

## 1 Account information

Name of account holder(s)/borrower(s)	Account/loan number
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## 2 Identification – Please refer to Schedule “A” (page 2) for instructions and examples of acceptable forms of identification.

Individual #1 name (last, first, middle initial)		Date of birth (mmm/dd/yyyy)		Occupation
Home address (number, street, apartment)	City	Province	Postal code	Industry

☐ **Single Method – Canadian photo ID provided (issued by federal or provincial government only).**

☐ Canadian Driver's Licence
 ☐ Canadian Passport
 ☐ Canadian Provincial or Territorial Identification
 ☐ Canadian Citizenship Card (issued prior to 2012)
 ☐ Other Canadian photo ID (specify) \_\_\_\_\_

Document number	Issuing Jurisdiction (Province/Country)	Issuing Country	Expiry date (mmm/dd/yyyy)	Date verification was made (mmm/dd/yyyy)
		Canada		

☐ **Dual Method – There are three different categories you can use to verify individual identity. Please select and complete two of the categories below (examples on back).**

Category	Type of source (for example: hydro bill)	Name of Issuing Company or Government Jurisdiction	Reference or account number	Date information verified (mmm/dd/yyyy)
<input type="radio"/> Category A – Name and address				
<input type="radio"/> Category B – Name and date of birth				
<input type="radio"/> Category C – Name and financial account				

Individual #2 name (last, first, middle initial)		Date of birth (mmm/dd/yyyy)		Occupation
Home address (number, street, apartment)	City	Province	Postal code	Industry

☐ **Single Method – Canadian photo ID provided (issued by federal or provincial government only).**

☐ Canadian Driver's Licence
 ☐ Canadian Passport
 ☐ Canadian Provincial or Territorial Identification
 ☐ Canadian Citizenship Card (issued prior to 2012)
 ☐ Other Canadian photo ID (specify) \_\_\_\_\_

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<input type="radio"/> Category B – Name and date of birth				
<input type="radio"/> Category C – Name and financial account				

## 3 Signatures

I/We agree that Manulife Bank may refer to my/our credit file, for identification purposes, when they are unable to satisfy their identification requirements with the information provided in this form.

Signature of individual #1	Date (mmm/dd/yyyy)	Signature of individual #2	Date (mmm/dd/yyyy)
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## 4 Attestation (not applicable where individual sending identification direct to Manulife Bank)

By signing this form, I acknowledge and attest that:

- I complied with the instructions set out in this form.
- Where I have physically met with the individual, I have no reason to believe that the person presenting himself/herself to me was not such individual, when comparing the likeness of the signature and photo on the identification documents.
- Where I have physically met with the individual, I reviewed authentic, valid and current documents. Where an in-person meeting was not possible, I reviewed valid and current electronic documents or acceptable reproductions. I recorded unique identifying numbers as listed above, and verified the name and address, or name and date of birth.
- The information provided on this form is current, correct and complete.

Name (please print)	Signature	Date (mmm/dd/yyyy)
Firm name	Firm address	

## SCHEDULE "A"

### ACCEPTABLE FORMS OF IDENTIFICATION DOCUMENTATION

A representative may verify an individual's identity using either the **Single Method** or **Dual Method**. An individual submitting documents directly to Manulife Bank for verification may use only the **Dual Method**. Please review the instructions below.

The following provides guidelines and examples of which documents can be used to verify the identity of the individual.

#### SINGLE METHOD:

- The individual must show the representative one piece of valid, unexpired, original **Canadian** government-issued photo identification (federal and/or provincial photo identification ONLY)
- OR**
- Manulife Bank may obtain a credit file and validate that the name, address and date of birth match those provided by the individual (subject to qualifying criteria).

#### DUAL METHOD:

- The individual must provide or present two separate documents that satisfy two of the three categories listed below, either to the representative or directly to Manulife Bank:
  1. Verify the individual's **name and address** (Category **A** below)
  2. Verify the individual's **name and date of birth** (Category **B** below)
  3. Verify the individual's **name and confirm a Canadian financial account** (Category **C** below)
- The source of a document must be well known and reliable. For example: a federal/provincial/municipal government, crown corporation, financial institution, or utility provider.
- The documents must come from two different well-known and reliable sources. A single source cannot be used to validate both categories of information.
- When an in-person meeting between the representative and the individual is not possible, the documents may be **electronic**, including photocopies, faxes, digital scans, digital photographs, or viewed through a live video conference. For example: a utility bill, mortgage or bank account statement that has come directly from the issuer.

