

## **(S42) Instructions for Selling and Processing Canada Savings Bonds and Canada Premium Bonds**

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### **Canada Savings Bonds and Canada Premium Bonds Certificated Products (Form CSB1)**

- **Cash Purchases**
- **Maintenance**
- **Redemption**
- **Certificates Delivery**
- **The Canada RSP (Form RSP2)**
- **The Canada RIF (Form RIF3)**

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## Important Highlights About This Year's Campaign

- CSB Series 50 and 52 extension

Canada Savings Bond Series 50 and 52 were originally due to mature on November 1, 2007, but their terms are now extended 10 years until November 1, 2017. This will allow Series 50 and 52 bondholders to continue to hold their bonds after November 1, 2007 and, by so doing, to continue to earn interest at announced rates. It is important to note that this in no way locks in a bondholder's money. Series 50 and 52 bondholders will continue to have the option to redeem their bonds at any time or reinvest them in a new series during campaign time. However, if they prefer to redeem them at a future date, or if they forget to redeem them, they will continue to earn interest at announced rates, simply by continuing to hold their bonds.

- Sales Agents should not submit certificates to the Bank of Canada to obtain a replacement certificate with a new maturity date. Series 50 and 52 bondholders need only hold on to their existing certificates until they decide to redeem them. A notice will be mailed in October to all Series 50 and 52 bondholders which will:
  - inform them of the new option to hold their Series 50 and 52 bonds, at the announced rates, until such time as they choose to redeem them, or to bond maturity on November 1, 2017;
  - remind them of the usual options for redeeming or reinvesting; and
  - provide them with the applicable Series 50 and 52 interest rate starting November 1, 2007 and the period for which that rate is valid.

- 2007-08 CSB and CPB Maturity table

- Canada Savings Bond Series 053 and Canada Premium Bond Series 002 will mature on their respective dates.

<b>CSB/CPB Series</b>	<b>Maturity Date</b>
CSB 053 - RSP only	2007-12-01
CPB 002 - RSP only (March Issue)	2008-03-01
CPB 002 - RSP only (April Issue)	2008-04-01

- CSB Series 053 and CPB Series 002 holdings will automatically be reinvested in the next available series, if no alternate instructions are received from the owner, or the Investment Dealers within the 30 days following the maturity date.
  - *Maturity Notices will be sent to all "Canada RSP/RIF" owners by the Bank of Canada.*
  - *Investment Dealers are required to notify their respective clients of the maturity of these Series.*

- The Terms and Conditions of the [CSB Form 1](#) have been revised. Where Canada Investment and Savings was listed as the department responsible for the CSB program, it has now been replaced by the Bank of Canada.
- The age limit for Registered Plan maturity has been increased from 69 years old to 71 years old.
- Administrative [Form 727](#) Summary of Redeemed Canada Savings Bonds for Series 1 to 31 was revised and added to the list of PDF forms on the Canada Savings Bonds website at [www2.csb.gc.ca/eng/s42.asp](http://www2.csb.gc.ca/eng/s42.asp).

#### Reminders:

- The Redemptions Value Tables (S40) are accessible through the Canada Savings Bonds website at [www.csb.gc.ca/eng/s40\\_toc.asp](http://www.csb.gc.ca/eng/s40_toc.asp). Paper copies will no longer be distributed.
- The Instructions for selling and processing CSB and CPB (S42) are accessible through the Canada Savings Bonds website at [www2.csb.gc.ca/eng/s42.asp](http://www2.csb.gc.ca/eng/s42.asp). Paper copies will no longer be distributed.
- Procedures for processing Canada Savings Bonds through the Canadian Depository for Securities Limited are excluded from the S42 and are available at [www.csb.gc.ca/eng/bonds\\_cds.asp](http://www.csb.gc.ca/eng/bonds_cds.asp).
- \$10,000 denomination Canada Premium Bonds should not be redeemed prior to confirming their validity. Please call our Financial Institution Support line at 1 888 646-2626 to verify the bond status in our register. You are also reminded to follow the redemption procedures outlined in the Redemption section of this manual.

#### 2007/ 2008 CAMPAIGN SERIES SCHEDULES

Series	Sales period	Issue Date
CSB S108 / CPB P58	October 1, 2007 – November 1, 2007	November 1, 2007
CSB S109 / CPB P59	November 2, 2007 – December 1, 2007	December 1, 2007
CSB S110 / CPB P60	December 2, 2007 – January 1, 2008	January 1, 2008
CSB S111 / CPB P61	January 2, 2008 – February 1, 2008	February 1, 2008
CSB S112 / CPB P62	February 2, 2008 – March 1, 2008	March 1, 2008
CSB S113 / CPB P63	March 2, 2008 – April 1, 2008	April 1, 2008

- In the event the Government of Canada withdraws a Series from sale, the Bank of Canada will notify you before 10:00 a.m. (ET) that the sale of a Series will terminate at the close of business that day. The next available series number (i.e. starting with CSB Series S114 and CPB Series P64) may be offered for sale commencing as early as the next day.

## Key Dates

Activity	Date
Last day on which cash applications are to be accepted by Processing Service Providers without accrued interest, subject to earlier termination of sales	First business day after the closing of the sales for a specific series
Remit to Bank of Canada proceeds from all cash sales made up to and including the closing day of the series	Last day of Sales Period of a series and first business day following that day
Submit purchase data for cash sales to the Canada Savings Bonds office	Starting early October 2007 throughout the campaign up to April 11, 2008
Forward unclaimed bonds to Canada Savings Bonds office	Thirty (30) days after the date of the notice to the purchaser or owner
Last day to forward alternate application forms for 2008/2009 campaign to Bank of Canada for approval	August 29, 2008
Last day for customers to notify the Canada Savings Bonds office of a change of address and direct deposit information to ensure delivery of annual interest payment	Two months prior to the payment of interest date
Last day to transfer current series of R Bonds to current series of C Bonds	Prior to 10 months following the issue date
Submit transfers-in to The Canada RIF ( <a href="#">Form RIF3</a> , <a href="#">Form T2033</a> or equivalent, and remittance) to the Trustee	As received
Submit purchase data for The Canada RSP to the Trustee	On an as-needed basis throughout the sales campaign, except for the last two weeks of February and the first week of March, during which it should occur more frequently
Remit to the Trustee proceeds from all CSB/CPB sales for The Canada RSP	Within one business day of receipt of the RSP Daily Accepted Transaction Report

## Type of Products

Canada Savings Bonds are on sale each year from early October to April 1<sup>st</sup> and offers two types of products: the Canada Saving Bond (CSB) and the Canada Premium Bond (CPB)

**The Canada Saving Bond** is a safe, secure investment currently held by millions of Canadians. The CSB offers you maximum flexibility and security. Available in both regular interest or compound interest form.

The CSB:

- offers minimum guaranteed interest rates (which will increase should market conditions warrant, but will never fall below the posted rates during the priced period);
- is cashable at any time, so your money is never locked in;
- comes backed by the Government of Canada; and,
- has no fees of any kind.

Held on its own, or as part of a retirement plan, the CSB is a trusted investment that never falls in value. It's perfect for the secure part of any portfolio.

**The Canada Premium Bond** is a safe, secure investment, which provides a guaranteed return in both regular interest and compound interest form. The CPB has the same general features as the CSB, but has a higher rate of interest at the time of issue than the CSB on sale at the same time and is cashable once a year. If you're looking for higher interest, and don't require the instant cashability of a CSB, consider the Canada Premium Bond.

The CPB:

- offers a guaranteed rate of return;
- offers higher interest rates at the time of issue than the CSB on sale at the same time;
- can be redeemed once a year (on the anniversary of the issue date and 30 days thereafter);
- comes backed by the Government of Canada; and
- has no fees of any kind.

As a longer term investment, held on its own, or as part of a retirement savings or income plan, the CPB is an investment that never falls in value and is perfect for the secure part of any portfolio.

## **Eligibility to Own Bonds**

Every bona fide Canadian resident, adult or minor, and the estate of a deceased individual can own bonds. Refer to Cash Purchases section for registration types.

## **Residency Requirements**

Applications are not to be accepted from Canadian residents for bonds to be registered in the names of non-residents, nor from non-residents of Canada, unless the non-resident is purchasing for a Canadian resident. To qualify as a Canadian resident an individual must normally reside in Canada for the major part of the year (minimum of 6 months) and have a Canadian address. Employees of Canadian governments (federal or provincial) stationed outside of Canada, including members of the armed forces, and their immediate families, continue to have the status of Canadian residents. The restriction on the residential status does not apply in the case of previously issued bonds acquired by inheritance or to bonds held by Canadian residents who subsequently become non-residents.

## Definitions

### Anniversary Date

The annual anniversary of the Issue Date of a Bond, until maturity.

### Annual Minimum (RIF)

The annual minimum amount required by legislation to be withdrawn from The Canada RIF by the Owner of The Canada RIF. The Annual Minimum amount is calculated using a Prescribed Factor based on the age of the Owner (or age of spouse if elected). That factor is applied to the market value of the fund at the beginning of the year in which payments are to be made.

### Annuitant (see Owner)

### Authorized Redemption Agent

Schedule I banks and other financial institutions authorized by the Bank of Canada to present bonds on a “said to contain” basis for immediate settlement.

### Authorized Sales Agent

Any Agent having the authority to sell Canada Savings Bonds.

### Beneficiary

An individual designated by the Owner to receive the RRSP funds or, in the case of a RRIF, the RRIF funds upon the Owner’s death.

### BIC

Bank Identification Code

### Block

A “block” of coupons consists of compound interest certificate(s) plus the appropriate attached coupons for the Canada Savings Bond series which paid compound interest on coupon bonds. The Bank of Canada booklet “Redemption Value Tables - S40” contains tables which show the total value of each block of coupons, i.e., value of all coupons (simple interest) plus value of compound interest certificates for each applicable series.

### Bond Head

The upper portion of a Regular Interest R Bond or Compound Interest C Bond (CSB series 32-50 only) which is detached by the Authorized Redemption Agent upon redemption of the bond. **The Bond Head has no value.**

### Bonds

Government of Canada retail debt products such as Canada Savings Bonds and Canada Premium Bonds.

### Business Day

A day (other than Saturday or Sunday) on which commercial banks and other financial institutions are open for business in the City of Toronto.



**CRA**

Canada Revenue Agency

**Canada Premium Bond**

Bond issued by the Government of Canada that is redeemable annually on the Anniversary Date (and during the 30 days thereafter).

Available in Compound Interest C Bond and Regular Interest R Bond. This product is registered as to principal and interest. It is certificated unless held in The Canada RSP and The Canada RIF in which case it is a Non-Certificated security.

**Canada Savings Bond (CSB)**

Bond issued by the Government of Canada that is redeemable any time.

Available in Compound Interest C Bond and Regular Interest R Bond. This product is registered as to principal and interest. It is certificated unless held in The Canada RSP and The Canada RIF in which case it is a Non-Certificated security.

**Cash Bonus**

A cash bonus is a payment to which the registered owner(s) is entitled for such Bond series as announced by the Government of Canada.

**Central Branch**

The main branch of a Processing Service Provider or a branch of such institution so designated by its head office. The Bank of Canada will deal only with this designated branch of the institution.

**Closed Book Period**

The two-month period prior to the Anniversary Date of a certificated Regular Interest Bond.

**Compound Interest C Bond**

A Bond which pays to the registered owner(s) applicable simple and compound interest upon redemption of the Bond.

**Contributor**

An individual making a contribution to The Canada RSP. This could be the Owner of The Canada RSP or the spouse of the Owner.

**Coupon Bond**

A Bond which pays interest by means of attached coupons. This form of Bond was last issued with the series dated November 1, 1976. Some Coupon Bonds also had a compound interest option which pays compound interest by means of attached compound interest certificates. **Compound interest certificates are payable only when presented with the appropriate "block" of matured coupons.**

**Direct Transfer Form**

Canada Revenue Agency [Form T2033](#) or its equivalent, used to transfer funds (In Cash Transfer) or Bonds (In Kind Transfer) from one registered plan to another.

**Eligible Bonds**

Bonds held in a RRSP/RRIF (regardless of whether it is under The Canada RSP or The Canada RIF or a Self-Directed RRSP/RRIF).

**Excess Over Annual Minimum Amount**

Any amount paid from the RRIF that is in excess of the Annual Minimum amount for that year. The Excess Over Annual Minimum Amount requires that income tax be withheld at source.

**FC/IA Code**

Financial Consultant/Investment Analyst (Representative).

**Fully Registered Bond**

A Bond on which interest was paid from the Bank of Canada register to the registered owner(s) by cheque. This form of Bond was last issued with the series dated November 1, 1976.

**Generic Bond**

In 1996, a generic certificate format for Canada Savings Bonds and subsequently Canada Premium Bonds was introduced. The generic certificate allows for improved efficiency and flexibility in issuing and servicing retail debt and contributes to a reduction in the cost of producing the certificate stock. The “generic” design permits a single certificate stock to be used for all series and denominations of a same Bond (e.g., CSB or CPB) both Regular Interest R Bonds and Compound Interest C Bonds. As well, the generic bond facilitates continuity across the family of certificated Bonds while allowing each product to be unique and easily distinguishable.

**Hardship Criteria**

List of acceptable reasons for redeeming Canada Premium Bonds at times other than the Redemption Window.

**Home Buyers Plan (HBP)**

The HBP allows an Owner to withdraw money from an RRSP to buy or build a qualifying home. If conditions of the HBP are met, the Owner does not have to pay withholding tax on the money when it is withdrawn. The money must be repaid to the Owner's RRSP over a 15-year period.

**In Cash Transfer**

A transaction in which cash is transferred to or from one registered plan to another. An “In Cash” transfer-out would result in the redemption of appropriate Bonds before the transfer-out is executed. The redemption is subject to the terms and conditions of the Bonds.

**In Kind Transfer**

A transaction in which the Bond (not cash) is transferred from one registered plan to another. An “In Kind” transfer-out is the transfer-out of an actual Bond. An “In Kind” transfer-in is the transfer-in of an actual Bond. In Kind is also referred to as “In Specie.”

**Issue Date**

The date on which a Bond is issued.

**Lifelong Learning Plan (LLP)**

The LLP allows an Owner to withdraw money from an RRSP to pay for his/her own education or a spouse's education. If certain conditions are met, the Owner does not have to pay withholding tax on the money when it is withdrawn. The money must be repaid to the Owner's RRSP over a 10-year period.

**LVTS**

Large Value Transfer System.

**Non-Certificated Security**

Includes a Bond for which no physical certificate is issued and a certificated security held within a security clearing and settlement system in the custody of a custodian or nominee.

**Non-Qualifying RRIF**

A RRIF that was established after 1992, or a RRIF that was established before 1993 but to which property was transferred from a Non-Qualifying RRIF. The Prescribed Factor used to calculate the Annual Minimum is slightly higher for Non-Qualifying RRIFs than for Qualifying RRIFs.

**NSP**

Network Service Provider.

**Original Issue (OI) Correction**

For cash sales, a minor registration correction made within 6 months of the Issue Date, a cross-product transfer made within 90 days of the Issue Date, or a Bond type change made within 6 months of the Issue Date. If a Sales Agent has signed a blanket letter of indemnity with the Bank of Canada, OI corrections may be submitted using [Form S5](#).

**Owner**

In the case of The Canada RSP, the Owner is the individual named on The Canada RSP application as the owner of the plan. The Owner is the Annuitant of the plan.

In the case of The Canada RIF, the Owner is the individual named on The Canada RIF application as the owner of the fund. The Owner is the Annuitant of the fund.

**Processing Service Provider**

An Authorized Sales Agent with authority to process the appropriate purchase application forms.

**Prescribed Factor (RIF)**

The legislated factor used to calculate the Annual Minimum to be withdrawn from a RRIF for a given year. This factor is determined by the Owner's age (or spouse's age, if elected) at the beginning of that year.

**Purchase Date**

For cash purchases, contributions to registered plans or In Cash Transfers to a registered plan other than The Canada RSP and The Canada RIF, the Purchase Date is the date of purchase on the purchase application. For In Cash Transfers from another registered plan to The Canada RSP or The Canada RIF, the Purchase Date is determined by the date on the application and the date the funds and completed documentation are received by the Trustee.

**Purchaser**

The individual purchasing bonds as the bondowner or for others.

**Qualifying RRIF**

A RRIF that was established prior to 1993 and to which no property was transferred after 1992. A RRIF is also a Qualifying RRIF if the only property transferred to it after 1992 is from another Qualifying RRIF. The Prescribed Factor used to calculate the Annual Minimum payment is slightly lower on Qualifying RRIFs than on Non-Qualifying RRIFs.

**RDMS**

Retail Debt Management System.

**Reconciliation Date**

The Reconciliation Date is the date that funds and data received are balanced for a specified order date.

**Redemption Certificate**

The lower portion of a Regular Interest R Bond or Compound Interest C Bond (CSB series 32-50 only) which is endorsed by the registered owner(s) in the space provided on the reverse upon redemption of the Bond.

**Redemption Window**

The Anniversary Date and the 30-day period following the Anniversary Date of the Canada Premium Bonds. CPBs are redeemable only during the Redemption Window and any time after maturity.

**Regular Interest R Bond**

A Bond whereby interest is paid on the Anniversary Date or at redemption to the registered owner(s) by cheque or by direct deposit until the earlier of maturity or redemption.

**Special Fully Registered Bond**

A Bond which had a compound interest feature and which pays simple interest plus compound interest upon redemption of the Bond. This form of Bond was last issued with the CSB series dated November 1, 1973.

**Spousal Date of Birth Election**

The RRIF Owner can elect to use his/her spouse's date of birth for computing the Annual Minimum amount required to be withdrawn from a RRIF. Once the first payment is made, this election cannot be changed, even upon death of the spouse. (If the spouse is younger, the Annual Minimum amount required to be withdrawn would be lower.)

**Successor Annuitant**

When a spouse is named as the Successor Annuitant of a RRIF, payments from the RRIF will continue to the Successor Annuitant upon death of the Owner, without interruption. Only a spouse may be named as the Successor Annuitant.

