**CUSTOMER IDENTIFICATION**

Prior to advancing mortgage funds, we require that you ascertain the identity of each customer in accordance with our Instructions to Solicitor. Each customer is required to be **physically present** at the time you ascertain his/her identity. Following, you must return the fully completed and signed form to Bridgewater Bank.

To confirm identity, each customer must provide **an** acceptable form of photo identification, **as listed in the table below.**

**Photo identification must be original, valid/unexpired, current and in good condition.** If the photo identification document is presented with different names, such as a maiden or married name, a certificate of marriage or certificate of name change must also be presented.

**DO NOT FORWARD COPIES OF IDENTIFICATION TO BRIDGEWATER BANK**

|  |
| --- |
| **ACCEPTABLE PHOTO ID DOCUMENTS** |

|  |  |
| --- | --- |
| **Place of Issuance** | **Type of Document** |
| **Alberta** | Driver’s License |
| Photo Identification Card |
| **British Columbia** | Driver’s License |
| Enhanced ID |
| Services Card |
| **Canada** | Passport |
| The DND 404 Drivers License |
| Permanent resident card |
| Citizenship Card issued prior to 2012 |
| Secure Certificate of Indian Status |
| **Foreign** | Driver’s License |
| Passport |
| Photo Identification Card |
| Secure Certificate of Indian Status |
| **Manitoba** | Driver’s License |
| Enhanced Identification Card |
| **New Brunswick** | Driver’s License |
| Photo ID Card |
| **Newfoundland and Labrador** | Driver’s License |
| Photo Identification Card |
| **Northwest Territories** | Driver’s License |
| General Identification Card |
| **Nova Scotia** | Driver’s License |
| Identification Card |
| **Nunavut** | Driver’s License |
| General Identification Card |
| **Ontario** | Driver’s License |
| Photo Card |
| **Prince Edward Island** | Driver’s License |
| Voluntary ID |
| **Quebec\*** | Driver’s License |
| **Saskatchewan** | Driver’s License |
| Non-driver photo ID |
| **Yukon** | Driver’s License |
| General Identification Card |

**\*Note: A Quebec Driver’s Licence may be used for identification only if the customer offers it. It cannot be required by a Financial Institution for identification purposes.**

**THIRD PARTY DETERMINATION**

We require that you make reasonable inquiries or otherwise take reasonable measures to determine whether the person(s) applying for the mortgage is acting on behalf of a third party individual or entity.

To do so, you may ask the customer directly if they are applying for this mortgage/account on behalf of a third party who is not disclosed on the application.

If the customer says yes, or if you suspect the customer is acting on behalf of a third party individual or entity, complete the **Third Party Declaration** form (Form #7511 available at [www.solicitordocs.ca](http://www.solicitordocs.ca) in the Solicitor Documents section) and return the completed form to Bridgewater Bank.

**Re: Customer Name:**

**Mortgage Number:**

I,     , Solicitor, hereby attest that I have met with, seen the forms of identification described herein and verified the identity of (Primary Customer’s name):       and (if applicable, Secondary Customer’s name):      .

* + I have asked questions to determine whether the customer is acting on behalf of a third party not disclosed on the application, and a **Third Party Declaration** formis:

Applicable and attached  Not applicable

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **PRIMARY CUSTOMER** | | **SECONDARY CUSTOMER (if applicable)** | | |
| **Name** |  | **Name** | |  |
| **ID Type** |  | **ID Type** | |  |
| **Reference Number** |  | **Reference Number** | |  |
| **Place of Issuance** |  | **Place of Issuance** | |  |
| **Expiry Date** |  | **Expiry Date** | |  |
| **Date ID was verified** |  | **Date ID was verified** | |  |
| In addition, please list any short forms of the customer’s name, including nicknames, or other aliases the customer frequently uses (e.g. Robert-Bob, Richard-Dick, middle name used rather than first name etc.). | | | | |
|  | | |  | |

Dated at      , this       day of      , 20     .

|  |  |
| --- | --- |
|  | Solicitor Signature |