**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 authentic (issued by a federal, provincial or territorial government), valid (unaltered) and current (not expired).** 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  Possession and Acquisition Licence (PAL) |
| **Foreign** | Driver’s License  Passport  Photo Identification Card  Secure Certificate of Indian Status  Global Entry Card  Nexus |
| **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  Health Card (with photo) |
| **Saskatchewan** | Driver’s License  Non-driver photo ID |
| **Yukon** | Driver’s License  General Identification Card |

***Note****: ○ Health cards from Manitoba, Nova Scotia, Ontario, PEI, and Yukon* ***cannot*** *be used for identification purposes, even if offered by the applicant.*

* *A Quebec driver’s license or provincial health card may be used for identification only if the applicant volunteers it as a form of identification; a financial institution cannot require a Quebec resident to provide their driver’s licence for identification purposes.*

**THIRD PARTY DETERMINATION**

**Mortgage Number:**

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.

* + 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     .

I, hereby attest that I have met with, seen the forms of identification described herein and verified the identity of the Primary Customer and (if applicable, Secondary Customer) noted above.

|  |  |
| --- | --- |
|  | Solicitor Name  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

Solicitor Signature