**The Canada RIF**

The Canada Retirement Income Fund (RIF) is a fund, registered with CRA, for the holding of compound interest Bonds only. Owners receive regular periodic payments from The Canada RIF in accordance with a legislated Annual Minimum.

**The Canada RSP**

The Canada Retirement Savings Plan (RSP) is a plan, registered with CRA, for the holding of compound interest Bonds only.

**Transfer (In/Out)**

A Transfer (in/out) is a tax-free movement of assets from one registered plan to another registered plan. A Canada Revenue Agency [Form T2033](#) or its equivalent is required to transfer assets to or from The Canada RSP or The Canada RIF (Refer to In Cash Transfer and In Kind Transfer).

**Trustee**

A trust company appointed by the Bank of Canada to make certain that all covenants of the Trust relating to The Canada RSP and The Canada RIF are honoured. The Trustee is currently The Canada Trust Company.

**UOD**

Unit of Debt.

**Unitized Bonds**

Bonds for which there are no set denominations, meaning that the par value purchased may be stated in both dollars and cents.

**Withdrawal**

A request, by the Owner, to withdraw either cash ("In Cash") or Bonds ("In Kind") from The Canada RSP or The Canada RIF.

**Withholding Tax**

Tax withheld by the Trustee, at the time a withdrawal is made, in accordance with the Income Tax Act (Canada). This withholding tax is remitted to CRA.

**Form Samples**

<b>CSB1</b>	Cash Purchase Application Form
<b>RSP2</b>	RSP Purchase Application Form
<b>RIF3</b>	RIF Purchase Application Form
<b>S5</b>	Original Issue Correction Form
<b>S7</b>	CSB/CPB Remittance Form
<b>S7RSP</b>	The Canada RSP Remittance Form
<b>S839</b>	Direct Deposit Information Form
<b>S839A</b>	Change of Address Form
<b>T2033</b>	CRA Record of Direct Transfer Form
<b>351H</b>	Canada Retail Debt Products Transfer and Exchange Request Form (must be printed on legal size 8½ x 14 paper)
<b>533</b>	Transfer of Bonds Form
<b>727</b>	Summary of Redeemed Canada Savings Bonds for Series 1 to 31 only. (must be printed in Landscape format)
<b>799</b>	Form for use by direct clearers to obtain reimbursement for redeemed government items
<b>1161</b>	Tape Delivery Receipt Form

## Canada Savings Bonds and Canada Premium Bonds Certificated Products (Form CSB1)

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## General

The customer purchase information may be recorded manually on a purchase application [form \(CSB1\)](#) or an alternate application form approved by the Bank of Canada, or electronically on a point-of-sale system. This must be completed as a record of contract between the purchaser and the Government of Canada.

If the Authorized Sales Agent captures the purchase information directly on a point-of-sale system, a printout of this information, in a format approved by the Bank of Canada must be given to the purchaser as proof of purchase, along with a copy of the Purchaser's Agreement and Terms and Conditions, copy that may be updated from time to time.

## Preservation of Records

Application records must be kept in original hard copy for a period of one year and for six years thereafter, either in original hard copy or by means of an Electronic Image Management Program or such other form as may be agreed upon between the Bank of Canada and the Authorized Sales Agent. The reverse of the form must also be copied when it contains information pertinent to the purchase transaction, e.g., the reverse of the [Form CSB1](#) contains some purchase details.

Authorized Sales Agents are required to provide the Bank of Canada, upon request, with details of all bonds sold for cash through their offices. Information from all cash application forms, or forms which contain the name and address of the registered owner and the signature of the purchaser acknowledging receipt for delivery of the bonds, is to be preserved until the later of seven years or until such time as the owner would be prevented by law from commencing a legal action claiming relief for non-delivery of the purchased bonds. Such records must include any receipts for bonds delivered to purchasers.

Consistent with the provisions of the *Privacy Act*, the personal information collected by Authorized Sales Agents is to be used solely for matters related to Government of Canada debt instruments.

## Types of Purchase Applications

### Form CSB1

Canada Savings Bond Application [Form CSB1](#) is the application form provided by the Bank of Canada for use by Authorized Sales Agents.

Use this form to buy Bonds in the name of an individual, two or more individuals, an estate, etc. or if the Bonds will be held in a Self-Directed RRSP or RRIF or another type of self-directed registered plan.



## Alternate Forms

Authorized Sales Agents may use their own application form, subject to prior approval by the Bank of Canada. The form must be submitted for approval by the end of August to:

**Manager - Business Relationships  
Debt Administration - DBO  
Bank of Canada  
234 Wellington Street  
11<sup>th</sup> Floor, West Tower  
Ottawa, ON K1A 0G9**

## Completion of Application Form

When completing application forms, the following points should be noted:

- Particular attention should be paid to the correctness of the spelling in all names.
- All registrations, including co-owner registrations, must show the first (i.e., given) name first and the last (i.e., family) name last. Initials for other given name(s) may also be included as part of the registration although **initial(s) should not be used as a replacement for the given name**. When initials are provided, they are to be recorded in the appropriate location in the name. If the initial(s) precedes the given name, it is to be followed by a space; if the initial(s) follows the given name, it is to be preceded by a space.
- If the registration comprises only one name, it must be recorded in the “Last Name” field; in this case, leave the “First Name” field blank.
- All titles, designations of honour or merit, and prefixes are to be omitted (e.g., MR, MRS, MISS, DR, PHD).
- Nicknames or shortened names should not be used as a form of registration (e.g., CHUCK, WM, LIZ).
- Apostrophes and accents must be inserted in the proper place (e.g., O’CONNOR, L’ESPÉRANCE).
- Hyphenated names, whether given or family names, must show the hyphen in the proper place (e.g., JEAN-CLAUDE, SMITH-JONES).
- Extreme care should be taken on names which can be interpreted in different ways (e.g., VAN DER HOLT or VANDERHOLT, LE BRUN or LEBRUN).

## Direct Deposit of Interest

### Enrollment Rules

To enroll for direct deposit at the time of purchase, all registered owners of R bonds must fill out Part 2 of the application form ([CSB1](#)). To enroll for direct deposit at any other time, the registered owners of R bonds must sign the direct deposit enrollment [form S839](#). The only exceptions to this signature rule are as follows:

- (a) Authorized Sales Agents authorizing the direct deposit enrollment may accept the signature of a parent or guardian who has custody and control of a minor unable to sign by reason of immaturity; and
- (b) the signatures of individuals holding power of attorney over the financial affairs of the registered owners are acceptable.

In both cases, it is the responsibility of the Sales Agent authorizing the direct deposit enrollment to satisfy itself of the signer's authority, and to indicate on the enrollment form the capacity in which individuals other than the registered owners are acting.

***All registered owners must be named in the designated deposit account***, although there may be other holders of the deposit account who are not included in the R Bond registration. If the registered owners want the interest to be deposited to an account in which they are not named, a separate transaction must be arranged with the Authorized Sales Agent to debit the direct deposit account that they own and credit another account.

Registered owners wishing direct deposit must enroll for each new issue of R bonds. Registered owners who have enrolled for previous series will not receive their interest payments by direct deposit for the new series unless they re-enroll. Note that this account number will replace any previous payment instructions given to the Bank of Canada for regular interest R bonds of the same registration type. Registered owners must also re-enroll for direct deposit whenever new R bonds are issued as a result of a transfer or exchange transaction. The specific bond numbers of the newly issued bonds are to be included on the Direct Deposit Information [form S839](#).

## Enrollment Procedures

Registered owners of R bonds may enroll for direct deposit:

1. At the time of the original purchase, by completing the appropriate section on the Application [Form CSB1](#).

The Authorized Sales Agent personnel fill in the Branch and Institution numbers and the appropriate deposit account number of the registered owners. This account number will replace any previous payment instructions the owner has given the Bank of Canada for previously purchased R bonds.

### NOTE

Direct deposit information should only be supplied at the time of purchase if the purchaser is also the registered owner. If bonds are being purchased for someone else, the registered owner should supply the Bank of Canada with their direct deposit information by completing [form S839](#).

2. Subsequent to the original purchase, please refer to the Maintenance section for specific instructions.

# Example of Application Form CSB1

**Canada Savings Bonds**  
**Obligations d'épargne du Canada**

**1. Which bonds would you like to buy? • Quelles obligations désirez-vous acheter?**  
For detailed information about different types of bonds, please read the *Terms and Conditions* attached to this form.  
Pour obtenir plus de renseignements au sujet des différents types d'obligations, veuillez lire les *Modalités* jointes à ce formulaire.

Types of bonds Types d'obligations	Series Émissions	Denominations Coupons						Total (\$)
Canada Savings Bonds – Compound Interest Obligations d'épargne du Canada à intérêts composés		x \$100	x \$300	x \$500	x \$1,000	x \$5,000	x \$10,000	
Canada Savings Bonds – Regular Interest Obligations d'épargne du Canada à intérêt régulier		x \$100	x \$300	x \$500	x \$1,000	x \$5,000	x \$10,000	
Canada Premium Bonds – Compound Interest Obligations à prime du Canada à intérêts composés		x \$100	x \$300	x \$500	x \$1,000	x \$5,000	x \$10,000	
Canada Premium Bonds – Regular Interest Obligations à prime du Canada à intérêt régulier		x \$100	x \$300	x \$500	x \$1,000	x \$5,000	x \$10,000	
<b>Total (\$)</b>								

**2. How does the owner want interest to be paid? • Comment le propriétaire désire-t-il percevoir ses intérêts?**  
If compound interest bonds were selected, this section need not be completed. If regular interest bonds were selected, the owner of the bonds may specify an account here for the direct deposit of the owner's interest. These payment instructions will replace all payment instructions the owner has given the Bank of Canada for the owner's - previously purchased regular interest bonds.  
En cas de sélection d'obligations à intérêts composés, il n'est pas nécessaire de remplir cette section. En cas de sélection d'obligations à intérêt régulier, le propriétaire peut indiquer ci-après le compte destiné à recevoir ses intérêts par virement automatique. Ces instructions remplacent toute directive donnée par le propriétaire à la Banque du Canada pour ce qui concerne ses obligations à intérêt régulier souscrites antérieurement.

Branch no. • N° de succursale      Institution no. • N° d'établissement      Account no. • N° de compte

\_\_\_\_\_

**3. What type of ownership do you want? • Quel type de propriété désirez-vous?**

<input type="checkbox"/> Individual (00) Individuelle (00)	<input type="checkbox"/> Personal trust (39) Fiducie personnelle (39)	<input type="checkbox"/> Self-Directed Registered Retirement Savings Plan (41) Régime enregistré d'épargne-retraite autogéré (41)	<input type="checkbox"/> Deferred Profit Sharing Plan (43) Régime de participation différée aux bénéfices (43)
<input type="checkbox"/> Co-owners with survivor (21) Copropriétaires avec survivant (21)	<input type="checkbox"/> Sole proprietorship (07) Entreprise individuelle (07)	<input type="checkbox"/> Self-Directed Registered Retirement Income Fund (49) Fonds enregistré de revenu de retraite autogéré (49)	<input type="checkbox"/> Employee Profit Sharing Plan (44) Régime de participation des employés aux bénéfices (44)
<input type="checkbox"/> Co-owners without survivor (20) Copropriétaires sans survivant (20)	<input type="checkbox"/> Charitable organization (63) Organisme de bienfaisance (63)	<input type="checkbox"/> Self-Directed Registered Education Savings Plan (47) Régime enregistré d'épargne-études autogéré (47)	<input type="checkbox"/> Registered Pension Plan (45) Régime de pension agréé (45)
<input type="checkbox"/> Estate (10) Succession (10)			

**4. Who will be the owner of these bonds? • Qui sera le propriétaire de ces obligations?**  
Name (first, last or first line of official registration) • Nom (prénom, nom de famille ou première ligne de l'immatriculation officielle)  
\_\_\_\_\_  
Name of co-owner, if any (first, last) • Nom du copropriétaire, s'il y a lieu (prénom, nom de famille)  
\_\_\_\_\_  
Address • Adresse  
\_\_\_\_\_  
City • Ville \_\_\_\_\_ Province \_\_\_\_\_ Postal code • Code postal \_\_\_\_\_  
Telephone (home) • Téléphone (résidence) \_\_\_\_\_ Telephone (work) • Téléphone (bureau) \_\_\_\_\_ Date of birth (optional) (y/m/d) • Date de naissance (facultatif) (a/m/j) \_\_\_\_\_  
*A social insurance number is required by income tax legislation. La législation fiscale exige que le numéro d'assurance sociale soit inscrit.*  
Social insurance number • Numéro d'assurance sociale \_\_\_\_\_ Language of choice • Langue de correspondance \_\_\_\_\_ Registration number for a charity • Numéro d'enregistrement pour un organisme de bienfaisance \_\_\_\_\_  
English \_\_\_\_\_ French \_\_\_\_\_  
Anglais \_\_\_\_\_ Français \_\_\_\_\_

**5. Who is buying these bonds? • Qui achète ces obligations?**  
Is the person buying these bonds also the owner? • La personne qui achète ces obligations en sera-t-elle également le propriétaire?  
 Yes – you don't need to provide the information below  
Oui – vous n'avez pas à fournir les renseignements ci-dessous       No – please complete this section  
Non – veuillez remplir cette section

Name (first, last) • Nom (prénom, nom de famille)  
\_\_\_\_\_  
Address • Adresse  
\_\_\_\_\_  
City • Ville \_\_\_\_\_ Province \_\_\_\_\_ Postal code • Code postal \_\_\_\_\_  
Telephone (home) • Téléphone (résidence) \_\_\_\_\_ Telephone (work) • Téléphone (bureau) \_\_\_\_\_ Language of choice • Langue de correspondance \_\_\_\_\_  
English \_\_\_\_\_ French \_\_\_\_\_  
Anglais \_\_\_\_\_ Français \_\_\_\_\_

**6. Purchaser's signature • Signature de l'acheteur**  
By signing here, you confirm that you have read and accept the agreement on the back of this form.  
En signant ici, vous confirmez que vous avez lu et que vous acceptez les modalités de la convention inscrites au verso de ce formulaire.  
Signature \_\_\_\_\_ Date you signed this form (y/m/d) / Date de signature de ce formulaire (a/m/j) \_\_\_\_\_  
By initialling the box below, you confirm that we may use the details on this form to give you additional information about Government of Canada investment products.  
En apposant vos initiales dans la case à droite, vous confirmez que nous pouvons utiliser les renseignements fournis sur ce formulaire pour vous faire parvenir des renseignements supplémentaires au sujet des produits de placement du gouvernement du Canada.  
Initials • Initiales \_\_\_\_\_

**7. For sales agent and processing service provider • Réserve à l'agent vendeur et au fournisseur du service de traitement**  
Sales agent institution no. / N° de l'établissement de l'agent vendeur \_\_\_\_\_ Sales agent branch no. / N° de succursale de l'agent vendeur \_\_\_\_\_ Processing service provider no. / N° du fourn. du serv. de trait. \_\_\_\_\_ Processing service provider branch no. / N° de succ. du fourn. du serv. de trait. \_\_\_\_\_  
Dealer rep. no. • N° du courtier \_\_\_\_\_ Dealer client account number • Numéro de compte du client du courtier \_\_\_\_\_

FORM  
FORMULAIRE  
**1**

Part 1 Sales agent copy  
Partie 1 Copie de l'agent vendeur

Part 2 Sales agent copy  
Partie 2 Copie de l'agent vendeur

Part 3 Purchaser copy  
Partie 3 Copie de l'acheteur

The above form may be obtained through the 'Order CSB Material' website at the following address: [www.orderfront.com/FIOrders/](http://www.orderfront.com/FIOrders/).

## Example of Application Form CSB1 / Purchaser's Agreement

<p><b>Purchaser's agreement</b> When you sign this form and return it to a sales agent or the Bank of Canada, you confirm that:</p> <ul style="list-style-type: none"> <li>You will buy bonds according to the instructions you have correctly written on the front of this form.</li> <li>You have received, read and agree to the <i>Terms and Conditions</i> attached to this form and you have been made aware of and agree to the series number and interest rates of the bonds that have been determined by the Minister of Finance to be available for purchase on the date you sign and return this form. The series number and interest rates of these bonds may also be obtained from the sales agent, <a href="http://www.csb.gc.ca">www.csb.gc.ca</a>, and the <i>Canada Savings Bonds For Sale</i> document.</li> <li>You are aware that while Canada Savings Bonds have a 10-year term to maturity, interest rates are often announced for a shorter period and remain in effect for that announced period. At the end of that period, new rates will be announced by the Minister of Finance based on the then prevailing market conditions.</li> </ul>	<p><b>Convention de l'acheteur</b> En apposant votre signature sur ce formulaire et en le retournant à un agent vendeur ou à la Banque du Canada, vous confirmez que :</p> <ul style="list-style-type: none"> <li>Vous achèterez des obligations selon les directives inscrites correctement au recto de ce formulaire.</li> <li>Vous avez reçu, lu et que vous acceptez les <i>Modalités</i> jointes à ce formulaire. Vous confirmez d'autre part que vous avez pris connaissance des obligations portant le numéro d'émission et les taux d'intérêt établis par le ministre des Finances, lesquelles obligations seront disponibles à l'achat à la date où vous aurez signé et retourné le formulaire. Le numéro d'émission et les taux d'intérêt en question sont également diffusés par l'entremise des agents vendeurs, du site Web <a href="http://www.oec.gc.ca">www.oec.gc.ca</a> et du <i>Guide d'achat d'Obligations d'épargne du Canada</i>.</li> <li>Vous prenez conscience du fait que les taux d'intérêt annoncés pour les Obligations d'épargne du Canada portent souvent sur une plus courte période que le terme de 10 ans de celles-ci. À la fin de ladite période, le ministre des Finances annoncera de nouveaux taux en fonction de la conjoncture du moment.</li> </ul>								
<p>The personal information provided on this form is protected under the provisions of the PRIVACY ACT and will be used only for the purposes for which it was collected.</p>	<p>Les renseignements personnels fournis sur ce formulaire sont protégés en vertu de la <i>Loi sur la protection des renseignements personnels</i> et ne seront utilisés que dans le but pour lequel ils ont été recueillis.</p>								
<p><b>Purchase details</b> I hereby authorize the financial institution identified below to debit my account in the amount of \$_____ for the purpose of buying bonds according to the instructions correctly written on the front of this form.</p> <table border="1" data-bbox="224 1094 727 1192"> <tr> <td>Branch no.</td> <td>Account no.</td> </tr> <tr> <td colspan="2">Signature</td> </tr> </table>	Branch no.	Account no.	Signature		<p><b>Renseignements relatifs à la souscription</b> J'autorise par la présente l'institution financière désignée ci-contre à débiter mon compte de la somme de _____ \$ pour l'achat d'obligations selon les directives inscrites correctement au recto de ce formulaire.</p> <table border="1" data-bbox="768 1094 1271 1192"> <tr> <td>N° de succursale</td> <td>N° de compte</td> </tr> <tr> <td colspan="2">Signature</td> </tr> </table>	N° de succursale	N° de compte	Signature	
Branch no.	Account no.								
Signature									
N° de succursale	N° de compte								
Signature									
<p><b>I acknowledge receipt of the following certificates</b></p> <p>Serial numbers</p> <table border="1" data-bbox="224 1325 483 1423"> <tr><td> </td></tr> <tr><td> </td></tr> </table> <table border="1" data-bbox="224 1444 727 1493"> <tr> <td>Purchaser's signature</td> <td>Date</td> </tr> </table>			Purchaser's signature	Date	<p><b>J'accuse réception des obligations mentionnées ci-dessous</b></p> <p>Numéros de série</p> <table border="1" data-bbox="768 1325 1027 1423"> <tr><td> </td></tr> <tr><td> </td></tr> </table> <table border="1" data-bbox="768 1444 1271 1493"> <tr> <td>Signature de l'acheteur</td> <td>Date</td> </tr> </table>			Signature de l'acheteur	Date
Purchaser's signature	Date								
Signature de l'acheteur	Date								

## Required Information on Application Form

Refer to the example provided on the previous pages, to assist you with the completion procedures provided below.

