



Identification Verification & Attestation Requirements for Individuals

Loan Number

Property Address

In order for the borrower(s) to open an RFA Bank of Canada mortgage account (hereinafter referred to as “Borrower”), RFA Bank of Canada has to comply with Canada’s **Proceeds of Crime (Money Laundering) and Terrorist Financing Act (the “Act”)**, as such, the identity of the borrower(s) must be verified, along with the existence and/ or involvement of any third parties associated with the proposed RFA Bank mortgage account. RFA Bank of Canada mandates you (Notary Public or applicable closing centre contracted with RFA Bank of Canada to confirm the identity of the Borrower and/or any applicable third parties in connection with the proposed RFA Bank of Canada mortgage account) to ascertain the identity of each Borrower, Guarantor and/or Third Party/Beneficial Owner and to complete this form in full prior to the release of funds from RFA Bank of Canada.

Completion is MANDATORY for EACH Borrower and Guarantor.

If there are more than three Borrowers or more than two Guarantors or more than one Politically Exposed Person (as defined under the Act, hereinafter referred to as “PEP”), please use additional copies of this form.

Section A: ID Verification

Borrower #1		
Last Name:		First Name:
Middle Name:	Alias Name: (if applicable)	Date of Birth: (dd/mm/yyyy)
Citizenship:	Sex: (F/M/X)	Personal Phone Number: (where we can contact you post closing)
ID Document Type: (refer to Exhibit 1 for acceptable forms of ID)		ID Document Number:
ID Expiry Date: (dd/mm/yyyy)	Jurisdiction of Issue: (province/territory)	Country of Issue:



Borrower #2 (if applicable)		
Last Name:		First Name:
Middle Name:	Alias Name: (if applicable)	Date of Birth: (dd/mm/yyyy)
Citizenship:	Sex: (F/M/X)	Personal Phone Number: (where we can contact you post closing)
ID Document Type: (refer to Exhibit 1 for acceptable forms of ID)		ID Document Number:
ID Expiry Date: (dd/mm/yyyy)	Jurisdiction of Issue: (province/territory)	Country of Issue:

Borrower #3 (if applicable)		
Last Name:		First Name:
Middle Name:	Alias Name: (if applicable)	Date of Birth: (dd/mm/yyyy)
Citizenship:	Sex: (F/M/X)	Personal Phone Number: (where we can contact you post closing)
ID Document Type: (refer to Exhibit 1 for acceptable forms of ID)		ID Document Number:
ID Expiry Date: (dd/mm/yyyy)	Jurisdiction of Issue: (province/territory)	Country of Issue:



Section B

Politically Exposed Persons (Domestic/Foreign “PEP” or Head of International Organization)

To the best of your knowledge, have you or any **close relative** or any **close associate**, ever held any of the following positions or offices in or on behalf of a country/ province/ state or **Public Body**, listed below?

Yes*

No

*If you answered yes, you are considered a PEP, please complete Appendix “A”.

Note: a close relative means a spouse, civil union spouse or common-law partner, children/step-children, siblings/half siblings/step-siblings of the borrower(s), biological/adoptive/step-parent of the Borrower(s), biological/adoptive/step-parent of spouse, civil union spouse or common-law partner.

Note: a close associate is any natural person who is known to have a joint beneficial ownership of legal entities or legal arrangements, or any other close business relations with PEP.

Note: a Public Body means an incorporated city, town, village, metropolitan authority, township, district, county, rural municipality or other incorporated municipal body; or an agent or mandatary of any of them.

List of Politically Exposed Offices and Positions (Foreign)

- Head of State or Head of Government
- Member of Executive Council of Government
- Deputy Minister or Equivalent Rank
- Member of Legislature
- Ambassador; or Attaché; or Counsellor of an Ambassador; or High Commissioner
- President of a Federal/State-Owned Company or Federal/State-Owned Bank
- Head of a Government Agency
- Judge
- Head of an International Organization
- Military Officer with a rank of General or above
- Leader or President of a Political Party represented in the Legislature
- Holder of any prescribed/elected office or position for a public body

List of Politically Exposed Offices and Positions (Domestic)

- 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
- Military officer with a rank of general or above
- President of a corporation that is wholly owned directly by the Crown in right of Canada or a province
- Head of a federal or provincial government agency
- Judge of an appellate court in a province, the Federal Court of Appeal or the Supreme Court of Canada
- Leader or president of a political party represented in a legislature
- Mayor



Section C

Third Party Determination		
Will the property be held on behalf of, or for the benefit of, someone other than the borrowers/guarantors?		
<input type="checkbox"/> Yes*	<input type="checkbox"/> No	*If you answered yes, complete the Third-Party Information Form contained in Appendix B and return that completed form along with this completed IVF.
Will any individual or entity provide instructions/direction on the mortgage account other than the borrowers/guarantors?		
<input type="checkbox"/> Yes*	<input type="checkbox"/> No	*If you answered yes, complete the Third-Party Information Form contained in Appendix B and return that completed form along with this completed IVF.

Note: Renters are not considered third parties if the subject property is purchased or held as an investment property.

