



In accordance with Sections 448.1 and 458.1 of the Bank Act and the 'Access to Basic Banking Services Regulations', 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:

Requirements to Open a Personal Deposit Account	Requirements to Cash a Federal Government Cheque or Other Payment Instrument
<ol style="list-style-type: none"> 1. a). One piece of identification* from Part A of the list below ONLY IF your identity can be confirmed by a TD Canada Trust customer, in good standing, or a member of the local community, also in good standing; OR b). Two pieces of identification* from the list below, one of which must be from Part A; 2. Individual must consent to the Bank's verifying personal information and/or identification*, if required; AND 3. Verbal disclosure of the following information, if not included in the identification* presented: name, date of birth, address (if any) and occupation (if any). 	<ol style="list-style-type: none"> 1. One piece of identification* from EITHER Part A or Part B of the list below that bears your photograph AND signature. OR 2. One piece of identification* from EITHER Part A or PART B of the list below ONLY IF your identity can be confirmed by a TD Canada Trust customer, in good standing, or a member of the local community, also in good standing; OR 3. Two pieces of identification* from EITHER Part A or Part B of the list below.

* The pieces of identification must be original, valid and not substantially defaced.

Part A

1. A driver's license issued in Canada, as permitted to be used for identification purposes under provincial law;
2. A Canadian passport;
3. A Certificate of Canadian Citizenship or a Certification of Naturalization, in the form of a paper document or card but not a commemorative issue;
4. A Permanent Resident card IMM 5292 or Citizenship and Immigration Canada Form IMM 1000 or IMM 1442.;
5. A birth certificate issued in Canada;
6. A Social Insurance Number card issued by the Government of Canada;
7. An old age security card issued by the Government of Canada bearing the Social Insurance Number of the person named on the card.;
8. A Certificate of Indian Status issued by the Government of Canada;
9. A provincial or territorial health insurance card, as permitted to be used for identification purposes under provincial or territorial law.;
10. A document or card, bearing the individual's photograph and signature, issued by any of the following authorities or their successors:
 - Insurance Corporation of British Columbia
 - Alberta Registries
 - Saskatchewan Government Insurance
 - Department of Service Nova Scotia and Municipal Relations
 - Department of Transportation and Public Works of the Province of Prince Edward Island
 - Service New Brunswick
 - Department of Government Services and Lands of the Province of Newfoundland and Labrador
 - Department of Transportation of the Northwest Territories
 - Department of Community Government and Transportation of the Territory of Nunavut

Part B

1. An employee identity card, issued by a well-known employer, bearing the individual's photograph;
2. A bank or automated banking machine or client card, issued by a member of the Canadian Payments Association in the name of, or bearing the name of, the individual and bearing the individual's signature;
3. A credit card, issued by a member of the Canadian Payments Association in the name of, or bearing the name of, the individual and bearing the individual's signature;
4. A Canadian National Institute for the Blind (CNIB) client card bearing the individual's photograph and signature;
5. A foreign passport

If you have any concerns regarding these requirements or regarding your request, please contact us toll-free at 1-800-430-6095, email us at customer.service@td.com, or visit us at any branch. For a more detailed overview of our complaint process visit us at www.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: 6th Floor, Enterprise Building, 427 Laurier Ave. West, 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. Please note the FCAC does not become involved in matters of redress or compensation.