



basic
service

Basic Banking Service

access

banking
basic

services
banking



Access to basic Banking
Service at National Bank
of Canada



NATIONAL
BANK

FINANCIAL GROUP

IN ORDER TO IMPROVE ACCESS TO BASIC BANKING SERVICES, LEGISLATION REQUIRES THAT BANKS ALLOW ANYONE WHO MEETS THE REQUIREMENTS OF THE REGULATIONS TO OPEN A RETAIL DEPOSIT ACCOUNT AND CASH GOVERNMENT OF CANADA CHEQUES.

THE FOLLOWING CONDITIONS MUST BE MET IN ORDER TO OPEN A RETAIL DEPOSIT ACCOUNT OR CASH FEDERAL GOVERNMENT CHEQUES OR OTHER INSTRUMENTS AT NATIONAL BANK OF CANADA.

Opening a personal deposit account at National Bank of Canada

Anyone can open a personal deposit account at National Bank of Canada. However, National Bank of Canada may, if it deems appropriate or to protect its interests, limit the scope of the services provided with such an account. For example, a hold funds period may apply to ensure that cheques deposited are honoured, the account may be opened without chequing privileges, access to our electronic banking solutions may be limited or transactions may be restricted to branches only. We invite you to contact one of our customer service representatives for more information on this topic.

When it opens an account, National Bank of Canada must collect basic personal information in order to be able to create a file on you and to comply with money laundering and terrorist financing regulations. You must therefore provide the following information:

- Your full name
- Your date of birth
- Your address
- Your occupation or the nature of your main activity

In keeping with regulatory requirements, National Bank of Canada will check your identity using the documents in the list below in either of the following methods:

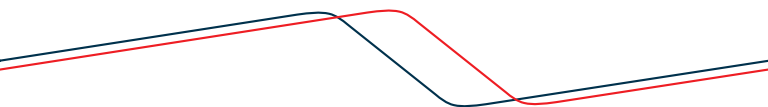
- In your presence, with two pieces of identification, one of which must come from Category A, and the other from Category A or B.
- In your presence, with one piece of identification from Category A, provided your identity is also confirmed by a customer in good standing at the branch where your request to open an account is made or by an individual of good standing in the community where the branch is located.

You may choose the pieces of identification you present for identification purposes.

However, if National Bank of Canada has any doubt as to your identity, it may ask you to provide the document of your choice from Category A bearing your photo and signature.

National Bank of Canada may refuse your application to open an account for specific reasons, such as if you refuse to identify yourself or to provide the information required, if it has reason to believe that the account would be used for illegal or fraudulent purposes, if you have a history of illegal or fraudulent activity in relation to a financial service provider during the seven years preceding your application to open an account, if you have provided misleading information, if you refuse to consent to verification of the identification you present or if National Bank of Canada has reason to believe that opening an account in your name would expose its employees or customers to the risk of physical harm, harassment or other abuse that would breach the trust needed for a healthy business relationship with you.

If we refuse to open the account, we will notify you in writing. You can always contact the Financial Consumer Agency of Canada at the address indicated overleaf.



Cashing government of Canada cheques or other instruments at National Bank of Canada

Even if you are not a National Bank of Canada customer, you can cash a cheque or other instrument issued by the Government of Canada at any of our branches, provided the following conditions are met:

- The cheque or instrument is drawn on the Receiver General (or its account at the Bank of Canada) or any other instrument issued as authorization for the payment of funds from the Canadian government.
- The amount of the cheque or instrument does not exceed \$1,500.
- You go to a branch and identify yourself as specified below.

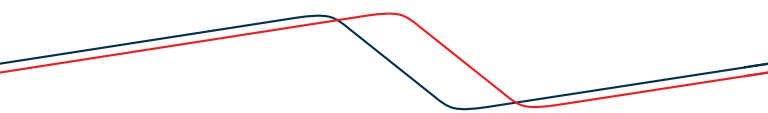
National Bank of Canada may refuse to cash the cheque or instrument presented in the following circumstances:

- The cheque or instrument has been altered in any way or is counterfeit.
- The cheque or instrument is not eligible in the meaning of the rules of the Canadian Payments Association.
- An illegal or fraudulent activity has been committed in relation to the cheque or instrument.

