



LEAGUE SAVINGS AND MORTGAGE

A Credit Union Company

Ascertaining Identity - Individual

ACCOUNT NUMBER

☐ Deposit

☐ Loan

☐ Mortgage

1

HOLDER'S SURNAME

FIRST NAME, MIDDLE NAME(S)

Identification

☐ **Single Method**
Government Issued Photo Identification.
Complete **one** of the document sections below.

☐ **Single Method**
Canadian Credit Bureau Report.
Include a unique identifier number.

☐ **Dual Method**
Combination of Two Sources.
Complete **both** of the document sections below.

Document Section I

DOCUMENT USED TO CONFIRM IDENTITY

REFERENCE/ACCOUNT NUMBER

PLACE OF ISSUE

COUNTRY OF ISSUE

EXPIRY DATE/ISSUE DATE(IF NO EXPIRY)

Document Section II

DOCUMENT USED TO CONFIRM IDENTITY

REFERENCE/ACCOUNT NUMBER

PLACE OF ISSUE

COUNTRY OF ISSUE

EXPIRY DATE/ISSUE DATE(IF NO EXPIRY)

2

HOLDER'S SURNAME

FIRST NAME, MIDDLE NAME(S)

Identification

☐ **Single Method**
Government Issued Photo Identification.
Complete **one** of the document sections below.

☐ **Single Method**
Canadian Credit Bureau Report.
Include a unique identifier number.

☐ **Dual Method**
Combination of Two Sources.
Complete **both** of the document sections below.

Document Section I

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DOCUMENT USED TO CONFIRM IDENTITY

REFERENCE/ACCOUNT NUMBER

PLACE OF ISSUE

COUNTRY OF ISSUE

EXPIRY DATE/ISSUE DATE(IF NO EXPIRY)

For more than two names, please attach an additional order form.

PEP DECLARATION

Are you a Politically Exposed Person (PEP) or the Head of an International Organization (HIO)?

☐ Yes

☐ No

Are you a family member or close associate of a PEP or HIO?

☐ Yes

☐ No

Definitions for PEPs and HIOs can be found on the
FINTRAC website:
fintrac-canafe.gc.ca/guidance-directives/client-cliente/12/12-eng

Is this transaction being carried out on behalf of a third party?

☐ Yes

☐ No

When you are determining whether a third party is involved, it is not about who "owns" the money, but rather about "who gives instructions to deal with the money". To determine who the third party is, the point to remember is whether the individual in front of you is acting on someone else's instructions. If so, that someone else is the third party (FINTRAC Guideline 6G - section 5.1)

FULL NAME OF INDIVIDUAL

NATURE OF RELATIONSHIP TO THIRD PARTY

OCCUPATION

BIRTH DATE (MM/DD/YY)

THIRD PARTY STREET ADDRESS

CITY

PROVINCE

COUNTRY

POSTAL CODE

PHONE NUMBER

To be completed by the person examining documentation

I certify that I i) have verified the original identification records listed above ii) having made reasonable inquiries, have no reason to believe the client is acting on the behalf of a third party or, if so, has provided the required third party information, and iii) have verified the individual(s) signature.

NAME OF PERSON EXAMINING ID DOCUMENTS

DATE INDIVIDUAL(S) IDENTIFIED (MM/DD/YYYY)

SIGNATURE OF PERSON EXAMINING ID DOCUMENTS

LSM - Internal Use Only

CHECKED BY

DATE CHECKED

Quick Reference Guide for Ascertaining Identity

Single and Dual Source Methods of Identification

Single Source: Government Issued Photo Identification

The identification card or document must be authentic, valid and current. It must be **face to face** and contain the following:

- Include the individual's name
- Include the individual's photo
- Include a unique identifier number
- Be issued by a provincial, federal or territorial government in Canada **OR** is a foreign identification document that is equivalent to an acceptable Canadian photo identification card or document

Single Source: Canadian Credit Bureau Report Checklist

The credit bureau report information must be valid and current. It can be used for **face to face or non-face to face** identification however this method may prove challenging as all information on the credit check **must match** exactly what has been provided by the individual.

- Match the name, address, and date of birth provided by the individual
- Include a unique identifier number (File Number or Unique Number)
- Be at least three years in existence
- The report must contain information that is derived from more than one source (i.e. more than one trade line)

Dual Source: Combination of Two Sources

The two sources together must meet one of the following combinations and can **face to face or non-face to face**:

- The name and address on one document/source & the name and date of birth on the second document/source
- The name and address on one document/source & the name and confirms a deposit, loan or credit card account on the second document/source
- The name and date of birth on one document/source & the name and confirmation of a deposit, loan or credit card account on the second document/source

The documents or sources must be:

- Reliable
- From two separate, independent sources (issuers)
- Provide an account number, or if no account number, include a reference number pertaining to the document or source
- Either in the original format, or a copy or electronic image of the original document as received by the individual from the issuer
- Valid/legitimate (not altered)
- Current (not expired) or is the most recent version of the source (utility bill etc.)

Corporations

A corporation's existence, directors, beneficial ownership and powers to bind must be verified before an application can be processed.

- Beneficial Ownership: the following documents can be used to verify beneficial ownership of the corporation: Shareholders statement, register or agreement; articles of incorporation; bylaws; annual return, or an annual record that has been filed under provincial securities legislation.
- Powers to Bind: These can be confirmed by referring to any one of the following: Certificate of Incumbency, Articles of Incorporation, or Bylaws of the Corporation.
- Please provide copies of the documentation used to verify directors, beneficial ownership and powers to bind to League Savings with the completed application.
- Associations and Non-Incorporated Businesses- Existence and beneficial ownership must be confirmed for non-corporate entities.

Entities neither Individuals or Corporations

The following can be used to verify the beneficial ownership of an entity other than a corporation:

- partnership agreement
- a letter signed by all partners confirming the existence, ownership, control and structure of the partnership
- articles of association
- articles of constitution
- a letter stating the purpose, ownership, control and structure of the group (listing all the group members and signed by two signing officers)
- minutes of group meetings (listing the structure of the group, as well as all the group members and signed by the person recording the minutes)