

PHOTO IDENTIFICATION METHOD

Peace Hills Trust requires “ONE” piece of Photo Identification issued by a federal, provincial or territorial government to ascertain the identity of an individual.

Peace Hills Trust or an individual acting as an agent on behalf of PHT must view the original document while in the presence of the individual in order to compare the person with their photo.

Acceptable photo identification documents are listed below:

List of Acceptable Photo Identification Documents		
Document Type:	Issuing Jurisdiction	Country
Canadian Driver’s License *	Province of Issue	Canada
Passport – Canadian	Canada	Canada
Passport – Foreign	Issuing Country	Country
Secured Certificate of Indian Status	Canada	Canada
Permanent Resident Card	Canada	Canada
Certificate of Canadian Citizenship (Issued prior to 2012)	Canada	Canada
Firearms License	Canada	Canada
Nexus Card	Canada	Canada
Provincial or Territorial Identity Cards:	Issuing Jurisdiction	Country
British Columbia Enhanced ID	British Columbia	Canada
Alberta Photo Identification Card	Alberta	Canada
Saskatchewan Non-Driver Photo ID	Saskatchewan	Canada
Manitoba Enhanced Identification Card	Manitoba	Canada
Ontario Photo Card	Ontario	Canada
New Brunswick Photo ID Card	New Brunswick	Canada
Nova Scotia Identification Card	Nova Scotia	Canada
Prince Edward Island Voluntary ID	Prince Edward Island	Canada
Newfoundland and Labrador Photo Identification Card	Newfoundland	Canada
Northwest Territories General Identification Card	Northwest Territories	Canada
Nunavut General Identification Card	Nunavut	Canada
Yukon General Identification Card	Yukon	Canada
Provincial Services Cards:	Issuing Jurisdiction	Country
British Columbia Services Card	British Columbia	Canada

* Quebec Drivers License can not be required by a Financial Institution however the customer can offer it

- Peace Hills Trust will only accept photo identification documents that are valid, current and original
 1. Valid Refers to a document that appears legitimate or authentic and does not appear to have been altered or had any information redacted. The information must also be valid according to the issuer, for example if a passport is invalid because of a name change it is not valid for PHT purposes.
 2. Current To be considered current, an identification card must NOT have expired.
 3. Original Must be the original document issued by the issuer.

- It is not acceptable to view photo identification documents online, through a video conference or through any virtual type of application

- It is not acceptable to accept a copy or digitally scanned image of the photo identification document

CREDIT FILE METHOD

Peace Hills Trust will use the Credit File Method to ascertain the identity of an individual under the following conditions:

1. The individual cannot be identified using the Photo Identification Method
2. The credit file search must be conducted as part of the client identification process
3. The credit file must be obtained directly from a Canadian Credit Bureau by Peace Hills Trust or its Agent
4. The Canadian credit file must have been in existence for at least three years
5. The credit file details must match the following information provided by the individual
 - 1) Name
 - 2) Date of Birth
 - 3) Address
6. The individual must be able to confirm additional credit details as part of an enhanced screening process

Enhanced Screening Process:

Enhanced Screening

The enhanced screening process requires Peace Hills Trust to verify at least three (3) additional details which can be obtained from the credit file.

Examples of details that can be confirmed:

1. Where was the last place you applied for credit?
2. What is the name of your last employer?
3. What bank do you have a credit card or loan with?
4. What is the balance of any outstanding debts?
5. What is your monthly loan payment amount?
6. Who has a judgment or collection lodged on your credit file?
7. What was your previous address?

If all the conditions are not met, Peace Hills Trust will not be able to use this method to ascertain the individual's identity

DUAL PROCESS METHOD

The Dual Process Method will only be offered by PHT if the individual cannot be identified using one of the other two identification methods (1) Photo Identification Method (2) Credit File Method

The Dual Process Method requires the individual to provide:

1. "TWO" documents or statements from two separate categories listed below:
 - Category "A": Document/Statement which confirms "Name and Address"
 - Category "B": Document/Statement which confirms "Name and Date of Birth"
 - Category "C": Document/Statement which confirms "Name and confirms a Financial Account"
2. Documents must be from "TWO" independent reliable sources (*cannot be from same issuer*)

(Dual Process Method examples:)

- PHT cannot accept a Loan account statement from Bank "A" which verifies "Name and Address" along with a Credit card statement from Bank "A" to confirm a "Financial Account"
- PHT cannot accept a Canada Pension Plan statement issued by the Government of Canada along with a Citizenship Certificate also issued by the Government of Canada
- PHT can accept a Mortgage Statement from Bank "A" and a Credit Card statement from Bank "XYZ"

Acceptable documents or statements which are considered to be issued from reliable source are listed below:

Name <u>and</u> Address	Name <u>and</u> Date of birth	Name <u>and</u> confirms a Financial account
Category "A"	Category "B"	Category "C"
<p>Issued by a Canadian government body (Federal, provincial, territorial or municipal)</p> <ul style="list-style-type: none"> ▪ Document/Statement: <ul style="list-style-type: none"> ○ Canada Pension Plan (CPP) statement ○ Property tax assessment issued by a municipality ○ Provincially-issued vehicle registration ▪ Benefits statement <ul style="list-style-type: none"> ○ Federal, provincial, territorial, and municipal levels ▪ CRA documents: <ul style="list-style-type: none"> ○ Notice of assessment ○ Requirement to pay notice ○ Installment reminder/receipt ○ GST refund letter ○ Benefits statement ○ Social Insurance Number - Confirmation Letter <p>Issued by other Canadian reliable sources</p> <ul style="list-style-type: none"> ▪ Referring to the client's Canadian credit file that has been in existence for at least 6 months ▪ Utility bill issued by a major utility provider (Example: electric, cable, telecommunications) ▪ Account statement issued by a Canadian Financial Institution (Example: RRSP, Investment, Credit Card, Loan Product, etc.) 	<p>Issued by a Canadian government body (Federal, provincial, territorial or municipal)</p> <ul style="list-style-type: none"> ▪ Document/Statement: <ul style="list-style-type: none"> ○ Canada Pension Plan (CPP) statement of contributions ○ Health Insurance Card** ○ Certificate of Indian Status ○ Original birth certificate ○ Marriage certificate or government-issued proof of marriage document (long-form which includes date of birth) ○ Divorce documentation ○ Permanent resident card ○ Citizenship certificate ○ Temporary driver's license (non-photo) <p>Issued by other Canadian reliable sources</p> <ul style="list-style-type: none"> ▪ Referring to a client's Canadian credit file that has been in existence for at least 6 months 	<p>Confirm that your client has a deposit account, credit card or loan account at a Canadian Financial Institution</p> <ul style="list-style-type: none"> ▪ Credit card statement ▪ Bank statement ▪ Loan account statement ▪ Mortgage statement ▪ RRSP Statement ▪ Investment Account Statement

**Manitoba, Ontario, Nova Scotia and Prince Edward Island prohibit the use of health insurance cards as identification
Quebec Health Insurance Card can not be required by a Financial Institution however the customer can offer it

- Peace Hills Trust will only accept documents or statement that are valid, current and original
 1. Valid Refers to a document that appears legitimate or authentic and does not appear to have been altered or had any information redacted.
 2. Current To be considered current, it must not be expired, if there is no expiration date, the document or statement must be a recent version of the document or statement.
 3. Original The original document is the one the individual received or obtained from the issuer through posted mail or electronically. The document or statement can be downloaded and presented on their electronic device or in printed format. Original documents do not include those that have been photocopied, faxed or digitally scanned.