### 1. *Which bonds would you like to buy?*

- The type of bonds, series, denominations and total purchase must be recorded.

The selection of denominations and par value of purchase must be completed so that the number and value of bonds purchased in each denomination are equal to the total purchase value. A purchaser can use the same application form in order to purchase Canada Savings Bonds and Canada Premium Bonds if purchasing the same type of registration.

### 2. *How does the owner want interest to be paid?*

- If compound interest bonds were selected, this section need not be completed.

If regular interest bonds were selected, the registered owner of the bonds may specify an account here for the direct deposit of the interest on all the registered owner's regular interest bonds. These payment instructions will replace all payment instructions the registered owner has given the Bank of Canada for the registered owner's previously purchased regular interest bonds.

The branch number, the institution number and the account number must be entered in the boxes entitled "Branch", "Institution" and "Account". The registered owner's deposit account number should be provided in accordance with any applicable institution validation rules. The number should be left-justified, with no extra leading zeros which are not part of the actual number.

Note that purchasers of R bonds should be encouraged to have their annual interest payment deposited directly into their account at a deposit-taking financial institution.

All registration types are eligible for Direct Deposit.

If the direct deposit information is not provided, interest will be paid by cheque mailed to the address on record.

### 3. *What type of ownership do you want?*

- The Registration Type Code **must** be indicated in the appropriate box. **There is to be only one Registration Type Code indicated on each Application Form.** Examples of **all** acceptable registration types are provided in this section.

#### 4. Who will be the owner of these bonds?

- The first name, including other initial(s), and last name of the registered bondowner are to be printed in the spaces provided.

The name of the co-owner (if any) has to be entered in the area provided. When bonds are to be registered in “Non-individual” formats, the registration particulars must begin on the “First Name” line of the registration area and continue on the next two registration lines, filling in as much of each of the three lines as possible, until the registration is complete.

Use the third line of the registration for the **Care of** information in the following circumstances:

(a) in situations where the registered owner designates the address of a person or an institution, through which the registered owner can be located (e.g., “Maple Wood Home” or “ABC Trust Company”);

(b) for all registrations beginning with “Estate of”;

(c) if the street address is too lengthy to fit into the street address space provided, the address may be started on that line.

**The address information** is to be the current mailing address, including the postal code, of the registered owner. This is required for the mailing of annual interest payments to registered owners of R bonds not enrolled in Direct Deposit and for the mailing of Direct Deposit statements to those customers who are enrolled in Direct Deposit, to advise them where the funds will be deposited. It is also required for the mailing of T5 Tax Information Slips to registered owners of both C and R bonds.

In cases where the registered owners are employees of Canadian governments (federal or provincial) stationed outside of Canada, including members of the armed forces, and their immediate families, the registered owner’s **foreign address** must be entered. The name of the country and the zip code are to be recorded in the “City” field, following the name of the city of residence; if additional space is required, all lines of the address section can be used.

The telephone numbers, for both home and business, of the registered owner should be provided.

The date of birth of the registered owner may be entered in this area. This information is optional.

The *Income Tax Act* requires that registered owners provide their Social Insurance Number (SIN) and that Authorized Sales Agents make a reasonable effort to obtain it in connection with the sale of interest-bearing financial instruments, including the bonds. Authorized Sales Agents which do not make a reasonable effort to obtain the SIN are liable to a fine, as are individuals who fail to provide a SIN on request. The SIN box on the application form is to be completed, as follows:

(a) for bonds registered in the name of one individual, enter the SIN of the registered owner;

(b) for bonds registered in the name of more than one individual, the SIN of any one registered owner is to be requested;

(c) for bonds registered in the name of the estate of an individual deceased in that calendar year, the SIN of the deceased is to be requested. If it is not available, leave the field blank;

(d) leave the box blank if a SIN is not required or is not available. The following are cases where a SIN is not required:

- for bonds registered in the name of a Trustee or Trustees appointed under a will;
- for bonds registered in the name of a trust, including a personal trust;
- for bonds registered in the name of a charity.

(e) leave the box blank if purchasing bonds for a minor who does not have his own SIN. The SIN of the purchaser should not be used in these instances.

The absence of a Social Insurance Number is not a reason to delay or refuse the purchase of the bonds.

#### **NOTE**

Registered owners who do not have a Social Insurance Number are to be advised to apply for one at the nearest Human Resources Development Canada within 15 days of the purchase of Bonds. Within 15 days of the receipt of the Social Insurance Number, the registered owner is to provide it to the Canada Savings Bond office, as follows:

- by calling **1 800 575-5151**  
(teletypewriter only **1 800 354-2222**)
- by facsimile at **(613) 782-8096**
- by writing to:

**Canada Savings Bonds  
PO Box 2770, Station D  
Ottawa, ON K1P 1J7**

The following information must be provided:

- registered owner's name,
- address, and
- copy of SIN card.

The preferred language of the registered owner should be indicated to ensure that the proper official language is used on all customized correspondence.



In the case where a Charitable Organization is the registered owner of a bond, the Tax Registration number must be recorded in the space provided in the following format: 9 digits, 2 letters, 4 digits.

### **5. Who is buying these bonds?**

- In the case where the person buying the bonds is not the registered owner, this section must be filled in.

### **6. Purchaser's signature**

- The purchaser must sign and date the application form as proof of purchase.

By initialling this box, the purchaser authorizes that details on this form may be used to receive additional information about Government of Canada investment products. This consent is optional.

### **7. For Sales Agent and Processing Service Provider**

- This area must be filled in. It is required in order to assure the delivery of the bonds and the commission payment to the right Authorized Sales Agent. The Sales Agent CSB ID Number is 11 digits in length, i.e., five digits for the "Bank/Institution," and six digits for the "Branch" e.g., Bank/Institution (00678) Branch (012345). For Investment Dealers, the current alpha character at the beginning of the "Institution" identifier will now be the digit "8". Both elements of the CSB ID Number are to be entered right-justified, with the remainder of the fields zero-filled, e.g., Institution (08678) Branch (012345).

The Processing Service Provider number is completed only by a Processing Service Provider when processing applications received from another Authorized Sales Agent.

In the case of sales by an Investment Dealer, the Dealer Rep No., (also known as FC/IA code) and the Dealer Client Account Number should be entered here in order to track Commission payment information.

The purchaser fills out the information on the back of this form in order to authorize the financial institution to debit the account.

The Authorized Sales Agent may use this box to record the serial numbers of the certificates upon delivery to the purchaser.

## Examples of Acceptable Forms of Registration

Purchase transactions requesting forms of registration other than those specified on the following pages will be rejected and will be returned to the Processing Service Provider for correction.

Transactions which do not pass validation may be corrected using RDMS Online Correction screens if sufficient data is available to a Canada Savings Bonds Registry Service Agent. In the case where the error is evident, the Registry Service Agent will try to make the correction automatically or may have to contact the Authorized Sales Agent for clarifications. Otherwise, transactions will be rejected. The reason for rejection will be clearly indicated on the [Rejected Application Details Report](#). You will find in the pages following the acceptable forms of registration.

### Individual (Registration Type Code 00)

Where there is only **one** individual identified as the registered owner:

- The first (e.g., given) name and initials for other given name(s) must be recorded in the “First Name” field; the surname(s) must be recorded in the “Last Name” field.
- If the registration comprises only one name, it must be recorded in the “Last Name” field; in this case, leave the “First Name” field blank.
- Inter-vivos trust registrations (e.g., John Smith in Trust for Mary Smith) are permitted under Personal Trust (registration type code 39).

**3. What type of ownership do you want? • Quel type de propriété désirez-vous?**

<input checked="" type="checkbox"/> Individual (00) Individuelle (00)	<input type="checkbox"/> Personal trust (39) Fiducie personnelle (39)	<input type="checkbox"/> Self-Directed Registered Retirement Savings Plan (41) Régime enregistré d'épargne-retraite autogéré (41)	<input type="checkbox"/> Deferred Profit Sharing Plan (43) Régime de participation différée aux bénéfices (43)
<input type="checkbox"/> Co-owners with survivor (21) Copropropriétaires avec survivant (21)	<input type="checkbox"/> Sole proprietorship (07) Entreprise individuelle (07)	<input type="checkbox"/> Self-Directed Registered Retirement Income Fund (46) Fonds enregistré de revenu de retraite autogéré (46)	<input type="checkbox"/> Employee Profit Sharing Plan (44) Régime de participation des employés aux bénéfices (44)
<input type="checkbox"/> Co-owners without survivor (20) Copropropriétaires sans survivant (20)	<input type="checkbox"/> Charitable organization (63) Organisme de bienfaisance (63)	<input type="checkbox"/> Self-Directed Registered Education Savings Plan (47) Régime enregistré d'épargne-études autogéré (47)	<input type="checkbox"/> Registered Pension Plan (45) Régime de pension agréé (45)
<input type="checkbox"/> Estate (10) Succession (10)			

**4. Who will be the owner of these bonds? • Qui sera le propriétaire de ces obligations?**

Name (first, last or first line of official registration) • Nom (prénom, nom de famille ou première ligne de l'immatriculation officielle)

**M A R Y T S M I T H**

Name of co-owner, if any (first, last) • Nom du copropriétaire, s'il y a lieu (prénom, nom de famille)

## Co-owners Without Survivor (Registration Type Code 20)

Where there are **two or more** individuals identified as the registered owners, **without right of survivorship** desired.

- The word “AND” is to be used to join two or more names in a registration.
- The word OR must not be used.

**3. What type of ownership do you want? • Quel type de propriété désirez-vous?**

<input type="checkbox"/> Individual (00) Individuelle (00)	<input type="checkbox"/> Personal trust (09) Fiducie personnelle (09)	<input type="checkbox"/> Self-Directed Registered Retirement Savings Plan (41) Régime enregistré d'épargne-retraite autogéré (41)	<input type="checkbox"/> Deferred Profit Sharing Plan (43) Régime de participation différée aux bénéfices (43)
<input type="checkbox"/> Co-owners with survivor (21) Copropriétaires avec survivant (21)	<input type="checkbox"/> Sole proprietorship (07) Entreprise individuelle (07)	<input type="checkbox"/> Self-Directed Registered Retirement Income Fund (46) Fonds enregistré de revenu de retraite autogéré (46)	<input type="checkbox"/> Employee Profit Sharing Plan (44) Régime de participation des employés aux bénéfices (44)
<input checked="" type="checkbox"/> Co-owners without survivor (20) Copropriétaires sans survivant (20)	<input type="checkbox"/> Charitable organization (63) Organisme de bienfaisance (63)	<input type="checkbox"/> Self-Directed Registered Education Savings Plan (47) Régime enregistré d'épargne-études autogéré (47)	<input type="checkbox"/> Registered Pension Plan (45) Régime de pension agréé (45)
<input type="checkbox"/> Estate (10) Succession (10)			

**4. Who will be the owner of these bonds? • Qui sera le propriétaire de ces obligations?**

Name (first, last, or first line of official registration) • Nom (prénom, nom de famille ou première ligne de l'immatriculation officielle)

**ALBERT ARMSTRONG AND**

Name of co-owner, if any (first, last) • Nom du copropriétaire, s'il y a lieu (prénom, nom de famille)

**GAIL ARMSTRONG**

## Co-owners With Survivor (Registration Type Code 21)

Where there are **two or more** individuals identified as the registered owners, **with right of survivorship** desired.

- The word “AND” is to be used to join two or more names in a registration; **the word “OR” must not be used.**
- Where a co-owner registration with the right of survivorship is desired, it must be indicated by the words “and survivor” or “& survivor” after the last name in the registration.

**3. What type of ownership do you want? • Quel type de propriété désirez-vous?**

<input type="checkbox"/> Individual (00) Individuelle (00)	<input type="checkbox"/> Personal trust (09) Fiducie personnelle (09)	<input type="checkbox"/> Self-Directed Registered Retirement Savings Plan (41) Régime enregistré d'épargne-retraite autogéré (41)	<input type="checkbox"/> Deferred Profit Sharing Plan (43) Régime de participation différée aux bénéfices (43)
<input checked="" type="checkbox"/> Co-owners with survivor (21) Copropriétaires avec survivant (21)	<input type="checkbox"/> Sole proprietorship (07) Entreprise individuelle (07)	<input type="checkbox"/> Self-Directed Registered Retirement Income Fund (46) Fonds enregistré de revenu de retraite autogéré (46)	<input type="checkbox"/> Employee Profit Sharing Plan (44) Régime de participation des employés aux bénéfices (44)
<input type="checkbox"/> Co-owners without survivor (20) Copropriétaires sans survivant (20)	<input type="checkbox"/> Charitable organization (63) Organisme de bienfaisance (63)	<input type="checkbox"/> Self-Directed Registered Education Savings Plan (47) Régime enregistré d'épargne-études autogéré (47)	<input type="checkbox"/> Registered Pension Plan (45) Régime de pension agréé (45)
<input type="checkbox"/> Estate (10) Succession (10)			

**4. Who will be the owner of these bonds? • Qui sera le propriétaire de ces obligations?**

Name (first, last, or first line of official registration) • Nom (prénom, nom de famille ou première ligne de l'immatriculation officielle)

**MARY BROWNLEE AND BUSTER BROWN**

Name of co-owner, if any (first, last) • Nom du copropriétaire, s'il y a lieu (prénom, nom de famille)

**AND SYLVIA TYLER AND SURVIVOR**

## Personal Trust (Registration Type Code 39)

The first part of the registration is the personal trustee followed by the individual beneficiary. The personal trustee is the purchaser of the bond and is also the one who can redeem the bond. This is not considered a legal trust. (Typically, this form of registration is used by parents buying for their children and grandparents buying for their grandchildren.)

- In Trust is only applicable for one individual (one to one relationship).
- The words “IN TRUST FOR” are to be placed between the two party names.
- The first and last name of the individual registered owner must be provided.
- The personal trustee and the beneficiary must be individuals.
- The personal trustee must be a Canadian resident but the beneficiary can reside anywhere.

3. What type of ownership do you want? • Quel type de propriété désirez-vous?			
<input type="checkbox"/> Individual (00) Individuelle (00)	<input checked="" type="checkbox"/> Personal trust (39) Fiducie personnelle (39)	<input type="checkbox"/> Self-Directed Registered Retirement Savings Plan (41) Régime enregistré d'épargne-retraite auto-géré (41)	<input type="checkbox"/> Deferred Profit Sharing Plan (43) Régime de participation différée aux bénéfices (43)
<input type="checkbox"/> Co-owners with survivor (21) Copropropriétaires avec survivant (21)	<input type="checkbox"/> Sole proprietorship (07) Entreprise individuelle (07)	<input type="checkbox"/> Self-Directed Registered Retirement Income Fund (46) Fonds enregistré de revenu de retraite auto-géré (46)	<input type="checkbox"/> Employee Profit Sharing Plan (44) Régime de participation des employés aux bénéfices (44)
<input type="checkbox"/> Co-owners without survivor (20) Copropropriétaires sans survivant (20)	<input type="checkbox"/> Charitable organization (63) Organisme de bienfaisance (63)	<input type="checkbox"/> Self-Directed Registered Education Savings Plan (47) Régime enregistré d'épargne-études auto-géré (47)	<input type="checkbox"/> Registered Pension Plan (45) Régime de pension agréé (45)
<input type="checkbox"/> Estate (10) Succession (10)			

4. Who will be the owner of these bonds? • Qui sera le propriétaire de ces obligations?			
Name (first, last or first line of official registration) • Nom (prénom, nom de famille ou première ligne de l'immatriculation officielle)			
JOE BROWN IN TRUST FOR JILL BROWN			
Name of co-owner, if any (first, last) • Nom du copropriétaire, s'il y a lieu (prénom, nom de famille)			

## Sole Proprietorship (Registration Type Code 07)

Where the registered owner is an individual carrying on business as a Sole Proprietorship.

