

IDENTITY DOCUMENTS AND BANKING

Getting Identity Documents

Cashing a Cheque Without Being a Bank Customer

Opening a Bank Account



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Getting Identity Documents



Birth certificate

Adults registered in the Quebec register of civil status can get a birth certificate from the Directeur de l'état civil (registrar of civil status).

People born in Quebec are registered in the register of civil status at birth.

People born outside Quebec must usually contact authorities from their country of birth to obtain their birth certificate.

Required documents

- [Application for a Certificate or Copy of an Act - Birth](#) (form available on the website of the Directeur de l'état civil)

- valid photo ID (e.g., health insurance card, federal immigration document, certificate of Indian status)

A person who **doesn't have a photo ID** can complete a form called [Déclaration du répondant](#) (guarantor's declaration) available on the website of the Directeur de l'état civil. The form is in French only, but [information about the form](#) is available in English. On the form, a Canadian citizen who has known the person for at least two years can confirm her identity.

The person can also call the Directeur de l'état civil to explain the situation and discuss another way to prove her identity.

- valid proof of address (e.g., recent letter from the government, recent cell phone bill, recent Canada Post change of address receipt, lease)

A person who **doesn't have a proof of address** must call the Directeur de l'état civil to explain the situation and discuss another way to prove she lives in Quebec.

Cost : between \$30 and \$75

Where to apply

La demande de certificat de naissance se fait en ligne, par la poste ou en personne.

➔ online using the [DECLic](#) service

A person who wants to apply for a birth certificate online must have

- a health insurance card,
- or
- a social insurance number and notice of assessment number from the last tax return filed.

People who don't have these documents must apply for the birth certificate in person or by mail.



In person at a service counter of the Directeur de l'état civil

Montreal

2050 De Bleury Street
Montreal, Quebec H3A 2J5

Quebec City

2535 Laurier Blvd.
Quebec City, Quebec G1V 5C5



By mail

Directeur de l'état civil

2535 Laurier Blvd.
Quebec City, Quebec G1V 5C5

A person can also ask for a birth certificate at a Services Québec office. The website of the Directeur de l'état civil provides a list of addresses:

www.etatcivil.gouv.qc.ca/en

Click on Contact us.

For more information about how to get a birth certificate:

- Montreal: 514 644-4545
- Quebec: 418 644-4545
- Elsewhere in Quebec: 1 877 644-4545
- www.etatcivil.gouv.qc.ca/en
Click on Contact us.



Health insurance card

To get a health insurance card, a person must be eligible for the Quebec Health Insurance Plan.

Most people who live in Quebec are eligible for the plan, even if they were born outside Quebec. But there are some exceptions, such as people waiting to get refugee status, tourists and some foreign students.

Required documents

- RAMQ form. Contact the RAMQ (health insurance board) to find out which form to use.
- photo that meets RAMQ requirements
- one piece of identification (see the next page for more information)
- second piece of identification if renewing an **expired** health insurance card
- proof of residence if the person applying for the card **lived outside Quebec** for more than six months or if the card **expired** more than six months ago (see the next page for more information)

A person who isn't a Canadian citizen or who hasn't lived in Quebec for several months might have to provide other documents.

Identification documents accepted by the RAMQ

Examples:

- birth certificate
- certificate of Canadian citizenship
- Canadian passport

To renew an expired health insurance card, at least one identification document must have a photo.

People who don't have a photo ID can contact the RAMQ to ask how else they can prove their identity.

Proof of residence accepted by the RAMQ

Examples:

- copy of the person's lease
- proof of enrolment in a school
- letter from an employer confirming the person works in Quebec
- telephone or other utility bill showing the person's address
- permanent residence document

A person who **doesn't have an official document proving she is a Quebec resident** can ask a worker at a local employment centre (CLE) or health care institution to complete a declaration. The declaration confirms the worker knows the person and that the person lives in Quebec. Health care institutions include local community service centres (CLSCs), hospitals, youth centres, long-term care centres (CHSLDs) and rehabilitation centres.

Cost

To replace a lost, stolen or damaged health insurance card that **isn't expired**:

- \$15 to \$25
- free for people 65 or older and people receiving social assistance

To renew an **expired** card:

- free
- \$25 if the card has been expired for more than six months

There is usually an extra charge for taking a picture.

