><b>1. The person presents to the Bank:</b></p> <p>a) Two documents* from a reliable source - one of which indicates the person's name and address and the other the person's name and date of birth - see below for list of examples, <b>OR</b></p> <p>b) One document* that is issued by the Government of Canada or the government of a province and that bears the person's signature and photograph; <b>OR</b></p> <p>c) Any document* from a reliable source that indicates the person's name and date of birth, if the person's identity is also confirmed by a customer in good standing with the member bank or by a natural person of good standing in the community where the point of service or branch is located.</p>

\* The documents must be:

- original, valid and not substantially defaced; and
- in the case of a document\* issued by the government of a province, usable for identification purposes under the law of the province. if any document\* presented by a natural person bears a former name of the person, the person shall present a certificate evidencing the change of name that has occurred or a certified copy of that certificate.

### **Documents\* from a reliable source may include:**

1. document\* issued by the Government of Canada or the government of a province,
2. recent notices of tax assessments issued by the Government of Canada or the government of a province or municipality,
3. recent statements of benefits from the Government of Canada or the government of a province,
4. recent Canadian public utility bills,
5. recent bank account or credit card statements, and
6. foreign passports.

### **How do you contact us with complaints?**

Refer to our complaint handling procedures in our brochure, *Do you have a complaint?* You can find this brochure at any branch or on our website at [td.com](http://td.com)

**Financial Consumer Agency of Canada - If you have a complaint regarding a potential violation of a consumer protection law, a public commitment, or an industry code of conduct, you can contact the FCAC in writing at: 427 Laurier Avenue West, 5th Floor, Ottawa, Ontario K1R 1B9. The FCAC can also be contacted by telephone at 1-866-461-3222 (en français 1-866-461-2232) or through its website at [www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca). Please note the FCAC does not become involved in matters of redress or compensation.**