When you go to a branch to cash such a cheque or instrument, you must identify yourself by presenting:

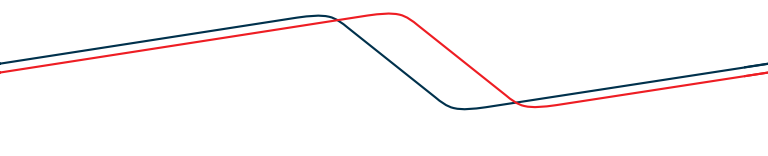
- One piece of identification:
 - From Category A or B that has your photo and signature.
 - From Category A or B, if your identity is also confirmed by a customer in good standing at our branch or by an individual of good standing in the community where the branch is located.
- Two pieces of identification from Category A or B listed overleaf.

If we refuse to cash the cheque or instrument, we will notify you in writing. You can always contact the Financial Consumer Agency of Canada at the address indicated overleaf.



Pieces of identification accepted for identification purposes

Category A

- Birth certificate issued in Canada
 - Driver's licence issued in Canada
 - Provincial health insurance card (where permitted by law)
 - Canadian passport
 - Social insurance card issued by the Government of Canada
 - Certificate of Canadian Citizenship
 - Certification of Naturalization in the form of a paper document or card but not a commemorative issue
 - Permanent Resident card
 - Citizenship and Immigration Canada Form IMM 1000 or IMM 1442 or IMM 5292
 - Certificate of Indian Status issued by the Government of Canada
 - Old Age Security card issued by the Government of Canada bearing the Social Insurance Number of the person named on the card
 - Personal identification card issued by one of the following provincial government authorities bearing the individual's photo and signature:
 - 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 Prince Edward Island
 - Service New Brunswick
 - Department of Government Services and Lands of Newfoundland and Labrador
 - Department of Transportation of the Northwest Territories
 - Department of Community Government and Transportation of Nunavut
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Category B

- Employee identity card issued by a well-known employer in the community and bearing the individual's photo
- 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
- 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
- Client card issued by the Canadian National Institute for the Blind (CNIB) bearing the individual's photo and signature
- Foreign passport

You must present original pieces of identification that are valid and not substantially defaced. If the name that appears on one piece of identification is different from the name on any other piece of identification, National Bank of Canada may require that you provide a certificate evidencing the change of name.

The complaint settlement process in a nutshell

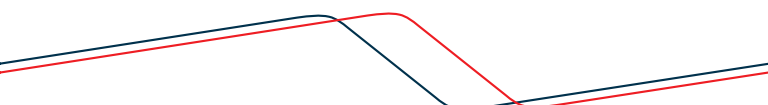
All complaints:

Contact your Customer Service Manager where you do business (in writing, in person or by telephone) or a TelNat Customer Service Representative.

Complaint not settled to your satisfaction in the first step:

- **National Bank Mediation Department**
(in writing or by telephone)
P.O. Box 93
Station Place d'Armes
Montreal, Quebec H2Y 3E9
Telephone: 1-888-955-6655
Fax: 1-877-866-1407 or 514-866-1407

* For complaints related to insurance, mutual funds or financial planning, contact the National Bank Ombudsman directly.



Complaint not settled to your satisfaction by the National Bank Mediation Department:

■ **Office of the National Bank Ombudsman
(in writing or by telephone)**

P.O. Box 275

Montreal, Quebec H2Y 3G7

Telephone: 1-888-300-9004

Fax: 1-888-866-3399 or 514-866-3399

Website: www.nbc.ca/About us/Complaint Settlement

Complaint not settled to your satisfaction by the National Bank Ombudsman:

■ **Ombudsman for Banking Services and Investments
(in writing or by telephone)**

P.O. Box 5

Toronto, Ontario M5H 2Y4

Telephone: 1 888 451-4519

Fax: 1 888 422-8265

Website: www.obsi.ca

E-mail: ombudsman@obsi.ca

At all times

If you have a complaint regarding a possible breach of federal consumer protection legislation or of provisions of public commitments or voluntary codes of conduct adhered to by the Bank, you can use the method of communication that suits you best to contact:

■ **The Financial Consumer Agency of Canada**

Mailing address: Enterprise Building,

427 Laurier Ave. West,

6th Floor, Ottawa, ON K1R 1B9

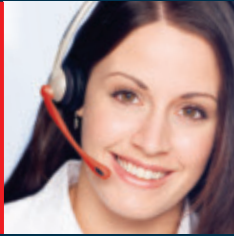
Telephone: 1-866-461-3222

Website: www.fcac-acfc.gc.ca

E-mail: info@fcac-acfc.gc.ca



WE CAN HELP



Should you have any questions or comments, do not hesitate to contact us.

1-888-4-TELNAT (483-5628)

www.nbc.ca



Mixed Sources
Product group from well-managed forests, controlled sources and recycled wood or fiber

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18014-002 (04/2009)



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