Where to apply

The person must contact the RAMQ to register for the public health insurance plan or to renew or replace a health insurance card. Requests to register for the plan or to renew a card must be made in person. Other requests, such as replacing a card, can be done over the phone or Internet.



In person:

The list of RAMQ service outlets is available on its website:

www.ramq.gouv.qc.ca/en/Pages/home.aspx

Click on Contact us and then Service points.

At a RAMQ office:

Montreal

425 De Maisonneuve Blvd. West,
Suite 30
Montreal, Quebec H3A 3G5

Quebec City

787 Lebourgneuf Blvd.
Quebec City, Québec
G2J 1C3

An SAAQ service outlet or a CLSC can process some requests. Visit the RAMQ site or call the RAMQ for more information.



RAMQ telephone numbers:

- Montreal: 514 864-3411
- Quebec City: 418 646-4636
- Elsewhere in Quebec: 1 800 561-9749



Visit the RAMQ website for more information:

www.ramq.gouv.qc.ca/en



Social insurance number

Most people can apply for a social insurance number (SIN). Employers and banks often require this number.

It isn't necessary to fill out a form ahead of time. A person can go to a Service Canada office and get the number the same day.

Required documents

an official document proving the person's identity

for **Canadian citizens:**

- birth certificate
- certificate of Canadian citizenship
- certificate of registration of birth abroad

for **permanent residents:**

- permanent resident card
- confirmation of permanent residence and a photo ID (e.g., passport, driver's licence)

for **temporary residents:**

- work permit
- study permit
- visitor record

Cost : free for the first request

The steps are the same for a forgotten SIN or lost card, but there may be a charge of \$10.

Where to apply



SIN applications must usually be made in person at a Service Canada office.



The Service Canada website provides a list of its offices:

www.servicecanada.gc.ca

Did you know?

Since 2014, social insurance numbers are no longer provided on plastic cards. Instead, the person gets a letter containing the SIN.

Cashing a Cheque and Opening a Bank Account



Cashing a cheque without being a bank customer

In some situations, a person can cash cheques for free in most banks or caisses Desjardins without being a customer.

This is the case for most government cheques of \$1,500 or less (e.g., a social assistance cheque, family allowance cheque or tax refund).

Required documents

- photo ID with signature (e.g., driver's licence, passport, health insurance card)

For people who don't have a photo ID with signature:

- two other pieces of identification (e.g., certificate of Canadian citizenship, permanent resident card, birth certificate, old age security card, certificate of Indian status)

A person who doesn't have two pieces of identification can submit just one, and another bank customer will have to confirm the person's identity.

Cost

The bank or caisse Desjardins can't charge for cashing a government cheque for \$1,500 or less. Also, companies can't charge for cashing a government cheque.



Opening a bank account

In Canada, everyone has the right to open a bank account. A bank can't refuse to open an account for someone who doesn't have a job or who has filed for bankruptcy.

But a bank can refuse to open an account for these reasons:

- The bank believes the account will be used for illegal or fraudulent purposes.
- The person opening the account has committed bank fraud or illegal activities against a financial services provider in the previous seven years.
- The bank believes the person could harm, harass or mistreat bank employees or customers.
- The person made a false statement to open an account.

People who aren't Canadian citizens can also open a bank account in Canada.

Different rules might apply to opening an account at a caisse Desjardins.

Required documents

- two pieces of identification (e.g., driver's licence, passport, certificate of Canadian citizenship, permanent residence card, birth certificate, old age security card, certificate of Indian status, health insurance card)

A person who doesn't have two pieces of identification can submit just one, and another bank customer will have to confirm her identity.

For some types of accounts, the bank can also ask for the person's social insurance number.

Cost

The bank can't require a minimum deposit when someone opens an account, but there could be a charge for becoming a member of the bank.



What to do if the bank refuses

If the bank refuses to open an account or cash a cheque, the person can complain to the bank's customer service centre or ombudsperson.

The person can also contact the Financial Consumer Agency of Canada to file a complaint.

 www.canada.ca/en/financial-consumer-agency.html



427 Laurier Avenue West, 6th floor
Ottawa, Ontario
K1R 1B9



1 866 461-3222

The Agency can take steps to make sure banks respect the law.

Important!

The information in this guide is not meant as legal advice. If you need advice on a specific situation, consult a legal professional.

The legal information in this guide is up to date to August 24, 2018.

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