



Access To Basic Banking Services Regulations

I. Opening Of Retail Deposit Accounts (“Account”) At A Citibank Canada (“Citibank”) Branch

Citibank May Refuse To Open Account For An Individual

1. If Citibank has reasonable grounds to believe that the retail deposit account will be used for illegal or fraudulent purposes;
2. If the individual has a history of illegal or fraudulent activity in relation to providers of financial services and if the most recent instance of such activity occurred less than seven years before the day on which the request to open a retail deposit account is made;
3. If Citibank has reasonable grounds to believe that the individual, for the purpose of opening the retail deposit account, knowingly made a material misrepresentation in the information provided to Citibank;
4. If Citibank has reasonable grounds to believe that it is necessary to refuse to open the retail deposit account in order to protect the customers or employees of Citibank from physical harm, harassment or other abuses; or
5. If the request is made at a branch or point of service of Citibank at which the only retail deposit accounts offered are those that are linked to an account at another financial institution.

Conditions To Be Met For Citibank To Open Account By An Individual

1. The individual shall present to Citibank:
 - Two (2) pieces of identification from Part A or B, as prescribed in the Identification schedule (the “Identification Schedule”) which is attached hereto, at least one (1) of which is from Part A, or
 - One (1) piece of identification from Part A of the Identification Schedule, if the identity of the individual is confirmed by a Citibank customer in good standing with Citibank or by an individual of good standing in the community where Citibank is situated.
2. The individual shall disclose orally or in writing in the account application :
 - The individual’s name
 - The individual’s date of birth
 - The individual’s address, if any
 - The individual’s occupation, if any
3. The individual shall consent to Citibank verifying whether any of the circumstances set out under the heading “Citibank May Refuse To Open Account For An Individual”, paragraphs 1 to 4 apply to the individual, and to Citibank verifying the pieces of identification presented by the individual.
4. The pieces of identification required to be presented by an individual shall be original, valid and not substantially defaced.
5. If the name shown on one of the pieces of identification presented by an individual differs from the name shown on any other identification presented by the individual, the individual shall provide a certificate evidencing the change of name that has occurred or a certified copy of that certificate.
6. If Citibank, based on its verification of the circumstances set out under the heading “Citibank May Refuse To Open Account For An Individual”, paragraphs 1 to 4 or the pieces of identification, or based on information, if any, provided by the individual that is related to the request, has reasonable grounds to suspect that the individual is misrepresenting their identity, the individual shall present to Citibank one piece of identification from among those set out in Part A of the Identification Schedule that bears the individual’s photograph and signature.

II. Cashing Of Certain Government Of Canada Cheques And Other Instruments

Citibank May Refuse To Cash Cheque Or Instrument

1. If there is evidence that the cheque or other instrument has been altered in any way or is counterfeit;
2. If the cheque or other instrument is not an item to be accepted under Rule G8 of the Canadian Payments Association, as amended from time to time; or
3. If Citibank has reasonable grounds to believe that there has been illegal or fraudulent activity in relation to the cheque or other instrument.

Prescribed Maximum Amount

The maximum amount of a cheque or other instrument that Citibank is required by regulation under the *Bank Act* to cash is \$1,500.

Conditions To Be Met For Cashing Cheque Or Other Instrument By An Individual

An individual who requests that Citibank cash a cheque or other instrument shall present to Citibank:

1. Two (2) pieces of identification from Part A or B of the Identification Schedule; or
2. One (1) piece of identification from Part A or B of the Identification Schedule if:
 - That piece bears the signature and photograph of the individual, or
 - The identity of the individual is also confirmed by a Citibank customer in good standing with Citibank or by an individual of good standing in the community where Citibank is situated.

III. Questions & Complaints

If you have any questions or complaints, please call the CitiPhone[®] Banking Centre at:

1-800-387-9292 (Anywhere in Canada and the U.S.)
416-947-4100 (In Toronto)

The Financial Consumer Agency of Canada (FCAC) is responsible for ensuring that all financial institutions comply with federal consumer legislation and will investigate any complaint that relates to a possible breach. You can contact the FCAC through its office or website at:

Financial Consumer Agency of Canada
427 Laurier Avenue West, 6th Floor
Ottawa, Ontario, K1R 1B9

Tel: 1-866-461-3222 (English)
1-866-461-2232 (French)

or

www.fcac-acfc.gc.ca

Effective Date : September 30, 2003

Updated on : March 2009

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Identification Schedule

PART A

1. A drivers' licence issued in Canada, as permitted to be used for identification purposes under provincial law
2. A Canadian passport
3. A Certificate of Canadian Citizenship or a Certification of Naturalization, in the form of a paper document or card but not a commemorative issue
4. A Permanent Resident Card or Citizenship and Immigration Canada Form IMM 1000, IMM 1442 or IMM 5292
5. A birth certificate issued in Canada
6. A Social Insurance Number card issued by the Government of Canada
7. An Old Age Security card issued by the Government of Canada bearing the Social Insurance Number of the person named on the card
8. A Certificate of Indian Status issued by the Government of Canada
9. A provincial or territorial health insurance card, as permitted to be used for identification purposes under provincial or territorial law
10. A document or card, bearing the individual's photograph and signature, issued by any of the following authorities or their successors:
 - Insurance Corporation of British Columbia
 - Alberta Registries
 - Saskatchewan Government Insurance
 - Department of Service Nova Scotia and Municipal Relations
 - Department of Transportation and Public Works of the Province of Prince Edward Island
 - Service New Brunswick
 - Department of Government Services and Lands of the Province of Newfoundland and Labrador
 - Department of Transportation of the Northwest Territories
 - Department of Community Government and Transportation of the Territory of Nunavut

PART B

1. An employee identity card, issued by an employer that is well known in the community, bearing the individual's photograph
2. A bank or automated banking machine or client card, issued by a member of the Canadian Payments Association in the name of, or bearing the name of, the individual and bearing the individual's signature
3. A credit card, issued by a member of the Canadian Payments Association in the name of, or bearing the name of, the individual and bearing the individual's signature
4. A Canadian National Institute for the Blind (CNIB) client card bearing the individual's photograph and signature
5. A foreign passport