

ONLINE ACCOUNT OPENING PORTAL**FREQUENTLY ASKED QUESTIONS**

Contents

1.	Who can apply to open an account online?.....	2
2.	What kind of account can I open through this portal?	2
3.	What do I need to apply online for account opening?.....	2
5.	Can I apply if I'm not a Canadian resident?	3
7.	What is the process for applying for an account?	3
8.	What can I expect after the application is submitted?.....	3
9.	Within how many days you must verify your identity after submitting the online application?	4
10.	What should I do if I am not able to complete my Identity verification?	4
11.	Can I open a joint account?.....	4
12.	If I am applying for a joint account, what information is required for the joint applicant?	4
13.	Can I edit my register mobile number?.....	4
14.	What are the Identity documents which can be used for Online Account Opening?.....	4
15.	How I will get the debit card?	5
16.	How to activate debit card?.....	5
17.	How do I sign in to Online Banking?.....	5
18.	How do I access Internet Banking?.....	5
19.	How to register for Internet Banking (Retail Customers)?	5
20.	How can I use my account after the opening process is completed?	6
22.	If my application got rejected, can I still apply again?	6
23.	Is my online account opening application secure?.....	6
24.	How can I contact the bank?	6

1. Who can apply to open an account online?

Both existing customers of SBI Canada Bank, as well as new customers, can apply to open an account through the Online Account Opening portal.

2. What kind of account can I open through this portal?

You can choose one of the following operative account types:

- Chequing
- Savings
- Super Saver
- Premium Savings
- TFSA Power Savings

Refer to the bank’s website: <https://ca.statebank/account> to get more information about the features and benefits for each account type.

3. What do I need to apply online for account opening?

To apply online, you will be required to fulfil the following eligibility criteria and provide the required information:

Existing Customer	New Customer
Canadian Resident	Canadian Resident
Age of Majority ¹	Age of Majority ¹
Registered Cell phone Number	Valid Cell Phone Number
Email address	Email address
Customer ID Number ²	Valid Photo ID ³
SIN	SIN
Other information as required	Other information as required

¹As defined in your province of residence.

²Customer ID Number is the first 9 digits of your account number. If you don’t have this number, please contact your branch.

³The acceptable IDs for opening an account through this platform are as follows:

- Canadian Passport
- Indian Passport
- US Passport
- Canadian Driver’s License
- Permanent Resident Card issued in Canada
- Provincial ID Card issued in Canada

The ID must be valid and current and could be provided during identity verification process.

4. Can I apply online to open an account if I am an existing customer of SBI Canada Bank?

Yes, you can apply online by selecting “Existing Customer” tab. You will be asked to provide your Customer ID number and your cell phone number registered with the bank. Customer ID Number is the first 9 digits of your account number. If you do not have this number, please contact your branch.

5. Can I apply if I'm not a Canadian resident?

Currently, the portal allows only Canadian residents to open accounts online.

6. How long will it take to complete the online application?

It should take approximately 10 minutes to complete; depending on the availability of all the information required during the application process.

7. What is the process for applying for an account?

a- The product features are displayed on the home page of the Online Account Opening portal and you can decide which account type will best suit your requirements.

b- You should select the appropriate application: New Customer or Existing Customer

c- If you are an Existing Customer of SBI Canada Bank, please use your Customer ID number and the cell phone number registered in bank's records to proceed with the application. Customer ID Number is the first 9 digits of your account number. If you don't have this number, please contact your branch.

d- If you are a new customer, you must accept that you fulfill all the criteria for online account opening and then register using your email and mobile phone number.

e- Once registered, the application reference number is sent through a text message and an email notification. This reference number can be used to resume your application anytime before the final submission.

f- You should provide or update your personal information, employment details, tax details, and identification details in the online application. A new customer can also apply to open a joint account by providing the co-applicant details.

g- A new customer needs to choose the method of ID verification which is either by visiting the SBI Canada Branch or a Canada Post outlet. Necessary instructions will be provided through email regarding ID verification.

h- Kindly read, review and accept the Terms and Conditions before applying. You can access these disclosures by clicking the following links :

- [Website Terms of Service](#)
- [Account Terms & Conditions](#)
- [Service Charges](#)
- [Access to Basic Bank Policy](#)
- [Complaint Resolution Procedure](#)
- [Coercive Tied Selling](#)
- [Interest Rate](#)
- [CDIC](#)
- [Banking Guide](#)
- [TFSA Power Saving](#)

i- On submission of the online account opening application, an email notification will be sent to your registered email address with instructions for ID verification.

j- An existing customer is not required to do a fresh ID verification. You will receive an email notification when your application is accepted by the bank.

8. What can I expect after the application is submitted?

You will receive the Application Reference Number upon submission of the account opening application. An email notification will be sent to your registered email address with instructions to follow.

9. Within how many days you must verify your identity after submitting the online application?
If you are an existing customer, there is no need for any fresh identity verification.

If you are a New customer to SBI Canada Bank, you must complete the identity verification by visiting your nearest SBI Canada branch or a Canada POST outlet within the stipulated time.

You have 14 days to complete the Identity verification by visiting any Canada Post Outlet or 30 days for visiting any SBI Canada branch, otherwise, your application will get auto - rejected by the system.