The first part of the registration is the Individual's name followed by the words "CARRYING ON BUSINESS AS", followed by the sole proprietorship name, this being the name of the business.

The individual must redeem the bond. It cannot be redeemed by the business.

The name of the sole proprietorship may not be recognizable as a typical business name.

- The words "carrying on business as" are to be placed between the two parties.
- The registration must **NOT** contain the following key words: Incorporated, Inc., Limited, Ltd., Corporation, Corp.
- The Social Insurance Number (SIN) of the individual must be provided.

**3. What type of ownership do you want? • Quel type de propriété désirez-vous?**

<input type="checkbox"/> Individual (00) Individuelle (00)	<input type="checkbox"/> Personal trust (09) Fiducie personnelle (09)	<input type="checkbox"/> Self-Directed Registered Retirement Savings Plan (41) Régime enregistré d'épargne-retraite autogéré (41)	<input type="checkbox"/> Deferred Profit Sharing Plan (43) Régime de participation différée aux bénéfices (43)
<input type="checkbox"/> Co-owners with survivor (21) Copropriétaires avec survivant (21)	<input checked="" type="checkbox"/> Sole proprietorship (07) Entreprise individuelle (07)	<input type="checkbox"/> Self-Directed Registered Retirement Income Fund (46) Fonds enregistré de revenu de retraite autogéré (46)	<input type="checkbox"/> Employee Profit Sharing Plan (44) Régime de participation des employés aux bénéfices (44)
<input type="checkbox"/> Co-owners without survivor (20) Copropriétaires sans survivant (20)	<input type="checkbox"/> Charitable organization (63) Organisme de bienfaisance (63)	<input type="checkbox"/> Self-Directed Registered Education Savings Plan (47) Régime enregistré d'épargne-études autogéré (47)	<input type="checkbox"/> Registered Pension Plan (45) Régime de pension agréé (45)
<input type="checkbox"/> Estate (10) Succession (10)			

**4. Who will be the owner of these bonds? • Qui sera le propriétaire de ces obligations?**

Name (first, last, or first line of official registration) • Nom (prénom, nom de famille ou première ligne de l'immatriculation officielle)

MARY BROWN CARRYING ON BUSINESS

Name of co-owners, if any (first, last) • Nom du copropriétaire, s'il y a lieu (prénom, nom de famille)

AS MARY'S FLOWER SHOP





### Estate (Registration Type Code 10)

When there is **one** individual identified as the executor/administrator for an estate registration.

Must contain one or more of the following:

Estate of, Executor, Executors, Execs, Executrix, Executrices, Administrator, Administrators, Admins, of the Estate of, and, Trustee for, Under the will of.

**3. What type of ownership do you want? • Quel type de propriété désirez-vous?**

<input type="checkbox"/> Individual (00) Individuelle (00)	<input type="checkbox"/> Personal trust (09) Fiducie personnelle (09)	<input type="checkbox"/> Self-Directed Registered Retirement Savings Plan (41) Régime enregistré d'épargne-retraite autogéré (41)	<input type="checkbox"/> Deferred Profit Sharing Plan (43) Régime de participation différée aux bénéfices (43)
<input type="checkbox"/> Co-owners with survivor (21) Copropriétaires avec survivant (21)	<input type="checkbox"/> Sole proprietorship (07) Entreprise individuelle (07)	<input type="checkbox"/> Self-Directed Registered Retirement Income Fund (46) Fonds enregistré de revenu de retraite autogéré (46)	<input type="checkbox"/> Employee Profit Sharing Plan (44) Régime de participation des employés aux bénéfices (44)
<input type="checkbox"/> Co-owners without survivor (20) Copropriétaires sans survivant (20)	<input type="checkbox"/> Charitable organization (63) Organisme de bienfaisance (63)	<input type="checkbox"/> Self-Directed Registered Education Savings Plan (47) Régime enregistré d'épargne-études autogéré (47)	<input type="checkbox"/> Registered Pension Plan (45) Régime de pension agréé (45)

Estate (10)  
Succession (10)

**4. Who will be the owner of these bonds? • Qui sera le propriétaire de ces obligations?**  
Name (first, last or first line of official registration) • Nom (prénom, nom de famille ou première ligne de l'immatriculation officielle)  
**ESTATE OF JANET WILSON**

Name of co-owner, if any (first, last) • Nom du copropriétaire, s'il y a lieu (prénom, nom de famille)

**3. What type of ownership do you want? • Quel type de propriété désirez-vous?**

<input type="checkbox"/> Individual (00) Individuelle (00)	<input type="checkbox"/> Personal trust (09) Fiducie personnelle (09)	<input type="checkbox"/> Self-Directed Registered Retirement Savings Plan (41) Régime enregistré d'épargne-retraite autogéré (41)	<input type="checkbox"/> Deferred Profit Sharing Plan (43) Régime de participation différée aux bénéfices (43)
<input type="checkbox"/> Co-owners with survivor (21) Copropriétaires avec survivant (21)	<input type="checkbox"/> Sole proprietorship (07) Entreprise individuelle (07)	<input type="checkbox"/> Self-Directed Registered Retirement Income Fund (46) Fonds enregistré de revenu de retraite autogéré (46)	<input type="checkbox"/> Employee Profit Sharing Plan (44) Régime de participation des employés aux bénéfices (44)
<input type="checkbox"/> Co-owners without survivor (20) Copropriétaires sans survivant (20)	<input type="checkbox"/> Charitable organization (63) Organisme de bienfaisance (63)	<input type="checkbox"/> Self-Directed Registered Education Savings Plan (47) Régime enregistré d'épargne-études autogéré (47)	<input type="checkbox"/> Registered Pension Plan (45) Régime de pension agréé (45)

Estate (10)  
Succession (10)

**4. Who will be the owner of these bonds? • Qui sera le propriétaire de ces obligations?**  
Name (first, last or first line of official registration) • Nom (prénom, nom de famille ou première ligne de l'immatriculation officielle)  
**ABC LAW FIRM EXECUTOR OF THE**

Name of co-owner, if any (first, last) • Nom du copropriétaire, s'il y a lieu (prénom, nom de famille)  
**ESTATE OF MARY JONES**

**3. What type of ownership do you want? • Quel type de propriété désirez-vous?**

<input type="checkbox"/> Individual (00) Individuelle (00)	<input type="checkbox"/> Personal trust (09) Fiducie personnelle (09)	<input type="checkbox"/> Self-Directed Registered Retirement Savings Plan (41) Régime enregistré d'épargne-retraite autogéré (41)	<input type="checkbox"/> Deferred Profit Sharing Plan (43) Régime de participation différée aux bénéfices (43)
<input type="checkbox"/> Co-owners with survivor (21) Copropriétaires avec survivant (21)	<input type="checkbox"/> Sole proprietorship (07) Entreprise individuelle (07)	<input type="checkbox"/> Self-Directed Registered Retirement Income Fund (46) Fonds enregistré de revenu de retraite autogéré (46)	<input type="checkbox"/> Employee Profit Sharing Plan (44) Régime de participation des employés aux bénéfices (44)
<input type="checkbox"/> Co-owners without survivor (20) Copropriétaires sans survivant (20)	<input type="checkbox"/> Charitable organization (63) Organisme de bienfaisance (63)	<input type="checkbox"/> Self-Directed Registered Education Savings Plan (47) Régime enregistré d'épargne-études autogéré (47)	<input type="checkbox"/> Registered Pension Plan (45) Régime de pension agréé (45)

Estate (10)  
Succession (10)

**4. Who will be the owner of these bonds? • Qui sera le propriétaire de ces obligations?**  
Name (first, last or first line of official registration) • Nom (prénom, nom de famille ou première ligne de l'immatriculation officielle)  
**JASON WILLIAMS AND MARY WILLIAMS**

Name of co-owner, if any (first, last) • Nom du copropriétaire, s'il y a lieu (prénom, nom de famille)  
**ADMINISTRATORS OF THE ESTATE OF MARJORY DOE**

**3. What type of ownership do you want? • Quel type de propriété désirez-vous?**

<input type="checkbox"/> Individual (00) Individuelle (00)	<input type="checkbox"/> Personal trust (09) Fiducie personnelle (09)	<input type="checkbox"/> Self-Directed Registered Retirement Savings Plan (41) Régime enregistré d'épargne-retraite autogéré (41)	<input type="checkbox"/> Deferred Profit Sharing Plan (43) Régime de participation différée aux bénéfices (43)
<input type="checkbox"/> Co-owners with survivor (21) Copropriétaires avec survivant (21)	<input type="checkbox"/> Sole proprietorship (07) Entreprise individuelle (07)	<input type="checkbox"/> Self-Directed Registered Retirement Income Fund (46) Fonds enregistré de revenu de retraite autogéré (46)	<input type="checkbox"/> Employee Profit Sharing Plan (44) Régime de participation des employés aux bénéfices (44)
<input type="checkbox"/> Co-owners without survivor (20) Copropriétaires sans survivant (20)	<input type="checkbox"/> Charitable organization (63) Organisme de bienfaisance (63)	<input type="checkbox"/> Self-Directed Registered Education Savings Plan (47) Régime enregistré d'épargne-études autogéré (47)	<input type="checkbox"/> Registered Pension Plan (45) Régime de pension agréé (45)

Estate (10)  
Succession (10)

**4. Who will be the owner of these bonds? • Qui sera le propriétaire de ces obligations?**  
Name (first, last or first line of official registration) • Nom (prénom, nom de famille ou première ligne de l'immatriculation officielle)  
**UNION TRUST COMPANY TRUSTEE FOR**

Name of co-owner, if any (first, last) • Nom du copropriétaire, s'il y a lieu (prénom, nom de famille)  
**JOHN SMITH UNDER THE WILL OF JAMES SMITH**

## Self-Directed Registered Retirement Savings Plan (Registration Type Code 41)

For The Canada RSP purchases, [Form RSP2](#) **MUST** be used.

For all registered plan registrations, the proper legal name of the Trustee and/or the Agent must be provided.

- When the bond is registered to a Registered Plan, the words “self directed” or the abbreviation “SD” **should not be included** as part of the registration.
- When the bond is registered under an eligible trust, there must be only **one** registered owner under the Plan.
- When the bond is registered to a Registered Plan, the words “in trust for”, “RRSP” **and** the plan number must be included.
- If there is an Agent, the key words, “**Agent For,**” must appear in this type of registration.
- The trustee name must be provided after the words “Agent For” and followed by the words “In Trust For”.
- The complete name (e.g., all words making up the name) of the Investment Dealer **and the Trust Company** must be provided.
- The registration must include the appropriate initials indicating the title of the plan (e.g. RRSP) **and** the plan number.
- The plan number may contain up to 20 alphanumeric characters; dashes should be omitted.

3. What type of ownership do you want? • Quel type de propriété désirez-vous?			
<input type="checkbox"/> Individual (00) Individuelle (00)	<input type="checkbox"/> Personal trust (39) Fiducie personnelle (39)	<input checked="" type="checkbox"/> Self-Directed Registered Retirement Savings Plan (41) Régime enregistré d'épargne-retraite auto-géré (41)	<input type="checkbox"/> Deferred Profit Sharing Plan (43) Régime de participation différée aux bénéfices (43)
<input type="checkbox"/> Co-owners with survivor (21) Copropriétaires avec survivant (21)	<input type="checkbox"/> Sole proprietorship (07) Entreprise individuelle (07)	<input type="checkbox"/> Self-Directed Registered Retirement Income Fund (46) Fonds enregistré de revenu de retraite auto-géré (46)	<input type="checkbox"/> Employee Profit Sharing Plan (44) Régime de participation des employés aux bénéfices (44)
<input type="checkbox"/> Co-owners without survivor (20) Copropriétaires sans survivant (20)	<input type="checkbox"/> Charitable organization (63) Organisme de bienfaisance (63)	<input type="checkbox"/> Self-Directed Registered Education Savings Plan (47) Régime enregistré d'épargne-études auto-géré (47)	<input type="checkbox"/> Registered Pension Plan (45) Régime de pension agréé (45)
<input type="checkbox"/> Estate (10) Succession (10)			

4. Who will be the owner of these bonds? • Qui sera le propriétaire de ces obligations?			
Name (first, last or first line of official registration) • Nom (prénom, nom de famille ou première ligne de l'immatriculation officielle)			
UNION TRUST COMPANY IN TRUST FOR			
Name of co-owner, if any (first, last) • Nom du copropriétaire, s'il y a lieu (prénom, nom de famille)			
MARY DOE RRSP 1 2 3 4 5 6 7			

When there is the optional role of Agent, the Agent is in the first position followed by the Trustee with AGENT FOR appearing between them, followed by the **registered owner**.

3. What type of ownership do you want? • Quel type de propriété désirez-vous?			
<input type="checkbox"/> Individual (00) Individuelle (00)	<input type="checkbox"/> Personal trust (39) Fiducie personnelle (39)	<input checked="" type="checkbox"/> Self-Directed Registered Retirement Savings Plan (41) Régime enregistré d'épargne-retraite auto-géré (41)	<input type="checkbox"/> Deferred Profit Sharing Plan (43) Régime de participation différée aux bénéfices (43)
<input type="checkbox"/> Co-owners with survivor (21) Copropriétaires avec survivant (21)	<input type="checkbox"/> Sole proprietorship (07) Entreprise individuelle (07)	<input type="checkbox"/> Self-Directed Registered Retirement Income Fund (46) Fonds enregistré de revenu de retraite auto-géré (46)	<input type="checkbox"/> Employee Profit Sharing Plan (44) Régime de participation des employés aux bénéfices (44)
<input type="checkbox"/> Co-owners without survivor (20) Copropriétaires sans survivant (20)	<input type="checkbox"/> Charitable organization (63) Organisme de bienfaisance (63)	<input type="checkbox"/> Self-Directed Registered Education Savings Plan (47) Régime enregistré d'épargne-études auto-géré (47)	<input type="checkbox"/> Registered Pension Plan (45) Régime de pension agréé (45)
<input type="checkbox"/> Estate (10) Succession (10)			

4. Who will be the owner of these bonds? • Qui sera le propriétaire de ces obligations?			
Name (first, last or first line of official registration) • Nom (prénom, nom de famille ou première ligne de l'immatriculation officielle)			
SURE INVESTMENTS LTD AGENT FOR			
Name of co-owner, if any (first, last) • Nom du copropriétaire, s'il y a lieu (prénom, nom de famille)			
UNION TRUST COMPANY IN TRUST FOR			
MARY DOE RRSP 1 2 3 4 5 6 7 A B			



## Self-Directed Registered Retirement Income Fund (Registration Type Code 46)

For The Canada RIF purchases, [Form RIF3](#) must be used.

For all registered plan registrations, the proper legal name of the Trustee and/or the Agent must be provided.

- When the bond is registered to a Registered Plan, the words “self directed” or the abbreviation “SD” **should not be included** as part of the registration.
- When the bond is registered under an eligible trust, there must be only **one** registered owner under the Plan.
- When the bond is registered to a Registered Plan, the words “in trust for”, “RRIF” and the plan number must be included.
- If there is an Agent, the *key words*, “**Agent For**,” must appear in this type of registration.
- The trustee name must be provided after the words “Agent For” and followed by the words “In Trust For”.
- The complete name (e.g., all words making up the name) of the Investment Dealer **and the Trust Company** must be provided.
- The plan number may contain up to 20 alphanumeric characters; dashes should be omitted.

3. What type of ownership do you want? • Quel type de propriété désirez-vous?			
<input type="checkbox"/> Individual (00) Individuelle (00)	<input type="checkbox"/> Personal trust (29) Fiducie personnelle (39)	<input type="checkbox"/> Self-Directed Registered Retirement Savings Plan (41) Régime enregistré d'épargne-retraite autogéré (41)	<input type="checkbox"/> Deferred Profit Sharing Plan (43) Régime de participation différée aux bénéfices (43)
<input type="checkbox"/> Co-owners with survivor (21) Copropriétaires avec survivant (21)	<input type="checkbox"/> Sole proprietorship (07) Entreprise individuelle (07)	<input checked="" type="checkbox"/> Self-Directed Registered Retirement Income Fund (46) Fonds enregistré de revenu de retraite autogéré (46)	<input type="checkbox"/> Employee Profit Sharing Plan (44) Régime de participation des employés aux bénéfices (44)
<input type="checkbox"/> Co-owners without survivor (20) Copropriétaires sans survivant (20)	<input type="checkbox"/> Charitable organization (63) Organisme de bienfaisance (63)	<input type="checkbox"/> Self-Directed Registered Education Savings Plan (47) Régime enregistré d'épargne-études autogéré (47)	<input type="checkbox"/> Registered Pension Plan (45) Régime de pension agréé (45)
<input type="checkbox"/> Estate (10) Succession (10)			

4. Who will be the owner of these bonds? • Qui sera le propriétaire de ces obligations?

Name (first, last, or first line of official registration) • Nom (prénom, nom de famille ou première ligne de l'immatriculation officielle)

UNION TRUST COMPANY IN TRUST FOR

Name of co-owner, if any (first, last) • Nom du copropriétaire, s'il y a lieu (prénom, nom de famille)

ROBERT SMITH RRIF 9876543

3. What type of ownership do you want? • Quel type de propriété désirez-vous?			
<input type="checkbox"/> Individual (00) Individuelle (00)	<input type="checkbox"/> Personal trust (29) Fiducie personnelle (39)	<input checked="" type="checkbox"/> Self-Directed Registered Retirement Savings Plan (41) Régime enregistré d'épargne-retraite autogéré (41)	<input type="checkbox"/> Deferred Profit Sharing Plan (43) Régime de participation différée aux bénéfices (43)
<input type="checkbox"/> Co-owners with survivor (21) Copropriétaires avec survivant (21)	<input type="checkbox"/> Sole proprietorship (07) Entreprise individuelle (07)	<input type="checkbox"/> Self-Directed Registered Retirement Income Fund (46) Fonds enregistré de revenu de retraite autogéré (46)	<input type="checkbox"/> Employee Profit Sharing Plan (44) Régime de participation des employés aux bénéfices (44)
<input type="checkbox"/> Co-owners without survivor (20) Copropriétaires sans survivant (20)	<input type="checkbox"/> Charitable organization (63) Organisme de bienfaisance (63)	<input type="checkbox"/> Self-Directed Registered Education Savings Plan (47) Régime enregistré d'épargne-études autogéré (47)	<input type="checkbox"/> Registered Pension Plan (45) Régime de pension agréé (45)
<input type="checkbox"/> Estate (10) Succession (10)			

4. Who will be the owner of these bonds? • Qui sera le propriétaire de ces obligations?

Name (first, last, or first line of official registration) • Nom (prénom, nom de famille ou première ligne de l'immatriculation officielle)

SURE INVESTMENTS LTD AGENT FOR

Name of co-owner, if any (first, last) • Nom du copropriétaire, s'il y a lieu (prénom, nom de famille)

UNION TRUST COMPANY IN TRUST FOR

MARY DOE RRSP 1234567AB

## Self-Directed Registered Education Savings Plan (Registration Type Code 47)

For all registered plan registrations, the proper legal name of the Trustee and/or the Agent must be provided.

