

Checklist for Opening a Bank Account

Not sure what you need to open a bank account? Here's a checklist for you!

- Have at least **two** forms of government-issued ID (e.g., passport or driver's license).
- Have at least **one** way to prove your address.
- Have a way to prove your income/occupation.
- Make an appointment at your preferred financial institution.
- Ask questions, remember your priorities, and complete and sign all documentation.
- Collect and pin your card.

Making a Complaint

You have the right to make a complaint against federally regulated financial institutions. The Office of the Superintendent of Financial Institutions (OSFI) regulates these financial institutions.

If you're making a complaint against a federally regulated financial institution, use its complaint-handling process.

- Speak to a representative.
- If you're dissatisfied with the resolution, speak to the financial institution's complaint-handling department.
- If you're still dissatisfied with the resolution, speak with either the Ombudsman for Banking Services and Investments (OBSI) or the ADR Chambers Banking Ombuds Office (ADRBO).

The Financial Consumer Agency of Canada (FCAC) also has expectations for financial institutions and how they handle complaints. Contact FCAC if you can't find your financial institution's complaint-handling process or if there are delays using it.