

reasonable measures to verify:

- (a) each beneficial owner's full name, and
- (b) the beneficial owner's date of birth; or
- (c) the beneficial owner's full residential address.

4.12.2 The requirements of paragraph 4.12.1 may be modified:

- (1) for a customer who is an individual, the reporting entity may assume that the customer and the beneficial owner are one and the same, unless the reporting entity has reasonable grounds to consider otherwise;