Section D

Declarations		
<p>I further declare that the answers and statements given by me, to all the questions in Sections A, B and C (and applicable schedules) of this form, are full, complete and true. I also acknowledge that when requested, I agree to provide updated identification documentation to RFA Bank of Canada to meet its regulatory obligations.</p>		
_____	_____	_____
Borrower #1 (print name)	Signature	Date (dd/mm/yyyy)
_____	_____	_____
Borrower/Guarantor #2 (print name)	Signature	Date (dd/mm/yyyy)
_____	_____	_____
Borrower/Guarantor #3 (print name)	Signature	Date (dd/mm/yyyy)



Section E

Solicitor/ Notary/ Agent Attestation

I certify that

1. I have been appointed as solicitor/notary/agent of RFA Bank of Canada to verify the identity of the borrower(s)/guarantor(s);
2. I have personally met with each person named above and examined the original personal identification documentation disclosed herein, and certify that the name and photograph are those of the individual(s) I have met with;
3. The information in Section "A" matches the original personal identification documentation provided to me;
4. I have made reasonable efforts to ensure that the individual(s) who signed the Purchase and Sale Agreement/Offer to Purchase is the one and same individual(s) for whom I have verified the personal identity thereof; and
5. Having made reasonable inquiries, I have no reason to believe the Borrowers are acting on behalf of any undisclosed third parties.

I will retain clear and legible copies of both sides of the identification examined.

Solicitor/Notary/Agent (print name)

Signature

Date of Verification (dd/mm/yyyy)



Exhibit 1

Acceptable Forms of Identification

Each Borrower, Guarantor, and Third-Party Beneficial Owner and Signatory, where applicable, must present to you for examination one of the acceptable Canadian Government issued photo identification documents from the list below.

No other form of identification will be acceptable.

The identification document must be authentic, valid, current, legible and in good condition.

Each Borrower, Guarantor and Signing Officer, where applicable, is required to be physically present when you ascertain his or her identity.

Acceptable Forms of Identification

- Driver’s Licence¹
(issued by a Canadian Province/Territory/DND)
- Canadian Passport
- Nexus or CANPASS Card
- Firearms Licence
(issued by the Government of Canada)
- Canadian Armed Forces Identification Card
(issued by the Government of Canada)
- Canadian Citizenship Card
(with photo issued prior to 2012)
- Permanent Resident Card
(issued by the Government of Canada)
- Secure Certificate of Indian Status
(issued by the Government of Canada)
- Provincial/Territorial Health Insurance Card
(with photo)²
- Provincial/Territorial Government issued Identity Card
(with photo)

Note:

1. In Quebec, never request a driver’s licence. Accept and record the number only if offered.
2. In Ontario, Manitoba, Nova Scotia and Prince Edward Island, the Provincial Health Card is NOT an acceptable form of identification. Please request another piece of Primary Identification. In Quebec, never ask to see a Health Card, if offered, record the particulars.



Appendix A

Politically Exposed Person (PEP) Information Form *(If there is more than one PEP, please use additional copies of this form.)*

If you have indicated that you are a Politically Exposed Person (PEP or Head of International Organization (“HIO”) in Section B of the IVF, please provide the following information if:

You are the PEP or HIO

Your Name

Title of position held

In what Country is/was the position held

Name of the organization or institution of the PEP or HIO

If you have indicated that you are a PEP or HIO in Section B of the IVF, please provide the following information if:

You are a Close Relative or Close Associate of a PEP or HIO

Name of PEP or HIO

Alias of PEP or HIO

Citizenship of PEP or HIO

Title of position held by PEP or HIO

In what country is/was the position held

Name of the Office/Organization/Institution of the PEP or HIO

Source of wealth for PEP

Nature of your relationship with the PEP or HIO *(i.e. son of, or, spouse of, etc.)*



Appendix B

Third Party Information Form	
Applicant Name(s):	
Information About The Third Party	
Full Name:	
Alias Name:	
Home Address:	
City:	Province:
Country:	Postal Code:
Date of Birth: Day Month Year	Citizenship:
Home/Cell Phone:	Email Address:
Occupation: <input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Unemployed	_____
Nature of Occupation:	
Employer Name or Your Business Name: <i>(If Self-Employed)</i>	
Employer/Business Address:	
City:	Province:
Country:	Postal Code:
PEP Status:	After referencing the information in Section B, are you (the Third Party) a Politically Exposed Person?
<input type="checkbox"/> Yes <i>(If Yes, please complete Section B)</i> <input type="checkbox"/> No	
What is the relationship between the registered owner of the property on closing (the applicant) and the Third Party?	
<input type="checkbox"/> Agent <input type="checkbox"/> Borrower <input type="checkbox"/> Employee <input type="checkbox"/> Friend <input type="checkbox"/> Relative <input type="checkbox"/> Trustee	
<input type="checkbox"/> Power of Attorney <input type="checkbox"/> Other <i>(specify)</i> _____	
Additional Comments _____	



Identification Viewed from Exhibit 1

ID Document Type (refer to Exhibit 1 for acceptable forms of ID)

ID Document Number

ID Expiry Date (DD/MM/YYYY)

Jurisdiction of Issue (province/territory)

Country of Issue

Declarations (Completion is MANDATORY for EACH Borrower and Guarantor)

I further declare that the answers and statements given by me, to all the questions on this form, are full, complete and true. I also acknowledge that when requested, I agree to provide updated identification documentation to RFA Bank of Canada to meet its regulatory obligations.

Applicant (print name)

Signature

Date (DD/MM/YYYY)

Third Party (print name)

Signature

Date (DD/MM/YYYY)

Closing Agent/Solicitor/Notary
(print name)

Signature

Date of Verification (DD/MM/YYYY)