



Card Application Requirements

- Valid & Current ID
- 2 References (*Individuals not living in applicant's household and should not be an immediate family member*)
- Proof of Address (Utility Bill OR Credit Card Statement OR Bank Statement)
- Tax Identification Number – TRN/ SSN/SIN
- Email Address (for receiving statements and communication)
- Income Verification

Employed:

- Employment and Income Verification Letter no more than 3 months old **OR**
Completed JN-issued Employment and Income Verification Form
- Proof of receipt of income (i.e. Pay slips, Cancelled Cheques or Bank Statements) for
the last 3 months

Self-Employed:

If Sole Trader, or Partner in a firm:

- Business Registration Certificate
- Either last three (3) years' Financial Statements prepared by a professional accountant (i.e. Chartered Accountant, CPA or recognized equivalent); **OR** Last 3 years' Filed Tax Return' along with Evidence of Payment of the Tax

If individual is a Shareholder or Director of a Company:

- Articles of Incorporation for the Company
- Either Last three (3) years' Audited Financial Statements prepared by a professional accountant (ie. Chartered Accountant, CPA or recognized equivalent), **OR** Letter from Company's Auditor certifying income along with proof of receipt (i.e. Pay slips. Cancelled Cheques or Bank Statements for the last three (3) months

JN Issued Documents

- Completed JN Personal Credit Card Application Form
- Completed Credit Application Addendum
- Completed Credit Report Consent Form
- Completed Statement of Affairs
- Individual Self Certification Form
- Fax and Email Indemnity (optional)

**Card Applicants may review the Credit Card Cardholder Agreement available on the JN website.*

**Credit Card Applicants are encouraged to open a savings account at the point of application to facilitate Live by JN Internet Banking access which allows for electronic credit card payments.*