10. What should I do if I am not able to complete my Identity verification?

You have 14 days to complete the Identity verification by visiting any Canada Post Outlet or 30 days for visiting any SBI Canada branch, otherwise, your application will get auto - rejected by the system. You need to apply again with a fresh application.

11. Can I open a joint account?

If you are an existing customer, you cannot open a joint account.

If you are a New customer to SBI Canada Bank, you can open a joint account by providing details of your co-applicant.

12. If I am applying for a joint account, what information is required for the joint applicant?

Information similar to the primary applicant is required for the co-applicant as well. Both applicants need to get their identity verified by visiting the nearest Canada Post Outlet or SBI Canada Branch.

13. Can I edit my register mobile number?

Existing customers cannot change the registered cell phone number through the Online Account Opening portal. Download “YONO SBI Canada” app from [App Store/Google Play](#) or visit one of our branches to get your cell phone number changed in Bank’s records.

14. What are the Identity documents which can be used for Online Account Opening?

If you are an existing customer, there is no need for any fresh identification verification.

All new customers need to get their identity verified by visiting the nearest Canada Post Outlet or SBI Canada Branch. The acceptable IDs for opening an account through this platform are as follows:

- Canadian Passport
- Indian Passport
- US Passport
- Canadian Driver’s License
- Permanent Resident Card issued in Canada
- Provincial ID Card issued in Canada

The ID must be valid and current. The same ID document registered in the application has to be presented and verified through the visit to Canada Post or SBI Canada Branch.

15. How I will get the debit card?

Your debit card will be dispatched after the account is successfully opened post your Identity verification. It will be mailed to your mailing address provided during the application. The Debit card and PIN will be sent separately for security reasons.

16. How to activate debit card?

In order to activate the debit card, please follow the below steps:

- Login to your net banking account.
- Click on 'message centre' tab at the right corner of the homepage
- Click on 'Compose Message' tab on your screen
- A message box will appear. In subject column, give 'Debit Card Activation'
- In message box, give confirmation for receiving Debit Card and Pin and request for activation.
- Click on send button
- Once your request for activation is received, your card will be activated by Bank.

17. How do I sign in to Online Banking?

- Visit <https://ca.statebank/home>
- Go to Internet Banking tab on the top right corner of the website
- Click on the Personal User / Corporate User button for Online Banking in the top right corner.

18. How do I access Internet Banking?

You need to have an account with SBI Canada Bank. You also need to self – register for the Internet banking service by clicking the [New Retail Registration Link](#) present on the Internet Banking [Login page](#). At the first login, you will need to go through a simple initialization process where you will be asked to set up your login password, transaction password, security phrase, Image and a set of Security Q&A.

19. How to register for Internet Banking (Retail Customers)?

You need to have an account at a branch and a registered cell phone number with the bank to receive One Time Passwords (OTP). Customers can avail Retail Internet Banking facility by getting themselves registered online.

Follow the steps as under:

- Visit <https://ca.statebank/home>
- Go to Internet Banking tab in the top right corner of the website
- Click on the Personal User button for Online Banking in the top right corner.
- Continue to the Login Page by clicking the "Click to Proceed" button.
- On Login Home Page, Click on the link → [New Retail Registration Link](#)
- Enter Title, First Name, Middle Name, Last Name, Gender, Date of Birth, CIF ID (9-digit Customer ID), Mobile Number with country code, Email (optional), Verification Code shown on the screen, and click the checkbox to accept terms and conditions. Click on "Continue"
- Enter OTP received on Registered Mobile Number in the "One Time Password" field and Verification Code as shown on Screen. Click on Continue. In case the OTP is not received, click on the Resend OTP button.
- On successful validation of entered details, you can set the passwords - Login & Transaction.

- Once these processes are completed, you will be shown a success message about your registration process.
- After completing this process, the user will be enabled immediately.
- Please visit the login page and Use your CIF ID as the User ID to log in.
- At the first login, you will need to go through a simple initialization process where you will be asked to set up your Personalized phrase, Security Image and a set of Security Q&A.

20. How can I use my account after the opening process is completed?

Once your account is opened, you will receive an email notification with Customer ID (CIF ID) which you can use to register on our Internet banking. To do so, please visit our secure banking website: <https://ca.statebank/home> by clicking Internet Banking tab in the top right corner. Register your account by choosing “Canada”. Once registered, you can transfer funds from accounts maintained by you with other banks in Canada. To add details of your accounts with other banks, go to *Transactions: Manage Beneficiary > Domestic Bank Transfer > Add Beneficiary*. You can also refer to the FAQs placed on our website (www.ca.statebank) for more details.

You also can Downlaod “YONO SBI Canada” app from [App Store](#) or [Google Play](#) for banking on the go.

21. How can I apply for cheques?

In order to apply for cheques , you need to visit nearby branch for submitting your signature card, once that is done, cheques will be delivered to your registered mailing address.

22. If my application got rejected, can I still apply again?

We advise you to contact the bank to understand the reason for the rejection of your application. Once the issue is resolved, you can either open an account in branch or online.

23. Is my online account opening application secure?

The security of your personal information and your Internet Banking transactions is of utmost importance to SBI Canada Bank. We maintain strict security standards and procedures to prevent unauthorized access to your data. Visit <https://ca.statebank/security> for additional information.

24. How can I contact the bank?

If you need further assistance or have any questions, please feel free to contact us at **1-866-724-2669** during business hours or email us at onlinesupport@sbicanada.com.