



In accordance with the Bank Act, TD Canada Trust will require the following from you if you wish to open a Personal Deposit Account or cash a Federal Government cheque or other payment instrument:

Requirements to Open a Personal Deposit Account	Requirements to Cash a Federal Government Cheque or Other Payment Instrument
<p><b>1. The person presents to the Bank:</b></p> <p>a) Two documents* from a reliable source - one of which indicates the person's name and address and the other the person's name and date of birth - see below for list of examples, <b>OR</b></p> <p>b) Any document* from a reliable source that indicates the person's name and date of birth, if the person's identity is also confirmed by a customer in good standing with the member bank or by a natural person of good standing in the community where the point of service or branch is located;</p> <p><b>2. The person must consent to the Bank verifying whether certain grounds for refusal apply to the person, as described in the Bank Act, and/or the documents* presented by the person, if required; AND</b></p> <p><b>3. If the Bank has reasonable grounds to suspect that the person is misrepresenting their identity, the person must present one document* issued by the Government of Canada or the government of a province that bears the person's photograph and signature.</b></p>	<p><b>1. The person presents to the Bank:</b></p> <p>a) Two documents* from a reliable source - one of which indicates the person's name and address and the other the person's name and date of birth - see below for list of examples, <b>OR</b></p> <p>b) One document* that is issued by the Government of Canada or the government of a province and that bears the person's signature and photograph; <b>OR</b></p> <p>c) Any document* from a reliable source that indicates the person's name and date of birth, if the person's identity is also confirmed by a customer in good standing with the member bank or by a natural person of good standing in the community where the point of service or branch is located.</p>

\* The documents must be:

- original, valid and not substantially defaced; and
- in the case of a document\* issued by the government of a province, usable for identification purposes under the law of the province. if any document\* presented by a natural person bears a former name of the person, the person shall present a certificate evidencing the change of name that has occurred or a certified copy of that certificate.

**Documents\* from a reliable source may include:**

1. document\* issued by the Government of Canada or the government of a province,
2. recent notices of tax assessments issued by the Government of Canada or the government of a province or municipality,
3. recent statements of benefits from the Government of Canada or the government of a province,
4. recent Canadian public utility bills,
5. recent bank account or credit card statements, and
6. foreign passports.

If you have any complaints regarding these requirements or regarding your request, you can contact us in the way most convenient for you. Please use the contact information provided below:

<b>In Person</b>	Visit one of our branches
<b>Email</b>	customer.service@td.com
<b>Toll-Free Call</b>	1-833-259-5980

If your complaint remains unresolved, you can escalate your complaint in the following ways:

- Ask the person you are dealing with to escalate on your behalf, or
- Escalate the complaint directly using the following contact information:

After Step 1, if your complaint remains unresolved, you may contact the Senior Customer Complaints Office in any of the following ways:

After Step 2, if your complaint remains unresolved, you may contact the external ombudsman in any of the following ways:

**Step 1: Customer Care**

**Step 2: Senior Customer Complaints Office**

**Step 3: External Ombudsman**

<b>Email</b>	customer.care@td.com	<b>Email</b>	td.scco@td.com	<b>Website Email</b>	www.bankingombuds.ca contact@bankingombuds.ca
<b>Toll-Free Call</b>	1-888-661-9029	<b>Toll-Free Call</b>	1-888-361-0319	<b>Toll-Free Call</b>	1-800-941-3655
<b>Mail</b>	Customer Care Toronto-Dominion Centre P.O. Box 193 Toronto, Ontario M5K 1H6	<b>Mail</b>	Attn: Senior Customer Complaints Office P.O. Box 1 Toronto-Dominion Centre Toronto, Ontario M5K 1A2	<b>Mail</b>	ADR Chambers Banking Ombudsman (ADRBO) P.O. Box 100631 Adelaide Street East Toronto, Ontario M5C 2K4

**Financial Consumer Agency of Canada - If you have a complaint regarding a potential violation of a consumer protection law, a public commitment, or an industry code of conduct, you can contact the FCAC in writing at: 6th Floor, Enterprise Building, 427 Laurier Ave. West, Ottawa, Ontario K1R 1B9. The FCAC can also be contacted by telephone at 1-866-461-3222 (en français 1-866-461-2232) or through its website at [www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca). Please note the FCAC does not become involved in matters of redress or compensation.**