- When the bond is registered to a Registered Plan, the words “self directed” or the abbreviation “SD” **should not be included** as part of the registration.
- There can be more than one subscriber/contributor to the plan.
- When the bond is registered to a Registered Plan, the words “In trust for”, “RESP” **and** the plan number must be included.
- If there is an Agent, the *key words*, “**Agent For,**” must appear in this type of registration.
- The trustee name must be provided after the words “Agent For” and followed by the words “In Trust For”.
- The complete name (e.g., all words making up the name) of the Investment Dealer **and the Trust Company** must be provided.
- The plan number may contain up to 20 alphanumeric characters; dashes should be omitted.

**3. What type of ownership do you want? • Quel type de propriété désirez-vous?**

<input type="checkbox"/> Individual (00) Individuelle (00)	<input type="checkbox"/> Personal trust (39) Fiducie personnelle (39)	<input type="checkbox"/> Self-Directed Registered Retirement Savings Plan (41) Régime enregistré d'épargne-retraite autogéré (41)	<input type="checkbox"/> Deferred Profit Sharing Plan (43) Régime de participation différée aux bénéfices (43)
<input type="checkbox"/> Co-owners with survivor (21) Copropriétaires avec survivant (21)	<input type="checkbox"/> Sole proprietorship (07) Entreprise individuelle (07)	<input type="checkbox"/> Self-Directed Registered Retirement Income Fund (46) Fonds enregistré de revenu de retraite autogéré (46)	<input type="checkbox"/> Employee Profit Sharing Plan (44) Régime de participation des employés aux bénéfices (44)
<input type="checkbox"/> Co-owners without survivor (20) Copropriétaires sans survivant (20)	<input type="checkbox"/> Charitable organization (63) Organisme de bienfaisance (63)	<input checked="" type="checkbox"/> Self-Directed Registered Education Savings Plan (47) Régime enregistré d'épargne-études autogéré (47)	<input type="checkbox"/> Registered Pension Plan (45) Régime de pension agréé (45)
<input type="checkbox"/> Estate (10) Succession (10)			

**4. Who will be the owner of these bonds? • Qui sera le propriétaire de ces obligations?**

Name (first, last or first line of official registration) • Nom (prénom, nom de famille ou première ligne de l'immatriculation officielle)

UNION TRUST COMPANY IN TRUST FOR

Name of co-owner, if any (first, last) • Nom du copropriétaire, s'il y a lieu (prénom, nom de famille)

JEAN LEBLANC RESP 1 2 3 4 5 6 7

When there is the optional role of Agent, the Agent is in the first position followed by the Trustee with AGENT FOR appearing between them, followed by the registered **owner**.

**3. What type of ownership do you want? • Quel type de propriété désirez-vous?**

<input type="checkbox"/> Individual (00) Individuelle (00)	<input type="checkbox"/> Personal trust (39) Fiducie personnelle (39)	<input type="checkbox"/> Self-Directed Registered Retirement Savings Plan (41) Régime enregistré d'épargne-retraite autogéré (41)	<input type="checkbox"/> Deferred Profit Sharing Plan (43) Régime de participation différée aux bénéfices (43)
<input type="checkbox"/> Co-owners with survivor (21) Copropriétaires avec survivant (21)	<input type="checkbox"/> Sole proprietorship (07) Entreprise individuelle (07)	<input type="checkbox"/> Self-Directed Registered Retirement Income Fund (46) Fonds enregistré de revenu de retraite autogéré (46)	<input type="checkbox"/> Employee Profit Sharing Plan (44) Régime de participation des employés aux bénéfices (44)
<input type="checkbox"/> Co-owners without survivor (20) Copropriétaires sans survivant (20)	<input type="checkbox"/> Charitable organization (63) Organisme de bienfaisance (63)	<input checked="" type="checkbox"/> Self-Directed Registered Education Savings Plan (47) Régime enregistré d'épargne-études autogéré (47)	<input type="checkbox"/> Registered Pension Plan (45) Régime de pension agréé (45)
<input type="checkbox"/> Estate (10) Succession (10)			

**4. Who will be the owner of these bonds? • Qui sera le propriétaire de ces obligations?**

Name (first, last or first line of official registration) • Nom (prénom, nom de famille ou première ligne de l'immatriculation officielle)

SURE INVESTMENTS LTD AGENT FOR

Name of co-owner, if any (first, last) • Nom du copropriétaire, s'il y a lieu (prénom, nom de famille)

UNION TRUST COMPANY IN TRUST FOR

JOHN BROWN RESP 1 2 3 4 5 6 7 AB



## Deferred Profit Sharing Plan (Registration Type Code 43)

- When the bond is registered to a Registered Plan, the words “self directed” or the abbreviation “SD” **should not be included** as part of the registration.
- When the bond is registered under an eligible trust, there must be only **one** registered owner under the Plan.
- The registration must include the appropriate initials indicating the title of the plan **and** the plan number.
- The plan number may contain up to 20 alphanumeric characters; dashes should be omitted.
- This registration type may only be used for a DPSP (Deferred Profit Sharing Plan).

Where the trustee of the registered plan is **one** individual (DPSP only):

- This registration type must include the words “In Trust For”.

**3. What type of ownership do you want? • Quel type de propriété désirez-vous?**

<input type="checkbox"/> Individual (00) Individuelle (00)	<input type="checkbox"/> Personal trust (09) Fiducie personnelle (09)	<input type="checkbox"/> Self-Directed Registered Retirement Savings Plan (41) Régime enregistré d'épargne-retraite auto-géré (41)	<input checked="" type="checkbox"/> Deferred Profit Sharing Plan (43) Régime de participation différée aux bénéfices (43)
<input type="checkbox"/> Co-owners with survivor (21) Copropriétaires avec survivant (21)	<input type="checkbox"/> Sole proprietorship (07) Entreprise individuelle (07)	<input type="checkbox"/> Self-Directed Registered Retirement Income Fund (46) Fonds enregistré de revenu de retraite auto-géré (46)	<input type="checkbox"/> Employee Profit Sharing Plan (44) Régime de participation des employés aux bénéfices (44)
<input type="checkbox"/> Co-owners without survivor (20) Copropriétaires sans survivant (20)	<input type="checkbox"/> Charitable organization (63) Organisme de bienfaisance (63)	<input type="checkbox"/> Self-Directed Registered Education Savings Plan (47) Régime enregistré d'épargne-études auto-géré (47)	<input type="checkbox"/> Registered Pension Plan (45) Régime de pension agréé (45)
<input type="checkbox"/> Estate (10) Succession (10)			

**4. Who will be the owner of these bonds? • Qui sera le propriétaire de ces obligations?**

Name (first, last or first line of official registration) • Nom (prénom, nom de famille ou première ligne de l'immatriculation officielle)

**MARK JONES IN TRUST FOR MARY**

Name of co-owner, if any (first, last) • Nom du copropriétaire, s'il y a lieu (prénom, nom de famille)

**WILLIAMS DPSP 1 2 3 4 5 6 7 A B 8 9 6**

Where the trustee of the registered plan is an **organization other than a Trust Company** (DPSP only):

**3. What type of ownership do you want? • Quel type de propriété désirez-vous?**

<input type="checkbox"/> Individual (00) Individuelle (00)	<input type="checkbox"/> Personal trust (09) Fiducie personnelle (09)	<input type="checkbox"/> Self-Directed Registered Retirement Savings Plan (41) Régime enregistré d'épargne-retraite auto-géré (41)	<input checked="" type="checkbox"/> Deferred Profit Sharing Plan (43) Régime de participation différée aux bénéfices (43)
<input type="checkbox"/> Co-owners with survivor (21) Copropriétaires avec survivant (21)	<input type="checkbox"/> Sole proprietorship (07) Entreprise individuelle (07)	<input type="checkbox"/> Self-Directed Registered Retirement Income Fund (46) Fonds enregistré de revenu de retraite auto-géré (46)	<input type="checkbox"/> Employee Profit Sharing Plan (44) Régime de participation des employés aux bénéfices (44)
<input type="checkbox"/> Co-owners without survivor (20) Copropriétaires sans survivant (20)	<input type="checkbox"/> Charitable organization (63) Organisme de bienfaisance (63)	<input type="checkbox"/> Self-Directed Registered Education Savings Plan (47) Régime enregistré d'épargne-études auto-géré (47)	<input type="checkbox"/> Registered Pension Plan (45) Régime de pension agréé (45)
<input type="checkbox"/> Estate (10) Succession (10)			

**4. Who will be the owner of these bonds? • Qui sera le propriétaire de ces obligations?**

Name (first, last or first line of official registration) • Nom (prénom, nom de famille ou première ligne de l'immatriculation officielle)

**JOE'S GARAGE TRUSTEE FOR THOMAS**

Name of co-owner, if any (first, last) • Nom du copropriétaire, s'il y a lieu (prénom, nom de famille)

**WILLIAMS DPSP 1 2 3 4 5 F P N**

Where the trustee of the registered plan is **jointly named** (DPSP only):

- The word “AND” is to be used to join the two trustees in a registration; **the word “OR” must not be used.**

**3. What type of ownership do you want? • Quel type de propriété désirez-vous?**

<input type="checkbox"/> Individual (00) Individuelle (00)	<input type="checkbox"/> Personal trust (09) Fiducie personnelle (09)	<input type="checkbox"/> Self-Directed Registered Retirement Savings Plan (41) Régime enregistré d'épargne-retraite auto-géré (41)	<input checked="" type="checkbox"/> Deferred Profit Sharing Plan (43) Régime de participation différée aux bénéfices (43)
<input type="checkbox"/> Co-owners with survivor (21) Copropriétaires avec survivant (21)	<input type="checkbox"/> Sole proprietorship (07) Entreprise individuelle (07)	<input type="checkbox"/> Self-Directed Registered Retirement Income Fund (46) Fonds enregistré de revenu de retraite auto-géré (46)	<input type="checkbox"/> Employee Profit Sharing Plan (44) Régime de participation des employés aux bénéfices (44)
<input type="checkbox"/> Co-owners without survivor (20) Copropriétaires sans survivant (20)	<input type="checkbox"/> Charitable organization (63) Organisme de bienfaisance (63)	<input type="checkbox"/> Self-Directed Registered Education Savings Plan (47) Régime enregistré d'épargne-études auto-géré (47)	<input type="checkbox"/> Registered Pension Plan (45) Régime de pension agréé (45)
<input type="checkbox"/> Estate (10) Succession (10)			

**4. Who will be the owner of these bonds? • Qui sera le propriétaire de ces obligations?**

Name (first, last or first line of official registration) • Nom (prénom, nom de famille ou première ligne de l'immatriculation officielle)

**UNION TRUST AND JOSEPH ADAMS IN**

Name of co-owner, if any (first, last) • Nom du copropriétaire, s'il y a lieu (prénom, nom de famille)

**TRUST FOR PETER WHITE DPSP 2 3 7 8 4 5**

## Employee Profit Sharing Plan (Registration Type Code 44)

Where the trustee of the registered plan is **jointly named** (EPSP only):

- When the bond is registered to a Registered Plan, the words “self directed” or the abbreviation “SD” **should not be included** as part of the registration.
- When the bond is registered under an eligible trust, there must be only **one** registered owner under the Plan.
- The word “AND” is to be used to join the two trustees in a registration; **the word “OR” must not be used.**
- The registration must include the appropriate initials indicating the title of the plan **and** the plan number.
- The plan number may contain up to 20 alphanumeric characters; dashes should be omitted.
- This registration type may only be used for an EPSP (Employee Profit Sharing Plan).

3. What type of ownership do you want? • Quel type de propriété désirez-vous?			
<input type="checkbox"/> Individual (00) Individuelle (00)	<input type="checkbox"/> Personal trust (39) Fiducie personnelle (39)	<input type="checkbox"/> Self-Directed Registered Retirement Savings Plan (41) Régime enregistré d'épargne-retraite autogéré (41)	<input type="checkbox"/> Deferred Profit Sharing Plan (43) Régime de participation différée aux bénéfices (43)
<input type="checkbox"/> Co-owners with survivor (21) Coproprétaires avec survivant (21)	<input type="checkbox"/> Sole proprietorship (07) Entreprise individuelle (07)	<input type="checkbox"/> Self-Directed Registered Retirement Income Fund (46) Fonds enregistré de revenu de retraite autogéré (46)	<input checked="" type="checkbox"/> Employee Profit Sharing Plan (44) Régime de participation des employés aux bénéfices (44)
<input type="checkbox"/> Co-owners without survivor (20) Coproprétaires sans survivant (20)	<input type="checkbox"/> Charitable organization (63) Organisme de bienfaisance (63)	<input type="checkbox"/> Self-Directed Registered Education Savings Plan (47) Régime enregistré d'épargne-études autogéré (47)	<input type="checkbox"/> Registered Pension Plan (45) Régime de pension agréé (45)
<input type="checkbox"/> Estate (10) Succession (10)			

4. Who will be the owner of these bonds? • Qui sera le propriétaire de ces obligations?			
Name (first, last or first line of official registration) • Nom (prénom, nom de famille ou première ligne de l'immatriculation officielle)			
UN	ION	TRUST	AND
JOSEPH	ADAMS	IN	
Name of co-owner, if any (first, last) • Nom du copropriétaire, s'il y a lieu (prénom, nom de famille)			
TRUST	FOR	PETER	WHITE
EPSP	1	2	3
4	5	6	7
8	D	F	

## Registered Pension Plan (Registration Type Code 45)

- When the bond is registered to a Registered Plan, the words “self directed” or the abbreviation “SD” **should not be included** as part of the registration.
- When the bond is registered under an eligible trust, there must be only **one** registered owner under the Plan.
- The registration must include the appropriate initials indicating the title of the plan **and** the plan number.
- The plan number may contain up to 20 alphanumeric characters; dashes should be omitted.

Where the trustee for the registered plan is a Trust Company **without an Agent named**:

**3. What type of ownership do you want? • Quel type de propriété désirez-vous?**

<input type="checkbox"/> Individual (00) Individuelle (00)	<input type="checkbox"/> Personal trust (39) Fiducie personnelle (39)	<input type="checkbox"/> Self-Directed Registered Retirement Savings Plan (41) Régime enregistré d'épargne-retraite autogéré (41)	<input type="checkbox"/> Deferred Profit Sharing Plan (43) Régime de participation différée aux bénéfices (43)
<input type="checkbox"/> Co-owners with survivor (21) Copropropriétaires avec survivant (21)	<input type="checkbox"/> Sole proprietorship (07) Entreprise individuelle (07)	<input type="checkbox"/> Self-Directed Registered Retirement Income Fund (46) Fonds enregistré de revenu de retraite autogéré (46)	<input type="checkbox"/> Employee Profit Sharing Plan (44) Régime de participation des employés aux bénéfices (44)
<input type="checkbox"/> Co-owners without survivor (20) Copropropriétaires sans survivant (20)	<input type="checkbox"/> Charitable organization (63) Organisme de bienfaisance (63)	<input type="checkbox"/> Self-Directed Registered Education Savings Plan (47) Régime enregistré d'épargne-études autogéré (47)	<input checked="" type="checkbox"/> Registered Pension Plan (45) Régime de pension agréé (45)
<input type="checkbox"/> Estate (10) Succession (10)			

**4. Who will be the owner of these bonds? • Qui sera le propriétaire de ces obligations?**

Name (first, last, or first line of official registration) • Nom (prénoms, nom de famille ou première ligne de l'immatriculation officielle)

**UNION TRUST COMPANY IN TRUST FOR**

Name of co-owner, if any (first, last) • Nom du copropriétaire, s'il y a lieu (prénom, nom de famille)

**MARY DOE RPP 734566**

Where the trustee for the registered plan is a Trust Company **with an Agent named**:

- The *key words*, “**Agent For,**” must appear in this type of registration.
- The complete name (e.g., all words making up the name) of the Investment Dealer **and the Trust Company** must be provided.

