

What ID is needed for a Canadian Mortgage?

What identification is needed for a Mortgage in Canada?

In order to satisfy Canada's anti-money laundering regulation governing the opening of a mortgage account lenders require two pieces of valid identification.

Primary Identification

- 1 piece of GOVERNMENT-ISSUED PHOTO ID (preferred) from the list below, or
- 2 pieces from LIST A, or
- 1 piece from LIST A and 1 piece from LIST B.

GOVERNMENT – ISSUED PHOTO ID (preferred)

- Driver's license issued in Canada
- Canadian passport
- Certificate of Canadian Citizenship (with photo)
- Permanent Resident Card
- Certificate of Indian Status issued with photo
- Provincial health insurance card with photo (not allowed in Manitoba, Nova Scotia, Ontario or PEI)
- Provincially issued identification card with photo
- Identification card with photo and signature issued by:
 - 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
- U.S. driver's license
- Foreign passport

LIST A

- Birth certificate issued in Canada
- Citizenship and Immigration Canada Form IMM 1000, IMM 1442, or IMM 5292
- Social Insurance Number card
- Certificate of Canadian Citizenship with no photo
- Provincial health insurance card with no photo (not allowed in Manitoba, Nova Scotia, Ontario or PEI)
- Certification of Naturalization
- Old Age Security Card

LIST B

- Employee identity card, issued by an employer that is well known in the community, bearing the individuals photograph
- Bank or automated banking machine or client card, issued by a member of the Canadian Payments Association (with name and signature)
- Credit card, issued by a member of the Canadian Payments Association (with name and signature)
- Canadian National Institute for the Blind (CNIB) client card (with name and signature)
- Sponsor, personally known by RBC client or community member
- Canadian university or college student card with photo
- Canadian Social Insurance Number letter
- Diplomatic ID issued by Foreign Affairs