



Account Opening Consent Form

New Member                       Existing Member

Female     Male

Rent \$ \_\_\_\_\_             Own \$ \_\_\_\_\_

Member Number: # \_\_\_\_\_

Marital Status: \_\_\_\_\_

Full Name \_\_\_\_\_

Legal Address: House Number \_\_\_\_\_ Post Box Number \_\_\_\_\_

City \_\_\_\_\_ Province \_\_\_\_\_ Postal Code \_\_\_\_\_

Home Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_ Business Phone \_\_\_\_\_

Date of Birth \_\_\_\_\_ Social Insurance Number \_\_\_\_\_

Email Address: \_\_\_\_\_

Current Employer \_\_\_\_\_ Occupation \_\_\_\_\_

Employers Address: \_\_\_\_\_

<b>FINTRAC Questions:</b>	<b>YES</b>	<b>NO</b>
Is this a Third-Party account?	<input type="checkbox"/>	<input type="checkbox"/>
Are you a Politically Exposed Domestic Person?	<input type="checkbox"/>	<input type="checkbox"/>
Are you a Politically Exposed Foreign Person?	<input type="checkbox"/>	<input type="checkbox"/>
Are you a Head of an International Organization?	<input type="checkbox"/>	<input type="checkbox"/>
Are you a Resident of Canada?	<input type="checkbox"/>	<input type="checkbox"/>
Are you a Resident or Citizen of the United States?	<input type="checkbox"/>	<input type="checkbox"/>
Are you a Resident or Citizen of a Jurisdiction other than Canada or the United States?	<input type="checkbox"/>	<input type="checkbox"/>

<b>Additional Questions:</b>	<b>YES</b>	<b>NO</b>
Do you consent Me-Dian Credit Union to access your Credit Bureau?	<input type="checkbox"/>	<input type="checkbox"/>
Would you like to receive emails about Me-Dian's news and special offers?	<input type="checkbox"/>	<input type="checkbox"/>
Would you like online banking? (Free)	<input type="checkbox"/>	<input type="checkbox"/>
Would you like to receive paper statements monthly? (\$5.00/monthly)	<input type="checkbox"/>	<input type="checkbox"/>

**Please choose 1 of the following Chequing Account Packages:**

WOLF                       BEAR                       BUFFALO                       MOOSE                       EAGLE (65+)

**Please choose 1 of the following Savings Account Package (Optional):**

Regular Savings                       Plan 24 Savings

**\*See page 2 for account information\***

Please attach a photocopy of 1 piece of VALID government photo I.D to this form and mail original form to Me-Dian Credit Union in Winnipeg. A \$5.00 Share will also have to be deposited to activate the account(s).

If you require further information, please contact us at 204-943-9111.

**Mailing Address:** Me-Dian Credit Union  
303 Selkirk Ave, Winnipeg, Manitoba  
R2W 2L8

\_\_\_\_\_  
Member Signature



<u>Chequing Account Packages</u>	<u>Fee</u>	<u>Savings Account Packages</u>	<u>Fee</u>
<b>WOLF</b> – Pay as You Go	\$2.00	<b>Regular Savings</b> – Includes 1 free transaction per month. Regular savings account calculates the interest on the minimum monthly balance and deposits the interest to the account on the last day of the month.	0.15%
<b>BEAR</b> – 20 Transaction + 5 Non-CU ATM	\$10.00		
<b>BUFFALO</b> – 30 Transaction + 10 Non-CU ATM	\$15.00	<b>Plan 24 Savings</b> – Includes 2 free transactions per month. Savings Daily Interest Savings account pays interest on the minimum daily balance and credited to the account on a monthly basis.	0.25%
<b>MOOSE</b> – Unlimited Transaction + 15 Non-CU ATM	\$40.00		
<b>EAGLE</b> – 65+	FREE		

\*Excludes E-Transfers & ATM outside of Country\*

**\*If you exceed your account package limit, you will be charged the following:**

<u>Transactions</u>	<u>Service Fee</u>
Member to Member	\$ 0.50
External Withdrawal	\$ 0.50
Point of Sale (POS)	\$ 0.50
Online Bill Payment	\$ 0.50
Over the Counter Withdrawal	\$ 0.75
Credit Union ATM	\$ 0.75
Cheque Writing	\$ 1.00
Over the Counter Bill Payment	<b>At Time Fee</b> \$ 1.50
Non-CU ATM	<b>At Time Fee</b> \$ 1.50
E-Transfer	<b>At Time Fee</b> \$ 1.50
Out of Country ATM	<b>At Time Fee</b> \$3.00

**\*All “At Time Fees” are NOT included in the packages\***

**Who is a Third Party?**

Will any accounts under this Membership be used by and for the benefit of someone other than the named Applicant(s) / Member(s)?

**Who is a Politically Exposed Foreign Person (PEFP)?**

A PEFP is a person who holds or has held one of the following offices or positions in or on behalf of a foreign state:

- head of state or head of government.
- member of the executive council of government or member of a legislature.
- deputy minister or equivalent rank.
- ambassador, or attaché or counsellor of an ambassador.
- military officer with a rank of general or above.
- president of a state-owned company or a state-owned bank.
- head of a government agency.
- judge of a supreme court, constitutional court or other court of last resort; or
- leader or president of a political party represented in a legislature.

These persons are foreign PEPs regardless of citizenship, residence status or birthplace.

A person determined to be a foreign PEP, is forever a foreign PEP.

**Who is a Politically Exposed Domestic Person (PEDP)?**

A PEDP is a person who holds — or has held within the last 5 years — a specific office or position in or on behalf of the Canadian federal government, a Canadian provincial government, or a Canadian municipal government:

- Governor General, lieutenant governor or head of government.
- member of the Senate or House of Commons or member of a legislature.
- deputy minister or equivalent rank.
- ambassador, or attaché or counsellor of an ambassador.
- military officer with a rank of general or above.
- president of a corporation that is wholly owned directly by Her Majesty in right of Canada or a province.
- head of a government agency.
- judge of an appellate court in a province, the Federal Court of Appeal or the Supreme Court of Canada.
- leader or president of a political party represented in a legislature; or
- mayor\*.

\* In line with legislation across Canada, municipal governments include cities, towns, villages and rural (county) or metropolitan municipalities. As such, a mayor is the head of a city, town, village, or rural or metropolitan municipality, regardless of the size of the population.

A person ceases to be a domestic PEP 5 years after they have left office.

**Who is a Head of an International Organization (HIO)?**

The head of an international organization is a person who is either:

1. the head of an international organization established by the governments of states; or
2. the head of an institution established by an international organization.

When we refer to the head of an international organization or the head of an institution established by an international organization, we are referring to the primary person who leads that organization, for example a president or CEO.

There is no requirement for an institution established by an international organization to operate internationally. It is possible that an institution that has been established by an international organization only operates domestically, or in one jurisdiction.

You need to use reasonable measures to determine if the person is the head of an international organization or the head of an institution set up by an international organization.

Once a person is no longer the head of an international organization or the head of an institution established by an international organization, that person is no longer a HIO.

**Who is considered to be the family member of a PEFP, PEDP or a HIO?**

If a person is a PEFP, PEDP or HIO, then certain family members must also be regarded as PEPs or HIOs. These **family members** are:

- their spouse or common-law partner.
- their child.
- their mother or father.
- the mother or father of their spouse or common-law partner; and
- a child of their mother or father (sibling).

**Exceptions** Certain exceptions are described in the FINTRAC Guideline 6G under the heading subsection 4.2 General Exceptions to Client Identification>Certain types of accounts or transaction.