**3. What type of ownership do you want? • Quel type de propriété désirez-vous?**

<input type="checkbox"/> Individual (00) Individuelle (00)	<input type="checkbox"/> Personal trust (39) Fiducie personnelle (39)	<input type="checkbox"/> Self-Directed Registered Retirement Savings Plan (41) Régime enregistré d'épargne-retraite autogéré (41)	<input type="checkbox"/> Deferred Profit Sharing Plan (43) Régime de participation différée aux bénéfices (43)
<input type="checkbox"/> Co-owners with survivor (21) Copropropriétaires avec survivant (21)	<input type="checkbox"/> Sole proprietorship (07) Entreprise individuelle (07)	<input type="checkbox"/> Self-Directed Registered Retirement Income Fund (46) Fonds enregistré de revenu de retraite autogéré (46)	<input type="checkbox"/> Employee Profit Sharing Plan (44) Régime de participation des employés aux bénéfices (44)
<input type="checkbox"/> Co-owners without survivor (20) Copropropriétaires sans survivant (20)	<input type="checkbox"/> Charitable organization (63) Organisme de bienfaisance (63)	<input type="checkbox"/> Self-Directed Registered Education Savings Plan (47) Régime enregistré d'épargne-études autogéré (47)	<input checked="" type="checkbox"/> Registered Pension Plan (45) Régime de pension agréé (45)
<input type="checkbox"/> Estate (10) Succession (10)			

**4. Who will be the owner of these bonds? • Qui sera le propriétaire de ces obligations?**

Name (first, last, or first line of official registration) • Nom (prénoms, nom de famille ou première ligne de l'immatriculation officielle)

**SAFE INVESTMENTS LTD AGENT FOR**

Name of co-owner, if any (first, last) • Nom du copropriétaire, s'il y a lieu (prénom, nom de famille)

**UNION TRUST TRUSTEE FOR JOHN BROWN RPP BC12345E**

## Transmission of Purchase Data

All purchase information is to be forwarded in an electronic format-as soon as possible after purchase, according to the RDMS Purchase File Specifications.

On an exception basis, for a three month period from the issue date, paper applications will be accepted from the Central Branch only. Prior authorization must be given by the Bank of Canada before submitting paper applications. The Central Branch must contact:

**Manager - Business Relationships  
Debt Administration - DBO  
Bank of Canada  
234 Wellington Street  
11<sup>th</sup> Floor, West Tower  
Ottawa, ON K1A 0G9 OR**

**the Sales Agent Support line at 1 888 646-2626**

### NOTE

Paper applications sent without prior authorization from the Bank of Canada and/or sent by a branch other than the Central Branch will be returned to the originating branch.

Authorized paper applications must be accompanied by payment, form S7 and accrued interest calculated from the issue date. The following calculation should be used for calculating the amount of accrued interest to be included in the payment: (par value) x (series interest rate) ÷ 365 = (daily interest) x (number of days between the issue date and the date the payment is received by the Canada Savings Bond Office). The date the payment is received by the Canada Savings Bond Office can be determined by the method chosen for mailing (courier 2 days versus regular mail 5 days).


A Processing Service Provider should submit separate files for CSB and CPB purchases however combined files will not be rejected. The cartridges are to be sent to:

**Canada Savings Bonds  
Service Management Centre  
TOSMC  
105 Clegg Road  
Markham, ON L6G 1B9**

In order to ensure faster processing, a completed Form 1161 must accompany each purchase file. This pertains to cartridge format only.



## Example of Tape Delivery Receipt Form 1161

		RDMS TAPE DELIVERY RECEIPT SGTP - REÇU DE BANDE MAGNÉTIQUE	
To: New Canada Savings Bonds Toronto SMC 105 Clegg Road Markham, Ontario L6G 1B9		Aux: Nouvelles obligations d'épargne du Canada SMC Toronto 105, rue Clegg Markham (Ontario) L6G 1B9	
ORIGINATOR ID NUMBER N° D'IDENTIFICATION DE L'EXPÉDITEUR BRANCH / SUCCURSALE      INSTITUTION		FROM / DE: INSTITUTION DATA CENTRE / CENTRE DE DONNÉES ADDRESS / ADRESSE	
BPI BAP		BOND DATA / DONNÉES SUR LES OBLIGATIONS	
1600 <input type="checkbox"/> 6250 <input type="checkbox"/> LABELLED AVEC ÉTIQUETTE      UNLABELLED SANS ÉTIQUETTE		PRODUCT / PRODUIT CASH COMPTANT <input type="checkbox"/> PAYROLL ÉPARGNE-SALAIRE <input type="checkbox"/>	
DISPATCHED BY / ENVOYÉ PAR		DATE	
FILE CREATION NO. N° DE CRÉATION DU FICHIER	FILE CREATION DATE DATE DE CRÉATION DU FICHIER	TOTAL NO. OF TRANSACTIONS NOMBRE TOTAL DE TRANSACTIONS	TOTAL PAR VALUE VALEUR NOMINALE TOTALE
DO NOT COMPLETE SHADED AREAS / NE PAS REMPLIR LES ZONES OMBRÉES			
REJECTED FILE FICHIER REJETÉ		RECEIVED BY / REÇU PAR DATE	
COPIES:    1 TO BE RETURNED TO ORIGINATOR / À RETOURNER À L'EXPÉDITEUR    2, 3 TO BE RETAINED BY RECIPIENT / À CONSERVER PAR LE DESTINATAIRE    4 TO BE RETAINED BY ORIGINATOR / À CONSERVER PAR L'EXPÉDITEUR			
1161-07-01			

## Remittances

**All remittances must be submitted to the Bank of Canada at par.** All Processing Service Providers are to use the utmost diligence in remitting proceeds of bond sales to the Bank of Canada as per the Remittance Schedule, explained further in this section.

Central Branches should consult the instructions issued by their Head Office in addition to those outlined below.

Processing Service Providers, which are **Direct Clearers** can:

- remit through LVTS (Large Value Transfer System), OR
- remit by cheque made payable to the Receiver General for Canada (only one payment per Issue if possible).

**If you remit through LVTS, you must:**

- on the day of the remittance, send a copy of [form S7](#) by fax to **1 800 353-3937** to the attention of Banking Services Ottawa, Banking Operations Department;
- send your LVTS payment to the Bank of Canada by SWIFT
  - Payment type MT100
  - Field 20 for CSB Remittance
  - Field 59 for Receiver General for Canadato the BIC address BCANCAW2 between 8 a.m. and 3 p.m. Eastern time, on any regular business day; and
- indicate which Series this remittance is for and that it is to be deposited in the Receiver General for Canada account.

If you are using LVTS, you can make as many remittances as you wish throughout the campaign.

For **Indirect Clearers** and **others** such as Investment Dealers, etc., you must:

- fill-out [Form S7](#);
- send LVTS Payments via an LVTS participant.

**NOTE**

All funds must be received at the Bank of Canada by 3 p.m. (Eastern Time). Funds received after 3 p.m. will be returned the same day.

Float considerations with respect to the remittance of sales proceeds to the Bank of Canada will be in accordance with the float compensation arrangements between the government and direct clearers.

**ATTENTION**

***LVTS Payments will be returned to the financial institution if [Form S7](#) is not faxed with each payment.***

**If you remit by cheque**, (Direct Clearers, Indirect Clearers and others such as Investment Dealers, etc.) **you must:**

- include a [Form S7](#) with the remittance;
- indicate which CSB and/or CPB series the remittance is for and that it is to be deposited in the Receiver General for Canada account; and
- send [Form S7](#) and your cheque **by courier** (do not send by regular mail) to:

**Team Leader  
Debt Accounting Unit  
Financial Services  
Bank of Canada  
234 Wellington Street  
8<sup>th</sup> Floor, West Tower  
Ottawa, ON K1A 0G9**



If your institution cannot identify which product and/or series the remittance is for, you may fill out only the amount of the Total Remittance and send a [Form S7](#) marked *Adjusted* within 30 days following the Issue Date.

Once the remittance method is established, it will be assumed that remittances will be handled the same way for subsequent campaigns. However, upon appropriate notice, the arrangement may be changed or terminated for subsequent campaigns, either by the institution or the Bank of Canada.

### **Remittance Schedule**

On each Issue Date, remit to the Bank of Canada all proceeds from all accumulated sales made during the sales period. On the next business day, remit to the Bank of Canada all remaining proceeds with settlement dated the same day.

Unless notified by the Bank of Canada, this procedure must be followed for every Issue.

### **Settlement Procedures**

1. Cash applications lodged with an Authorized Sales Agent up to and including the last day of sales of the series must be accompanied by payment dated as of the Issue Date.

If cash sales are terminated prior to the original closing date, applications must be in the hands of an Authorized Sales Agent by the date sales are terminated and must be accompanied by payment dated not later than the first business day immediately following the Issue Date.

If cash sales are extended past the original closing date, applications must be in the hands of an Authorized Sales Agent by the date sales are terminated and must be accompanied by payment dated not later than the first business day immediately following the close of the series.

2. Daily, from the start of cash sales, Central Branches of Processing Service Providers may remit to Bank of Canada, Ottawa, on [Form S7](#), the proceeds of cash sales made at par value received from other Branches and from their own sales.
3. Central Branches must remit the funds to the Bank of Canada by 3 p.m. (Eastern Time). Funds received after 3 p.m. will be returned the same day.
4. Institutions not able to remit all funds to the Bank of Canada as indicated in paragraph 3 above (due, for example, to the inability to handle the volume of transactions, system breakdowns or sales made during extended business hours), will not be penalized provided they have made best efforts to remit as much as possible. It is to be understood, however, that the bulk of remittances from all Processing Service Providers for sales made up to and including Issue Date is to be received by the Bank of Canada by the first business day following the Issue Date, with only minor amounts to be received the next business day.

The timing of all remittances will be closely monitored by the Bank of Canada. Follow-up action, including the charging of accrued interest, may be taken in cases of late remittances, including the following:

- (a) where the pattern of remittances received by the Bank of Canada is not acceptable, i.e., where the pattern of remittances does not conform to paragraphs (2) to (4); and
- (b) for all remittances received by the Bank of Canada outside of the Remittance Schedule.

Interest charges on late remittances will be calculated from the Issue Date.

## Example of Remittance Form S7

<b>Canada Savings Bonds</b> <b>Obligations d'épargne du Canada</b>		Form Formule <b>S7</b> REV. 06								
<b>Canada Savings Bonds / Canada Premium Bonds</b> <b>Remittance Form</b>		<b>Les Obligations d'épargne du Canada /</b> <b>Les Obligations à prime du Canada</b> <b>Formule de remise</b>								
For Both Regular Interest R Bonds and Compound Interest C Bonds		Pour les obligations R à intérêt régulier et les obligations C à intérêts composés								
REMITTANCE FOR PERIOD ENDING: REMISE POUR LA PÉRIODE SE TERMINANT LE :  YYYY / AAAA      MM / MM      DD / JJ  <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/>	DATE  YYYY / AAAA      MM / MM      DD / JJ  <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/>	NO. / NOMBRE  <input type="text"/>								
TO / À :    	FROM / DE :    									
SALES AGENT ID NUMBER N <sup>o</sup> D'ID DE L'AGENT VENDEUR  <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		BRANCH / SUCCURSALE  <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>								
INSTITUTION  <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>										
<table style="width: 100%; border: none;"> <tr> <td style="width: 60%; vertical-align: top;"> <b>CANADA SAVINGS BONDS /</b>  <b>CANADA PREMIUM BONDS - C and R Bonds</b>  <b>OBLIGATIONS D'ÉPARGNE DU CANADA /</b>  <b>OBLIGATIONS À PRIME DU CANADA - Obligations C et R</b> </td> <td style="width: 40%; vertical-align: top; text-align: right;">           Sales Remittance            Remise du produit des ventes         </td> </tr> <tr> <td></td> <td style="text-align: right;"> <b>A</b> \$ <input style="width: 100px;" type="text"/> </td> </tr> <tr> <td style="text-align: center;">           ACCRUED INTEREST ON TOTAL PAR VALUE            INTÉRÊT COURU SUR VALEUR NOMINALE TOTALE         </td> <td style="text-align: right;"> <b>B</b> \$ <input style="width: 100px;" type="text"/> </td> </tr> <tr> <td style="text-align: center;"> <b>TOTAL REMITTANCE</b>  <b>MONTANT DE LA REMISE</b> </td> <td style="text-align: right;"> <b>C</b> Total (A + B)            \$ <input style="width: 100px;" type="text"/> </td> </tr> </table>			<b>CANADA SAVINGS BONDS /</b> <b>CANADA PREMIUM BONDS - C and R Bonds</b> <b>OBLIGATIONS D'ÉPARGNE DU CANADA /</b> <b>OBLIGATIONS À PRIME DU CANADA - Obligations C et R</b>	Sales Remittance Remise du produit des ventes		<b>A</b> \$ <input style="width: 100px;" type="text"/>	ACCRUED INTEREST ON TOTAL PAR VALUE INTÉRÊT COURU SUR VALEUR NOMINALE TOTALE	<b>B</b> \$ <input style="width: 100px;" type="text"/>	<b>TOTAL REMITTANCE</b> <b>MONTANT DE LA REMISE</b>	<b>C</b> Total (A + B) \$ <input style="width: 100px;" type="text"/>
<b>CANADA SAVINGS BONDS /</b> <b>CANADA PREMIUM BONDS - C and R Bonds</b> <b>OBLIGATIONS D'ÉPARGNE DU CANADA /</b> <b>OBLIGATIONS À PRIME DU CANADA - Obligations C et R</b>	Sales Remittance Remise du produit des ventes									
	<b>A</b> \$ <input style="width: 100px;" type="text"/>									
ACCRUED INTEREST ON TOTAL PAR VALUE INTÉRÊT COURU SUR VALEUR NOMINALE TOTALE	<b>B</b> \$ <input style="width: 100px;" type="text"/>									
<b>TOTAL REMITTANCE</b> <b>MONTANT DE LA REMISE</b>	<b>C</b> Total (A + B) \$ <input style="width: 100px;" type="text"/>									
<table style="width: 100%; border: none;"> <tr> <td style="width: 45%; vertical-align: top;">           Name / Nom    <hr/>             Title / Titre    <hr/> </td> <td style="width: 55%; vertical-align: top;">           Signature    <hr/>             Telephone / Téléphone    <hr/>             Facsimile / Télécopieur    <hr/> </td> </tr> </table>			Name / Nom  <hr/> Title / Titre  <hr/>	Signature  <hr/> Telephone / Téléphone  <hr/> Facsimile / Télécopieur  <hr/>						
Name / Nom  <hr/> Title / Titre  <hr/>	Signature  <hr/> Telephone / Téléphone  <hr/> Facsimile / Télécopieur  <hr/>									

To obtain a printable version of this form [click here](#).

# Canada Savings Bonds and Canada Premium Bonds Certificated Products (Form CSB1)

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## Customer Change of Address

In order to ensure that bondowners receive their annual interest payments for R Bonds, and T5 Tax Information Slips, the Canada Savings Bonds office must be notified of any changes of address.

Registered owners who change their address at any time during the year, should be instructed to notify the Canada Savings Bonds office, as follows:

- by calling **1 800 575-5151**  
(teletypewriter only **1 800 354-2222**) **Monday to Friday between 8 am to 8 pm, Eastern Time**
- by facsimile at **(613) 782-8096**
- by sending a completed Change of Address [Form S839A](#).

An authorized representative may sign on behalf of a registered owner if a certified true copy of the documents indicating the official capacity has been provided.

### NOTE

[Documents indicating official capacity are not accepted by fax. Certified true copies of the documents must be mailed along with \[Form S839A\]\(#\).](#)

The Canada Savings Bond office must be informed at least two months in advance of the interest payment date of that series (prior to the start of the Closed Book Period), to ensure proper delivery of the interest payment.



## Customer Enrolment for Direct Deposit, Account Number Changes and Corrections

Registered owners of R Bonds can enroll in Direct Deposit or make a change to their Direct Deposit information. To inform the Canada Savings Bonds Office, the registered owner must complete a Direct Deposit Information [Form S839](#).

- The registration information provided on [Form S839](#) must match the registration printed on R bonds and the registration records held by the Canada Savings Bonds Office.
- The Financial Institution's Branch stamp authorizing the direct deposit enrollment must appear on [Form S839](#) to confirm that the direct deposit information has been authenticated by the Authorized Sales Agent which will receive the interest payment and that the person signing the form is authorized to do so. [Forms S839](#) not endorsed by using the branch stamp will not be accepted unless the customer provided a voided blank personalized (bank imprinted) cheque.
- The 10-digit Customer ID, if known, is required. A registered owner may obtain direct deposit on all R bonds held under that identifier without having to list all the R bond serial numbers.
- New direct deposit instructions will always supersede any existing instructions in place for all R bonds for that same registration.

OR

The registered owner may decide to send:

- a signed letter indicating the customer ID and/or the bond numbers and/or the series and par value of the bonds for which interest is to be deposited directly as well as the name(s) and address of the registered owner(s) and
- a voided blank personalized (bank imprinted) cheque

All registered owners must be named on the voided cheque or the deposit account.

All registered owners or legal representatives must sign the request and send it to:

**Canada Savings Bonds  
PO Box 2770, Station D  
Ottawa, ON K1P 1J7**

OR fax to: (613) 782-8096

An authorized representative may sign on behalf of a registered owner if a certified true copy of the documents indicating the official capacity has been provided.

**NOTE**

Documents indicating official capacity are not accepted by fax. Certified true copies of the documents must be mailed along with [Form S839](#) or with the signed letter.

Requests for changes to Direct Deposit Information are not accepted by phone.

New Direct Deposit instructions received by the Canada Savings Bonds Office will always supersede any existing instructions in place for R bonds for that same registration.

The Canada Savings Bond Office must be informed at least two months in advance of the interest payment date of that series (e.g., prior to the start of the Closed Book Period), to ensure proper delivery of the interest payment.





## Payment of Interest through Direct Deposit

Customers having interest deposited to their account will receive a statement around the Anniversary Date, confirming that the interest payment was sent to the Branch where the deposit account is held.

In cases where financial institutions receive payments that cannot be posted to the customer's account within their organization, **the payment must be returned** by the second business day following the Anniversary Date.

### OR

After the second business day, on a "Returned Item Voucher for Credits" form with settlement in favour of "Bank of Canada" to the following address:

**Bank of Canada  
Department of Banking Operations  
Banking Services  
2<sup>nd</sup> floor, East Tower  
234 Wellington Street  
Ottawa, ON K1A 0G9**

Direct deposit payments that cannot be posted to an account within the Authorized Sales Agent **must not be forwarded** to the registered owner or another Authorized Sales Agent, since the Bank of Canada will not be able to update its direct deposit records for subsequent payments. Returned direct deposit payments automatically cancel the direct deposit instructions for future interest payments.