#### INSTRUCTIONS:

1. a) **A representative using the Single Method during an in-person meeting** must examine the original Canadian government-issued photo identification provided by the individual and then complete the attestation at Section 4.  
 b) **A representative using the Dual Method during an in-person meeting** must examine the original documents provided by the individual and then complete the attestation at Section 4. A statement or bill the individual presents on their electronic device is acceptable.
- b) **A representative using the Dual Method without an in-person meeting** must examine the documents provided by the individual via facsimile, mail, or through live video conference, and then complete the attestation at Section 4.
- c) **An individual using the Dual Method** must submit two documents directly to Manulife Bank for verification. The attestation at Section 4 does not apply.
2. For the Single Method, a provincial health card cannot be accepted for identification purposes where it is prohibited by provincial legislation. For example: Ontario, Nova Scotia, New Brunswick, Manitoba, Prince Edward Island, Saskatchewan and Yukon.
3. A document, when presented, must be: valid (not expired or a temporary document), current (the most recent version), in good condition, and without apparent alteration. View the front and back. If the document includes a photo, ensure it is substantially similar to the individual. If the identifying document has now expired, the representative's business arrangement with Manulife Bank must have been in place before the document expired.
4. Foreign documents are only acceptable under the Dual Method and are limited to a passport, providing that the individual is a Canadian resident and provides a record to confirm status. For example: landed immigrant, work visa, CRA notice of assessment.
5. Manulife Bank & Trust cannot be a source of identification documents.
6. To establish proof of identity using the Dual Method via live video conference (such as Microsoft Teams, Skype, or FaceTime):
  - a) If the individual has government-issued photo ID, use it for at least one source.
  - b) Ask the individual to introduce the documents they are presenting and hold them within the camera's view. Ensure you have a live stream and a clear view. Ask specifically for the information you must enter on this form.

The following are examples of documents that you may use and are not intended to be a complete or comprehensive list.

Documents or information to verify Name and address Category A	Documents or information to verify Name and date of birth Category B	Documents or information to verify Name and confirm a financial account Category C
<b>Issued by a Canadian government body</b> <ul style="list-style-type: none"> <li>➤ Any card or statement issued by a Canadian government body (federal, provincial, territorial or municipal)               <ul style="list-style-type: none"> <li>• NEXUS card</li> <li>• Canada Pension Plan (CPP) statement</li> <li>• Property tax assessment issued by a municipality</li> <li>• Provincially-issued vehicle registration</li> </ul> </li> <li>➤ Benefits statement               <ul style="list-style-type: none"> <li>• Federal, provincial, territorial, and municipal levels</li> </ul> </li> <li>➤ CRA documents:               <ul style="list-style-type: none"> <li>• Notice of assessment</li> <li>• Requirement to pay notice</li> <li>• Installment reminder/receipt</li> <li>• GST refund letter</li> <li>• Benefits statement</li> </ul> </li> </ul> <b>Issued by other Canadian sources</b> <ul style="list-style-type: none"> <li>➤ Utility bill (for example, electricity, water, telecommunications)</li> <li>➤ T4 statement</li> <li>➤ Record of Employment</li> <li>➤ Registered account statements (for example, RRSP, GIC)</li> </ul>	<b>Issued by a Canadian government body</b> <ul style="list-style-type: none"> <li>➤ Any card or statement issued by a Canadian government body (federal, provincial, territorial or municipal)               <ul style="list-style-type: none"> <li>• Canada Pension Plan (CPP) statement of contributions</li> <li>• Original birth certificate</li> <li>• Marriage certificate or government-issued proof of marriage document (long-form which includes date of birth)</li> <li>• Divorce documentation</li> <li>• Permanent resident card</li> <li>• Citizenship certificate</li> </ul> </li> </ul> <b>Issued by other Canadian sources</b> <ul style="list-style-type: none"> <li>➤ Insurance documents (home, auto, life)</li> <li>➤ Employer benefits statement</li> <li>➤ Canadian Passport</li> </ul>	Confirm that your individual has a deposit account, credit card or loan account by means of: <ul style="list-style-type: none"> <li>➤ Bank statement</li> <li>➤ Loan account statement (for example, mortgage)</li> <li>➤ Letter from the financial entity holding the deposit account, credit card or loan account.</li> </ul>