EXAMPLES OF SUPPORTING INFORMATION AND DOCUMENTATION

Note: Use this list to identify the documents and information required to be collected and reviewed when Enhanced Due Diligence (EDD) is required.

Source of Funds / Wealth	Supporting Information	Supporting Documents
Newly Landed Immigrants	Date of landing, country of origin, initial funds brought, any employment in Canada.	Passport with immigration visa/entry stamp; Record of Landing or COPR; Proof of funds declared to CBSA; Recent pay stub (if employed); Bank statements.
Employment Income (Canada or Abroad)	Job title, employer name, industry, years of service, annual income and bonuses.	Recent pay stubs; Employer letter confirming salary/role; T4 or NOA (Canada); Employment contract; Bank statement showing salary deposits; Foreign income declaration.
Self-Employment / Business Income	Name and nature of business, industry, annual income, years in business, client role (e.g. 100% owner or partner).	CRA tax return (T1 with Statement of Business Activities); NOAs; Articles of incorporation/business license; Financial statements; Invoices/contracts; GST/HST returns.
Gift	Amount, date received, name and relationship of giftor, giftor's source of wealth.	Signed gift letter (non-repayable); Giftor ID (if required); Giftor bank statement showing outgoing transfer; Statement of giftor's occupation; Client bank statement showing receipt.
Personal Savings / Accumulated Deposits	How funds were accumulated (e.g. regular savings from salary, rental income, etc.).	Itemized bank statements (6-12 months); Pay stubs showing consistent savings; Past employment records (if long-term savings).
Rental Income	Address of rental property, length of ownership, gross monthly rent, tenants.	Lease agreements; Property tax bill; CRA T776 (Statement of Real Estate Rentals); Bank statement showing rental deposits.
Property Sale	Address of property sold, sale price, ownership period, mortgage details.	Sale agreement; Statement of Adjustments; Title deed; Bank statement showing sale proceeds received.
Inheritance	Name and relationship of deceased, estate amount, probate date, amount received.	Will or probate document; Lawyer's letter confirming entitlement; Estate distribution statement; Bank statement showing receipt.
Sale of Investments (Stocks, Crypto, Mutual Funds)	Name of institution, date of sale, type of investment, value sold.	Trading account statement; Sale transaction confirmation; T5008 tax slips; Bank statement showing proceeds received.
Sale of Business or Shares	Name of company, client's ownership %, sale value, date of sale, nature of business.	Shareholders agreement; Sale/purchase agreement; CRA business number; Lawyer's letter; Bank statements showing receipt.
Retirement Income / Pension	Former employer, position, retirement date, monthly pension received.	Pension statement; T4A or T4P; Bank statement showing pension deposits; Proof of RRIF/RRSP withdrawals.
Life Insurance Maturity / Payout	Policyholder name, relationship to client, insurance provider, reason for payout.	Insurance company letter; Policy documents; Death certificate (if applicable); Bank statement showing proceeds received.
Loan (from friend, family, institution)	Name and relationship of lender, loan amount, repayment terms, purpose.	Loan agreement; Bank statement showing incoming funds; Lender ID.
Foreign Assets or Offshore Income	Description of asset (e.g. property, savings, inheritance), location, value, proof of repatriation.	Foreign property deed; Offshore account statement; Currency conversion record; Wire transfer receipt; Supporting explanation.
Other (e.g. Divorce, Litigation)	Source of funds, settlement terms, date received, reason.	Divorce decree or court settlement; Lawyer's letter; Statement of funds transfer or cheque deposit confirmation.