Inquiries concerning payment of interest should be directed as follows:

- by calling **1 800 575-5151**  
(teletypewriter only **1 800 354-2222**) from **8 am to 8 pm, Eastern Time, Monday to Friday**
- by facsimile at **(613) 782-8096**
- by writing to:

**Canada Savings Bonds  
PO Box 2770, Station D  
Ottawa, ON K1P 1J7**

## T5 Inquiry

If Authorized Sales Agents are unable to answer questions regarding T5 Tax Information Slips issued by the Bank of Canada, the registered owner should be directed to call the Canada Savings Bonds Contact Centre at:

**1 800 575-5151 – 8 am to 8 pm, Eastern Time, Monday to Friday  
(Teletypewriter only at 1 800 354-2222)**

## Undeliverable Bonds

Every effort should be made to locate purchasers or registered owners whose fully paid bonds are being held for delivery.

Purchasers or registered owners who have not picked up their bonds within 30 days of the date they were available for delivery are to be notified by the Authorized Sales Agent by mail that their bonds are being held for delivery. Notices should state that any unclaimed bonds will be forwarded to the address listed below unless they are claimed within 30 days of notification.

**Canada Savings Bonds  
50 O'Connor St.  
2<sup>nd</sup> Floor, Suite 201  
Ottawa, ON K1P 6L2**

Any bonds held for purchasers or registered owners whose whereabouts are unknown and which are unclaimed 30 days after the date of the notice referred to above, should be forwarded, along with a copy of the letter and their copy of the relevant application form, to the address noted above. The sealed envelopes containing the bonds are to be accompanied by a letter, in duplicate, showing the following particulars:

- par value;
- name of registered owner;
- last known address or addresses;
- name of purchaser, if different from registered owner;
- Social Insurance Number of the registered owner, if known.

Should a purchaser claim bonds after they have been disposed of in accordance with the procedure outlined above, the financial institution may request that the bonds be returned to them by writing to:

**Canada Savings Bonds  
PO Box 2770, Station D  
Ottawa, ON K1P 1J7**

Alternately, the client can call directly **1 800 575-5151, Monday to Friday, 8 am to 8 pm, Eastern Time.**

Bonds held by institutions for safekeeping must also be returned to the Canada Savings Bonds Office should the institution be unable to locate the registered owner. They are not to be considered as an unclaimed investment and forwarded to the Public Trustee.

## Multiple Interest Payments and Mailings

Registered owners who own multiple R bonds, might receive more than one cheque or direct deposit statement for the interest on their bonds, along with multiple T5 slips for R and C bonds, if different forms of registration are used, name has changed or registered owner has moved. To prevent multiple interest payment and mailings, registered owners can consolidate their holdings by calling **1 800 575-5151** (teletypewriter only **1 800 354-2222**).

## Assignability and Transferability

Subject to the applicable laws and in a manner acceptable to the Bank of Canada, bonds may only be transferred and assigned in the following cases:

- to a trust governed by one of the following plans under the Income Tax Act (Canada) or provincial legislation: a Registered Retirement Savings Plan, a Registered Retirement Income Fund, a Registered Education Savings Plan, a Deferred Profit Sharing Plan, an Employee Profit Sharing Plan or a Registered Pension Plan;
- from one of the above plans to the beneficial owner or beneficiary thereof;
- to a beneficiary, estate or trustee appointed under a will if the owner dies or from the estate or the trustee to the beneficiary thereof;
- if the owner has a spouse or the bond is owned by spouses of each other, to one of those spouses in the event of divorce or if stipulated in a written separation agreement in form and substance acceptable to the Bank of Canada;
- from a charitable organization or charitable foundation to an individual as a prize or scholarship; and
- where they are to be pledged to Her Majesty in right of Canada as security for any purpose.

All transfers are to be effected through **Canada Savings Bonds, PO Box 2770, Station D, Ottawa, ON K1P 1J7** using [Transfer Form 533](#) (see example provided). This form is available on this site under [the forms section of the S42](#). In the case of a deceased registered owner, use [Form 2351](#) (except in the province of Quebec). This form is available under The Bank of Canada Business Rules at [www2.csb.gc.ca/eng/service\\_bondholders\\_deceased\\_rules.asp](http://www2.csb.gc.ca/eng/service_bondholders_deceased_rules.asp).

In the case of the Province of Quebec, have the executor of the estate call **1 800 575-5151** for the requirements **between 8 am and 8 pm, Monday to Friday (Eastern Time)**.


## **Adding Co-owner and Survivorship**

A registered owner wishing to add the name of an individual as a co-owner of the bond (except for CSBs and CPBs held in The Canada RSP and The Canada RIF, and other registered plans), or if the bond is already co-owned wishing to add “and survivor” meaning that the share of the deceased co-owner will go to the surviving co-owner (except for the province of Quebec) should one of them die, may do so by providing the proper documentation. Have the registered owner call **1 800 575-5151 between 8 am and 8 pm, Monday to Friday (Eastern Time)**.

## **Exchangeability Rules**

Subject to the following Transfer and Exchange rules, bonds of either type (regular interest or compound interest) may be exchanged for bonds of the same series but different denominations and/or for bonds of the other type. Compound interest for regular interest bonds of the same series may be exchanged at any time and regular interest for compound interest bonds of the same series may be exchanged the first 10 months from the issue date. If the exchange is required as an Original Issue correction, please refer to the following section, “[Original Issue Corrections Procedures](#),” further in this section.

## Example of Transfer Form 533

 Bank of Canada Banque du Canada	<b>TRANSFER OF BONDS</b> <b>TRANSFERTS D'OBLIGATIONS</b>												
BOND SERIAL NO(S). N <sup>OS</sup> DE SÉRIE DES OBLIGATIONS	MATURITY ÉCHÉANCE	REGISTRATION ON CERTIFICATE IMMATRICULATION SUR LE CERTIFICAT											
_____ to / à _____													
_____ to / à _____													
_____ to / à _____													
_____ to / à _____													
_____ to / à _____		Total Par Value Valeur nominale totale											
		\$ _____											
<small>(if space is insufficient, continue on reverse) / (s'il n'y a pas assez d'espace, continuez au verso)</small>													
Know all men by these presents that I (we) <i>Sachez par les présentes que je (nous)</i> _____													
<small>(type or print name of registered owner(s) or authorized representative(s))</small>													
<small>(nom du (des) propriétaire(s) d'obligations ou son (ses) représentant(s) autorisé(s) en lettres moulées ou dactylographiées)</small>													
for value received, do hereby assign and <input type="checkbox"/> transfer and / or <input type="checkbox"/> redeem unto: <i>pour valeur reçue, cède (cédons) et <input type="checkbox"/> transfère (transférons) et / ou <input type="checkbox"/> rembourse (remboursons) à :</i>													
Name / Nom : _____  Address / Adresse : _____  SIN / NAS : _____ / _____ / _____  <table border="0" style="width: 100%;"> <tr> <td style="width: 50%; text-align: center;">Series / Émission</td> <td style="width: 50%; text-align: center;">Amount / Montant</td> </tr> <tr> <td style="text-align: center;">_____</td> <td style="text-align: center;">\$ _____</td> </tr> <tr> <td style="text-align: center;">_____</td> <td style="text-align: center;">\$ _____</td> </tr> </table>	Series / Émission	Amount / Montant	_____	\$ _____	_____	\$ _____	<small>Use only for a second registration.          Réservé à une deuxième immatriculation.</small>  Name / Nom : _____  Address / Adresse : _____  SIN / NAS : _____ / _____ / _____  <table border="0" style="width: 100%;"> <tr> <td style="width: 50%; text-align: center;">Series / Émission</td> <td style="width: 50%; text-align: center;">Amount / Montant</td> </tr> <tr> <td style="text-align: center;">_____</td> <td style="text-align: center;">\$ _____</td> </tr> <tr> <td style="text-align: center;">_____</td> <td style="text-align: center;">\$ _____</td> </tr> </table>	Series / Émission	Amount / Montant	_____	\$ _____	_____	\$ _____
Series / Émission	Amount / Montant												
_____	\$ _____												
_____	\$ _____												
Series / Émission	Amount / Montant												
_____	\$ _____												
_____	\$ _____												
<small>(if space is insufficient, continue on reverse) / (s'il n'y a pas assez d'espace, continuez au verso)</small>													
all right, title and interest in the bond(s) described above absolutely and the Bank of Canada is hereby authorized to make such entries in the books of registration as are required to give effect to such transfer. <i>tout droit, titre et intérêt relatifs à l'(aux) obligations(s) décrite(s) ci-dessus et que la Banque du Canada est autorisée à faire dans les registres toutes les inscriptions nécessaires pour effectuer ledit transfert.</i>													
Affix the Financial Institution Guaranteed stamp * <i>Apposer le timbre de garantie de l'institution financière *</i>	Dated at: <i>Fait à :</i> _____	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; text-align: center;">D / J</td> <td style="width: 33%; text-align: center;">M / M</td> <td style="width: 33%; text-align: center;">YYYY / AAAA</td> </tr> <tr> <td style="height: 20px;"></td> <td></td> <td></td> </tr> </table>	D / J	M / M	YYYY / AAAA								
D / J	M / M	YYYY / AAAA											
		<small>(city, town / ville, village)</small>											
		_____ <small>(signature of registered owner or authorized representative)          (signature du propriétaire des obligations ou son représentant autorisé)</small>											
		_____ <small>(signature of registered owner or authorized representative)          (signature du propriétaire des obligations ou son représentant autorisé)</small>											
<small>* Signature of the registered owner(s) or authorized representative(s) must be guaranteed by a Canadian financial institution acceptable to the Bank of Canada.          * La signature du (des) propriétaire(s) des obligations ou son (ses) représentant(s) autorisé(s) doit être garantie par une institution financière canadienne agréée par la Banque du Canada.</small>													
<small>533-10-99</small>													

To obtain a printable version of this form [click here](#).

## Transfer and Exchange Rules

1. Subject to the rules stated in 2 and 3 below and the denomination limits outlined in the Terms and Conditions, bonds of either type may be exchanged for bonds of different denominations and/or for bonds of the other type. While there are no charges to registered owners for this service, Authorized Sales Agents are permitted to recover costs such as mail or courier expenses.
2. R-Bonds may be exchanged for C-Bonds of the same series provided the R Bonds are presented to **Canada Savings Bonds, PO Box 2770, Station D, Ottawa, ON K1P 1J7** before the start of the Closed Book Period of the first Anniversary Date.
3. C Bonds may be exchanged for R Bonds of the same series (beginning with the minimum amount of \$300) at any time. The registered owner will receive the appropriate R Bonds and will receive an interest cheque(s), providing that the first anniversary has passed. Thereafter, the bondowner will receive an annual interest cheque at the Anniversary Date or, the interest will be deposited directly into their account upon receipt of a properly completed Direct Deposit Information [Form S839](#).
4. Denomination exchanges for either R or C Bonds may be completed at any time prior to maturity, within the same series.
5. The Central Branch will prepare a Transfer/Exchange Request [Form 351H](#), which is to be forwarded, along with the bonds and appropriate documents to **Canada Savings Bonds, PO Box 2770, Station D, Ottawa, ON K1P 1J7**. This form is available on this site under the forms section of the S42.
6. Registered owners **must re-enroll** for direct deposit whenever new R Bonds are issued as a result of a transfer or exchange transaction. The specific bond numbers of the newly issued bonds are to be included on the Direct Deposit Information [Form S839](#).

## Original Issue Corrections Procedures

Figure 1 illustrates the process for Original Issue Corrections for the Canada Savings Bonds.

If a bond has been registered incorrectly, it may be returned to the following address along with the appropriate supporting documentation:

**Canada Savings Bonds  
PO Box 2770, Station D  
Ottawa, ON K1P 1J7**

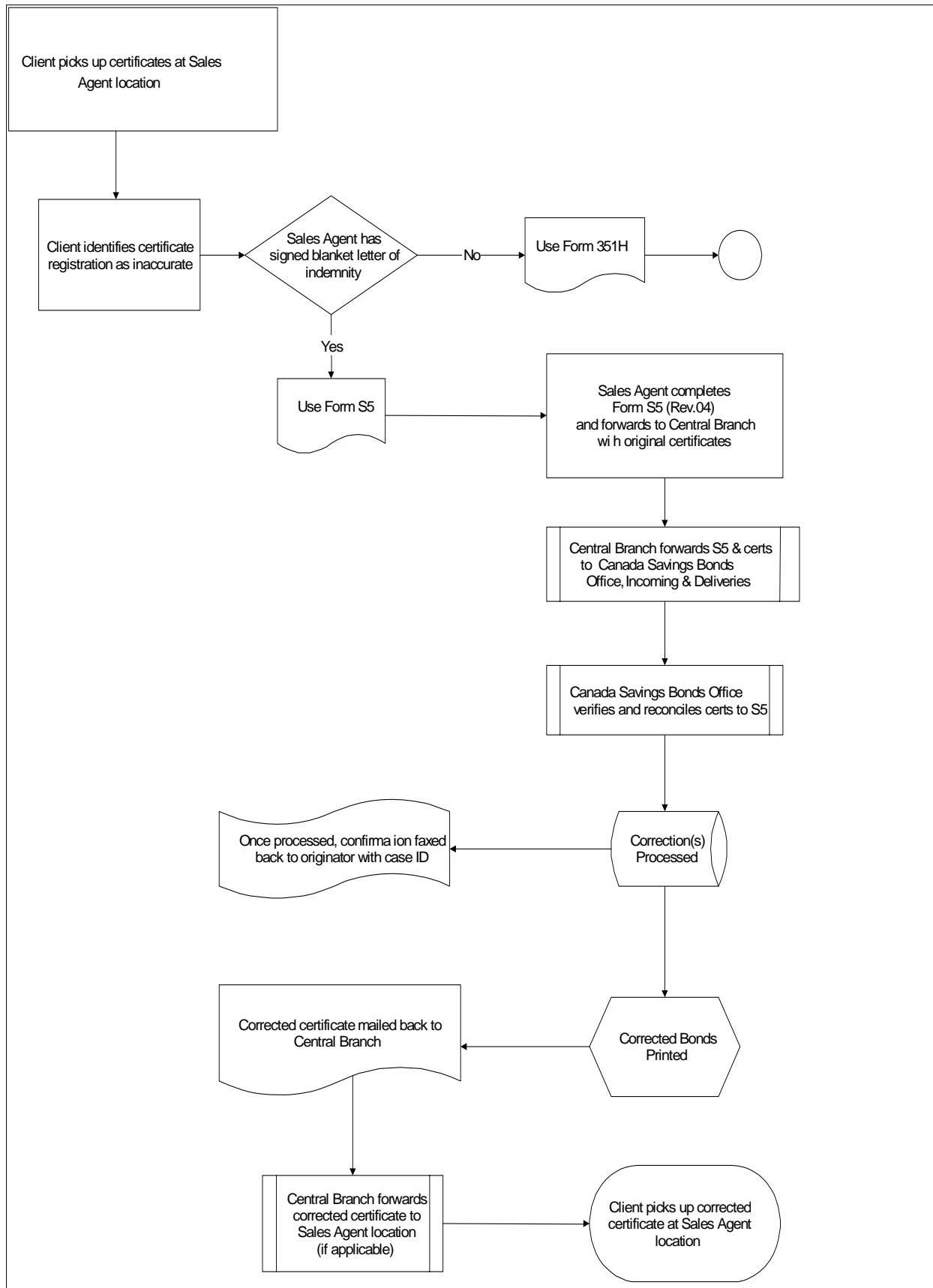
### NOTE

It is preferable that Original Issue Corrections using [Form S5](#) originate from Central Branches rather than from individual branches. The preferred procedure involves branches sending corrections to their Central Branch for re-distribution to the Canada Savings Bonds office.

**Original Issue Corrections**, which are defined as **minor** corrections to the spelling of a client's name as it appears on their bond certificate, will be accepted within 6 months of the original issue date. Examples of minor corrections include changing Smith to Smyth or Denyse to Denise.



Figure 1 - Original Issue Corrections for Retail Debt Instruments



**Cross Product Transfers**, if an error was made by the Sales Agent which are defined as transfers between Canada Savings Bonds and Canada Premium Bonds (or vice versa), will be accepted within 90 days of the original issue date.

#### NOTE

The cross product transfer requests will be rejected if the product requested does not have the same issue date as the product submitted. Cross product transfer requests are to be accompanied by the same documentation as [Original Issue Corrections](#).

#### NOTE

R Bonds registered in error must be returned to the Canada Savings Bonds office before the start of the Closed Book Period for that series (the Closed Book Period begins 2 months prior to the Anniversary Date of the bond).

Original Issue Corrections can be accompanied by either [Form S5](#) (if a blanket letter of indemnity has been provided to the Bank of Canada), or [Form 351H](#) (if no blanket letter of indemnity exists).

In all cases, the Bank of Canada is to be indemnified against all loss, damage or expenses resulting from the issue of new bonds. This indemnity can be in the form of a letter with each individual transaction which contains the following statement: "We hereby indemnify and hold harmless the Bank of Canada from all loss, damage or expenses resulting from the issue of new bonds" (see sample provided on the next page). The statement of indemnity can also be typed and signed on [Form 351H](#). Otherwise, a blanket letter of indemnity can be arranged with the Bank of Canada for this purpose. To arrange a blanket letter of indemnity, the Head Office should contact:

**Manager, Business Relationships  
Debt Administration - DBO  
Bank of Canada  
234 Wellington Street  
11<sup>th</sup> Floor, West Tower  
Ottawa, ON K1A 0G9**

If the submitting Sales Agent has previously arranged for a blanket letter of indemnity, and the Original Issue Correction falls within the time periods specified above, the correction may be submitted along with Original Issue Correction [Form S5](#). [Form S5](#) allows up to 7 registration corrections per form. Otherwise, the Original Issue Correction must be accompanied by a letter indicating the incorrect registration(s), the bond number(s) and the corrected registration(s), along with a completed Transfer/Exchange [Form 351H](#).

#### NOTE

Registration corrections may be submitted indefinitely using [Form 351H](#), however cross-product transfers will not be accepted after 90 days past the original issue date.

