

Retail Credit Application and Agreement Identification

Effective date: April 2019

Home Trust must comply with federally legislated requirements for identifying clients. In order to open an account with Home Trust, it is mandatory that the applicant and each co-applicant show identification in the form of one piece of primary identification. In the absence of primary identification, the applicant and each co-applicant must show two dual process identification documents.

As an Agent you confirm that you have personally:

- Verified the identification document(s) provided to you while in the presence of the individual;
- Ensured that the identification document(s) is in the original form, is valid and current and is accurately recorded on the application.

Primary Identification Document Quality Requirements

Photo identification documents must be:

- Issued by a federal, provincial or territorial government or foreign equivalent
- Original (not a photo or scanned/faxed document)
- Valid (unexpired and signed, if appropriate)
- Legible

Information To be recorded on the application

- The type of identification document
- The unique document number
- Jurisdiction the document was issued
- The expiry date of the document.
- The date the ID was verified**

** In all instances, the date the application is signed will be the date the identification was verified

Dual Process Identification Document Quality Requirements

Identification documents must be:

- Original (not a photo or scanned/faxed document)
- Current (document should be the last available document, i.e. current or last month bank statement, most recent utility invoice)
- Complete (document cannot be altered, blacked out in any way)
- Documents MUST confirm the information the client has provided on the application

Information To be recorded on the application

- The name of the source of the information
- The type of information
- The unique reference or account Number
- The date the documents were verified**

Primary Identification

<ol style="list-style-type: none"> 1. Canadian or Foreign Passport 2. Permanent Resident Card 3. Canadian Citizenship Card (Issued before 2012) 4. Secure Certificate of Indian Status 5. Canadian or Foreign Driver's Licence² 6. British Columbia Services Card 7. Provincial or Territorial Identity Card 8. Canadian Armed Forces Identification Card 9. Canadian Firearms Licence 10. NEXUS Card
--

Dual Process (in absence of Primary Identification)

<p>Client must provide <u>one</u> original of each of the following two required documents.</p> <p>Name and Address information: One of the following documents which MUST match the information provided on the application.</p> <ul style="list-style-type: none"> • Canada Pension Plan (CPP) statement • Property tax assessment issued by a municipality • Provincially-issued vehicle registration • Utility bill (for example, electricity, water, telecommunications) • Record of Employment • Investment account statements (for example, RRSP, GIC) <p style="text-align: center;">AND</p> <p>Name and Banking Information: One of the following documents which MUST match what was provided on the application.</p> <ul style="list-style-type: none"> • Bank statement (for a non-registered product) • Loan account statement (for example, mortgage) • Cheque that has been processed (cleared, non-sufficient funds) by a financial institution

1. Credit cards are limited to major brands – Visa, MasterCard or American Express (pre-paid cards are excluded).

2. Quebec driver's licence may only be used if it is offered by the individual for identification.

Example of Dual Process Identification information to be recorded on the application:

Source 1: Name and Address

Source 2: Confirmation of a banking account

Toronto Hydro	CIBC chequing account
Account # 1234567891	Account #12345-01-234