



**1.2 Dual Process - for "in person" or "non-face-to-face" verification**

- For each Owner, the advisor must review documents from TWO different, reliable sources of information (Source 1, Source 2 and/or Source 3).
- To be reliable, the issuer of the document must be a trustworthy source of information.
- The Owner can provide an original version of the documents or may provide a fax, photocopy, scan or electronic image of the original documents. Each document must be current, valid and unaltered.
- The two documents cannot be from the same issuer.

**SOURCE 1:**

**The advisor must confirm that the Owner's NAME and ADDRESS on the document match the name and address the Owner has provided in the application - examples include:**

- Canadian utility bill
- Canadian government issued property tax assessment
- Canadian government issued vehicle registration
- Canadian government issued benefits statements
- Canadian government issued photo ID
- Canada Revenue Agency documents such as notices of assessment
- Canadian T4 statements, Record of Employment, or investment account statements such as RRSPs and GICs

**SOURCE 2:**

**The advisor must confirm that the Owner's NAME and DATE OF BIRTH on the document match the name and date of birth the Owner has provided in the application - examples include:**

- Canadian government issued:
  - photo ID
  - permanent resident card or citizenship certificate
  - original birth certificate or marriage certificate
  - divorce documentation
  - CPP statement of contributions
- product from a Canadian credit bureau (containing two trade lines in existence for at least 6 months), Canadian credit file that has been in existence for at least 6 months, or insurance documents (home, auto, life)
- travel visa issued by a foreign government

**SOURCE 3:**

**The advisor must confirm the Owner's NAME on the document matches the name provided in the application and that the Owner has a deposit account, credit card or loan account by reviewing the document - examples include:**

- a credit card or bank statement
- a mortgage statement
- a letter from the financial entity holding a deposit account, credit card or loan account

**Owner 1**

Source and document type (e.g. Source 1 - Canadian property tax assessment)	Individual's name as shown on the document	Account or reference number	Date of verification

**Owner 2**

Source and document type (e.g. Source 2 - CPP statement of contribution)	Individual's name as shown on the document	Account or reference number	Date of verification

## 2.0 Politically Exposed Persons and Heads of International Organizations

### 1. Have you, any of your close relatives\* or any other persons closely associated\*\* with you:

#### a) held one of the following positions in the last 5 years in Canada?

- Governor General, lieutenant-governor or head of federal or provincial government;
- member of the Senate or House of Commons or member of a provincial legislature;
- deputy minister of federal or provincial government or equivalent rank;
- head of a federal or provincial government agency;
- leader or president of a political party represented in a legislature;
- mayor of a city, town, village, or rural or metropolitan municipality;
- president of a corporation wholly owned directly by Her Majesty in right of Canada or a province;
- military officer with a rank of general or above;
- judge of an appellate court in a province, the Federal Court of Appeal or the Supreme Court of Canada; or
- ambassador, or attaché or counsellor of an ambassador

#### b) ever held one of the following positions in a country other than Canada?

- head of state/government;
- member of executive council of government or legislature;
- leader/president of a political party represented in a legislature;
- deputy minister or equivalent;
- head of a government agency
- military officer with a rank of general or above;
- judge;
- president of a state-owned company/bank; or
- ambassador, or attaché or counsellor of an ambassador

### 2. Are you, any of your close relatives\* or any other persons closely associated\*\* with you currently the head of an international organization± or the head of an organization established by an international organization?±±

For questions 1 and 2:

Owner 1  yes  no If yes, provide details: \_\_\_\_\_

Owner 2  yes  no If yes, provide details: \_\_\_\_\_

### 3. Specify the source(s) of funds for this specific transaction (i.e. where the money originated from):

- Business Income (e.g. dividends, management bonuses)  Employment Income  Pension Funds  Gifts  
 Sale of Assets  Inheritance  Other: \_\_\_\_\_

### 4. Specify the source(s) of wealth (i.e. sources from which the Owner(s) accumulated their wealth):

- Business Undertakings  Family Trust  Employment Income  Investments  Real Estate  Inheritance  
 Other: \_\_\_\_\_

\*A close relative is your child, mother, father, spouse/civil union spouse/common-law partner; the mother or father of your spouse/civil union spouse/common-law partner; or child of your mother or father.

\*\* A close associate is an individual who is closely connected to the Owner(s) for personal or business reasons.

± The head of an international organization is the primary person who leads that organization, for example a president or CEO.

±± An International organization is set up by the governments of more than one country by means of a formally signed agreement between the governments. E.g. World Bank, International Monetary Fund, World Health Organization, International Energy Forum, International Criminal Court.

