

We may refuse to cash certain Government of Canada cheques if:

- You are unable to produce acceptable ID
- We believe any of the following is true:
 - The cheque is counterfeit
 - The cheque has been altered
 - The cheque is associated with fraud or a crime

Question or complaint?

If you have a question about the ID requirements for opening an Account with us or cashing a Government of Canada cheque, you may call us at 1-800-769-2511 or visit a branch.

Our complaint resolution process is explained in our brochure “How to Make a Complaint”. You may obtain a copy of this brochure at any of our branches in Canada, by calling the toll-free number shown above or by visiting us online at <https://www.rbc.com/customercare/>.

The Financial Consumer Agency of Canada (FCAC) supervises all federally regulated financial institutions for compliance with federal consumer protection laws. While the FCAC does not resolve individual customer complaints, if you believe that your complaint relates to a violation of a federal consumer protection law, you may submit your complaint to:

Financial Consumer Agency of Canada

Enterprise Building, 6th Floor
427 Laurier Avenue West
Ottawa, ON K1R 1B9
Telephone: 1-866-461-3222
fcac-acfcgc.ca

To find out more about our personal banking products and services:

- **Speak to a client services representative at any RBC branch**
- **Call 1-800 ROYAL® 1-1 (1-800-769-2511) or 1-800-661-1275 (teletypewriter users)**
- **Or visit rbcroyalbank.com**



What you need to open an Account or cash certain Government of Canada cheques*



* A cheque or other instrument drawn on the Receiver General or the Receiver General's account at the Bank of Canada or any bank or other deposit taking Canadian financial institution incorporated by or under an Act of Parliament or any other instrument issued as authority for the payment of money out of the Consolidated Revenue Fund.

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To help make the most of your RBC® experience, we've prepared the following information for you:

- Types of identification documents (ID) you'll need to open a retail deposit account (Account) or cash certain Government of Canada cheques with us
- Situations where we may refuse to open an Account or cash certain Government of Canada cheques

This brochure is published to meet the Access to Basic Banking Services requirements under Canada's *Bank Act*, as outlined in the Financial Consumer Protection Framework (effective June 30, 2022) under that legislation.

When you visit us in person at an RBC Royal Bank® branch, you will need to provide us with ID that is original, valid and not substantially defaced to:

- Open an Account with us
- Cash an eligible Government of Canada cheque* of up to \$1,750 at no cost

The ID you provide can be any of the following as described below:

- 1 piece of Canadian, provincial or territorial government-issued photo ID such as:
 - Government-issued driver's licence of a Canadian province or territory
 - Canadian passport
 - NEXUS card
 - B.C. Services Card
 - Quebec Health Insurance Card (Régie de l'assurance maladie – RAMQ)

NOTE: The Quebec Health Insurance Card (RAMQ) may only be used to cash federal government cheques or as ID if the cardholder offers it. We cannot request this type of ID directly.

- A document or identification card issued by:
 - Alberta Registries
 - Insurance Corporation of British Columbia
 - Manitoba Public Insurance
 - Service New Brunswick
 - Department of Government Services and Lands of the Province of Newfoundland and Labrador
 - Department of Service Nova Scotia and Municipal Relations
 - Department of Community Government and Transportation of the Territory of Nunavut
 - Department of Transportation of the Northwest Territories
 - Service Ontario
 - Department of Transportation and Public Works of the Province of Prince Edward Island
 - Saskatchewan Government Insurance
- 2 documents from a reliable source — one of which has your name and address and the other your name and date of birth such as:
 - Identification issued by the Government of Canada or the government of a province or territory

NOTE: Provincial/territorial law prohibits the use of health insurance cards as ID, for the purpose described in this brochure, in Manitoba, Nova Scotia, Ontario, Prince Edward Island and Yukon. The Quebec Health Insurance Card (RAMQ) may only be used as ID if the cardholder offers it. We cannot request this ID directly.

- Recent notices of tax assessments issued by the Government of Canada or the government of a Canadian province, territory or municipality

- Recent statements of benefits from the Government of Canada or the government of a Canadian province or territory
- Recent Canadian public utility bills
- Recent bank account or credit card statements from a Canadian financial institution

- Documentation confirming your identity and date of birth if your identity is also confirmed by one of our clients in good standing with RBC or an individual in good standing in the community where your RBC branch or point of service is located

If you wish to use as ID a document that has your former name, you may do so if you also present a certificate that will serve as evidence of your name change

We may, at our discretion, also accept additional ID documents not listed in this brochure. Please contact us for details on:

- Additional ID documents we may accept for the purpose of opening an Account or cashing certain Government of Canada cheques with us at an RBC Royal Bank branch
- Other ways you may be eligible to open an Account with us

We may refuse to open an Account if:

- You are unable to provide acceptable ID
- We believe any of the following is true:
 - The Account will be used for illegal or fraudulent purposes
 - You have a history of illegal or fraudulent activity in the last seven years
 - We have reasonable grounds to believe that you have knowingly made a material misrepresentation in the information provided to us
 - We need to, to protect our customers or employees from physical harm, harassment or other abuse