## Example of Letter of Indemnity Form

This is an example only. The letter must be printed on Sales Agent letterhead.

<b>LETTER OF INDEMNITY /LETTRE D'INDEMNISATION</b>	
<b>CORRECTION OF CANADA SAVINGS BONDS CORRECTION DES OBLIGATIONS D'ÉPARGNE DU CANADA</b>	
SERIES/SÉRIE	_____
BOND NUMBERS NUMÉROS D'OBLIGATIONS	_____
WERE INCORRECTLY REGISTERED IMMATRICULÉS PAR ERREUR	_____
SHOULD HAVE BEEN REGISTERED DOIVENT ÊTRE IMMATRICULÉS	_____
ADDRESS OF REGISTERED OWNER ADRESSE DU PROPRIÉTAIRE	_____
SOCIAL INSURANCE NUMBER NUMÉRO D'ASSURANCE SOCIALE	_____
<p>WE HEREBY INDEMNIFY AND HOLD HARMLESS THE BANK OF CANADA FROM ALL LOSS, DAMAGE OR EXPENSES RESULTING FROM THE ISSUE OF NEW BONDS.</p> <p>NOUS NOUS ENGAGEONS A INDEMNISER LA BANQUE DU CANADA DE TOUTE PERTE, DOMMAGE OU DÉPENSES RÉSULTANT DE L'ÉMISSION DE NOUVELLES OBLIGATIONS.</p>	
_____ DATE	_____ AUTHORIZED OFFICER / REPRÉSENTANT AUTORISÉ
115-06-06	

## Instructions for Completing Form S5

1. Completely fill in Section 1. Note that this section must include the full name and address of the submitting Sales Agent. Please ensure to include a contact person's name, signature, telephone number and facsimile number. **Once the Canada Savings Bonds office receives and processes this request, a confirmation letter will be faxed to the Sales Agent to indicate that the correction(s) have been made and that corrected bonds are being produced.**

### NOTE

Central Branches completing an original [Form S5](#) are to ensure that the information in Section 1 of [Form S5](#) is for the Central Branch and not for an individual branch. Photocopies of [Form S5](#) will not be accepted.

2. Please record the par value of the certificates enclosed with the request, as well as the date that the request is submitted to the Canada Savings Bonds office. The Sales Agent representative submitting the request must also sign the form.
3. Indicate the Product, Series and Types of the bond(s) submitted (i.e. CSB S108(R), CPB P58(C)).
4. Indicate the Par Value of the bond(s) submitted.
5. Clearly print the corrected registration required for the bond(s) submitted.
6. Indicate the Product, Series and Type of the bond(s) requested (i.e. CSB S108 (R), CPB P58 (C)). For cross product transfers (CSB to CPB, or vice versa) please ensure that the issue date for the requested bond(s) is the same as the issue date for the bond(s) submitted. **If the issue date is different, the request will be rejected.**

# Example of Original Issue Registration Correction Form S5

## Canada Savings Bonds Obligations d'épargne du Canada

S5 REV. 04

Government of Canada Retail Debt Instruments  
ORIGINAL ISSUE CORRECTION

Titres de dette du gouvernement du Canada  
CORRECTION D'IMMATRICULATIONS ERRONÉES

**PRESENTED BY / SOUMIS PAR**  
SALES AGENT / AGENT VENDEUR

BRANCH / SUCCURSALE INSTITUTION

---

STREET ADDRESS, P.O. BOX / RUE, C. P.

CITY, TOWN OR POST OFFICE / VILLE OU BUREAU DE POSTE PROVINCE POSTAL CODE POSTAL

PLEASE PRINT CONTACT NAME / PERSONNE-RESSOURCE (EN LETTRES MOULÉES) PHONE NUMBER / N° DE TÉLÉPHONE FAX NO. / N° DE TÉLÉCOPIEUR

**CERTIFICATES ENCLOSED FOR TRANSFERS AND EXCHANGES / CERTIFICATS INCLUS POUR LES TRANSFERTS ET ÉCHANGES**

PAR VALUE / VALEUR NOMINALE DATE DDJJ MM YYYY/AAAA REQUESTED BY (Signature) / DEMANDÉ PAR (Signature)

X

PRODUCT-SERIES-TYPE SUBMITTED PRODUIT-ÉMISSION-TYPE SOUMIS	PAR VALUE VALEUR NOMINALE	PLEASE PRINT CORRECTED REQUIRED REGISTRATION IMMATRICULATION CORRIGÉE REQUISE (EN LETTRES MOULÉES)	PRODUCT-SERIES-TYPE REQUESTED PRODUIT-ÉMISSION-TYPE DEMANDE

**BANK OF CANADA USE ONLY / RÉSERVÉ À LA BANQUE DU CANADA**

CASE ID / ID DU CAS CLIENT ID / ID DU CLIENT DATE DDJJ MM YYYY/AAAA

PART: 1, 2- BANK OF CANADA / PARTIE: 1, 2- BANQUE DU CANADA 3- SALES AGENT / 3- AGENT VENDEUR



The above form may be obtained through the 'Order CSB Material' website at the following address: [www.orderfront.com/FIOrders/](http://www.orderfront.com/FIOrders/).

## Instructions for Completing [Form 351H](#)

1. **Multiple Registrations** refer to two or more old (cancelled) registrations or two or more new (issued) registration in a transaction. Please ensure that the number of pages submitted is indicated in the space provided.
2. **Presenter Information**
  - **Org. ID** and **Org. Unit ID** are the organization identifiers assigned by the Bank of Canada for Investment Dealers OR the Financial Institution identifiers assigned by the Canadian Payments Association. Not applicable for other presenters.
  - **Presenter** is the name of the presenting organization.
  - **Address Information** is to be provided for organizations other than Authorized Sales Agents. (For example: Lawyers)
  - **Contact Name/Telephone Number** is the name and telephone number of an individual at your organization who can be contacted in case of problems with transactions.
3. **Transaction Control Details**
  - Indicate whether the transaction is for an Estate (and whether a tax receipt is required immediately) or is another type of transfer or exchange.
  - The **Total Transaction Par Value** of all the UODs in the transaction **must** be provided.
  - **For Dealer Transfers**, this section is used for transfers between Investment Dealers. The receiving Investment Dealer's Org. ID and Org. Unit ID are required.
  - **For Registered Plan Contribution or Withdrawal in Specie**, this refers to the contribution of UODs to a registered plan or the withdrawal of UODs **not cash** from a registered plan. The date that the actual contribution/withdrawal took place **must** be provided.
4. **Cancel / Redeem Details**
  - **The BoC (Bank of Canada) Customer ID** is a 10 digit identifier assigned by the Bank of Canada for all registrations on the Retail Debt Management System (RDMS).
  - **UOD Details**
  - The **Par Value to be Cancelled** is the amount to be transferred or exchanged. (This will equal the amount to be issued.)
  - **The Par Value to be Redeemed**
    - For transfers and exchanges of type "Other," a partial redemption can be requested, subject to the Bonds' Terms and Conditions. For example, in the case of a \$10,000 certificate split, \$5,000 can be redeemed and 5 certificates of \$1,000 can be issued.
    - For transfers of type "Estate," part or all of the total transaction value can be redeemed. A complete redemption would only be done in order to make payments to beneficiaries versus a payment to the deceased owner.
    - If matured certificates are presented, they will be redeemed; they can not be transferred or exchanged.



## 5. Issue Details

- **BoC Customer ID** (if available) and Portfolio ID (see description above).
- **FC/IA Code** is the Financial Consultant / Investment Analyst (representative) code at an Investment Dealer.
- **Registration Name** is the registration for the UODs to be issued.
  - for registered plans, ensure that the plan number is provided
  - for charitable organizations, **do not** include the Tax number in the Registration Name field. A separate space is provided below the address information.
- **Address information:** provide the registered Bondowner's address.
- **The Charitable Org. Tax** number is mandatory for charitable organizations.
- Indicate the **tax reporting type:** Resident or Non-resident.
- **SIN:** Income Tax legislation requires that the Social Insurance Number of the registered owner be provided.
- **UOD Details**

## 6. Delivery Destination Details

Applicable only for certificates to be issued or for payments (on certificated UODs) in the name of the registered owner.

- **FI/Dealer** can only be selected if the organization identifiers provided in the Presenter information at the top of the form are for valid delivery destinations previously established with the Bank of Canada.

### NOTE

If you are unsure of the validity, select **Alternate** and provide the complete address.

- Provide the address only for **Alternate** delivery destination.
- If **Registration** is selected, the certificate/payment will be sent to the address on record for the registration.

7. Indicate whether or not you are attaching documents or if documents were previously sent to the Bank of Canada.

**For Estate transfers:** if redemption proceeds are requested and no beneficiary name is provided, the payment will be issued in the name of the deceased registered owner.

8. Institutions authorized to use the Medallion STAMP can do so; other presenters must provide an actual signature.

# Example of Canada Retail Debt Products Transfer and Exchange Request Form 351H

Canada Savings Bonds Obligations d'épargne du Canada		This is not a legal form. Ceci n'est pas un document juridique.	
<b>Canada Retail Debt Products Transfers and Exchange Request</b> <b>Titres de dette du gouvernement canadien destinés aux particuliers – Demande de transfert et échange</b>			
Use additional form(s) for multiple registrations, or if space is insufficient for UOD details. Veuillez utiliser des formulaires additionnels pour les immatriculations multiples ou s'il n'y a pas suffisamment d'espace pour les détails sur les TdD		Page	of de
<b>PRESENTER INFORMATION / RENSEIGNEMENTS SUR LE DEMANDEUR</b>			
ORG ID / ID ORG	ORG UNIT ID / ID UNITE ORG	INVESTMENT DEALER COURTIER EN VALEURS MOBILIERES	FI INST. FIN.
PRESENTER / DEMANDEUR		OTHER AUTRE	
STREET ADDRESS / ADRESSE			
CITY OR TOWN / VILLE			
CONTACT NAME / PERSONNE-RESSOURCE		TELEPHONE / TELEPHONE	EXT. / POSTE
<b>TRANSACTION CONTROL DETAILS / DÉTAILS DE CONTRÔLE DE LA TRANSACTION</b>			
ESTATE SUCCESSION	IMMEDIATE TAX SLIP REQUIRED (Estimate only) BORDEREAU IMPÔT REQUIS IMM. (estimation seulement)	OTHER T & E AUTRE T & E	TOTAL TRANSACTION PAR VALUE / VAL. NOM. TOTALE DE LA TRANS.
FOR TRANSFERS BETWEEN DEALERS / TRANSFERT ENTRE COURTIERES : RECEIVING DEALER'S ORG ID ID ORG COURTIER DESTINATAIRE		FOR REGISTERED PLAN CONTRIBUTION OR WITHDRAWAL IN SPECIE : COTISATION OU RETRAIT EN BIENS – RÉGIME EN REGISTRÉ :	
ORG UNIT ID / ID UNITE ORG		TRANSACTION EFFECTIVE DATE DATE D'EFFET DE LA TRANS.	
		YYYY/AAAA MM DDJJ	
<b>CANCEL/REDEEM DETAILS / DÉTAILS DES ANNULATIONS/RACHATS</b>			
UOD DETAILS (Specify product, loan and where applicable, or UOD ID) DÉTAILS TdD (produit, emprunt, le cas échéant, ID de cotisation)		PAR VALUE TO BE CANCELLED VALEUR NOMINALE DU TdD À ANNULER	PAR VALUE TO BE REDEEMED VALEUR NOMINALE DU TdD À REMBOURSER
ISSUE DETAILS / DÉTAILS DE L'ÉMISSION			
REGISTRATION NAME / NOM DU PROPRIÉTAIRE IMMATRICULÉ			
CARE OF LINE (if required) / AUX SOINS DE (le cas échéant)			
STREET ADDRESS / ADRESSE			
CITY OR TOWN / VILLE			
TAX REPORTING TYPE: TYPE DÉCLARATION FISCALE:		PROV./STATE CODE CODE PROV./ÉTAT	POSTAL/ZIP CODE CODE POSTAL/ZIP
RESIDENT RÉSIDENT	NON-RESIDENT NON-RÉSIDENT	COUNTRY PAYS	
S.I.N. / N.A.S.		CHARITABLE ORG TAX ID / ID FISC OEUVR E CHARITÉ	
HOME TEL. / TÉL. RÉSIDENCE		BUSINESS TEL. / TÉL. BUREAU	EXT. / POSTE
UOD DETAILS (Specify product, loan and de som l'adoss uale and de som l'adoss cotis) DÉTAILS TdD : (indiquez le produit, l'emprunt, le cas échéant, et le nombre de cotisations)			
<b>DELIVERY DESTINATION / DESTINATION – DÉTAILS</b>			
FIDEALER IFCOURTIER	ALTERNATE AUTRE	(Provide address below) (Fournir l'adresse ci-dessous)	REGISTRATION (Not valid for multiple estate registrations) IMMATRICULATION (Sauf s'il est utilisé pour les immatriculations distinctes)
CARE OF LINE (if required) / AUX SOINS DE (le cas échéant)			
STREET ADDRESS / ADRESSE			
CITY OR TOWN / VILLE			
PROV./STATE CODE CODE PROV./ÉTAT		POSTAL/ZIP CODE CODE POSTAL/ZIP	COUNTRY PAYS
DOCUMENTS ATTACHED: YES PIÈCES JOINTES: OUI		NO NON	SENT PREVIOUSLY DÉJÀ FOURNIES
BLANKET LETTER OF INDEMNITY LETTRE DE GARANTIE GÉNÉRALE			
Estate Transfers: For payments to one or more beneficiaries, attach beneficiary name(s), address(es) and payment percentage(s). Successions: En cas de règlements à un ou plusieurs bénéficiaires, indiquez le(s) nom(s), l(e)s adresse(s) et le(s) pourcentage(s) de répartition.		SIGNATURE/MEDALLION STAMP / SIGNATURE/TIMBRE	
DATE:			
351H-05-06			

To obtain a printable version of this form, [click here](#).

# Canada Savings Bonds and Canada Premium Bonds Certificated Products (Form CSB1)

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## Important Highlights About This Year's Campaign

- CSB Series 50 and 52 extension

Canada Savings Bond Series 50 and 52 were originally due to mature on November 1, 2007, but their terms are now extended 10 years until November 1, 2017. This will allow Series 50 and 52 bondholders to continue to hold their bonds after November 1, 2007 and, by so doing, to continue to earn interest at announced rates. It is important to note that this in no way locks in a bondholder's money. Series 50 and 52 bondholders will continue to have the option to redeem their bonds at any time or reinvest them in a new series during campaign time. However, if they prefer to redeem them at a future date, or if they forget to redeem them, they will continue to earn interest at announced rates, simply by continuing to hold their bonds.

- Sales Agents should not submit certificates to the Bank of Canada to obtain a replacement certificate with a new maturity date. Series 50 and 52 bondholders need only hold on to their existing certificates until they decide to redeem them. A notice will be mailed in October to all Series 50 and 52 bondholders which will:
  - inform them of the new option to hold their Series 50 and 52 bonds, at the announced rates, until such time as they choose to redeem them, or to bond maturity on November 1, 2017;
  - remind them of the usual options for redeeming or reinvesting; and
  - provide them with the applicable Series 50 and 52 interest rate starting November 1, 2007 and the period for which that rate is valid.

- 2007-08 CSB and CPB Maturity table

- Canada Savings Bond Series 053 and Canada Premium Bond Series 002 will mature on their respective dates.

<b>CSB/CPB Series</b>	<b>Maturity Date</b>
CSB 053 - RSP only	2007-12-01
CPB 002 - RSP only (March Issue)	2008-03-01
CPB 002 - RSP only (April Issue)	2008-04-01

- CSB Series 053 and CPB Series 002 holdings will automatically be reinvested in the next available series, if no alternate instructions are received from the owner, or the Investment Dealers within the 30 days following the maturity date.
  - *Maturity Notices will be sent to all "Canada RSP/RIF" owners by the Bank of Canada.*
  - *Investment Dealers are required to notify their respective clients of the maturity of these Series.*

## Identification of Registered Owners

**An Authorized Sales Agent shall not refuse to redeem Bonds solely on the basis that the registered owner(s) does not have an account at that institution.** Where the registered owner does not have an account at that institution, a minimum of two pieces of identification should be taken; one of these should have a picture and one should have the registered owner's home address. Satisfactory identification would include original, unaltered items, such as a passport, driver's license, or signed major credit card. Identification is to be verified to the signature of the registered owner on the redeemed Bond(s). The means of identification should be noted on the Bond. Branches are to ensure that the proceeds of a Bond presented for redemption are received by the person(s) entitled thereto and institutions will be held liable for erroneous payments. Where no fault or negligence exists regarding an erroneous payment made with respect to Bonds, institutions may be relieved of liability in accordance with the provisions of section 40 of the Domestic Bonds of Canada Regulations. This section specifies that where an Authorized Sales Agent for Bonds makes an erroneous payment and the Bank of Canada is satisfied that the error did not result from fault or negligence on the part of the Authorized Sales Agent, the Treasury Board, on the advice from the Bank of Canada, may relieve the Authorized Sales Agent of liability to the Government of Canada.

## Guarantee of Signatures

All redeemed Bonds are to be endorsed with a stamp showing the name of the redeeming branch and the date of redemption. The impression of the branch stamp constitutes a guarantee that the signature on the Bond is that of the registered owner. Where the Bond is signed by a person(s) acting in a representative capacity, the impression of the branch stamp constitutes, in addition to a signature guarantee, a guarantee that the person(s) signing the Bond has the authority to do so and guarantees that all necessary documents evidencing that authority are held at the branch. Where the branch stamp is utilized as an endorsement, it constitutes a transaction guarantee.

Institutions which are STAMP members are encouraged to use the imprint to effect transfers and exchanges. The STAMP imprint allows you to guarantee a signature, it does not allow you to guarantee a transaction. Transaction Guarantees must continue to be over-guaranteed by a Direct Clearer.

Institutions other than chartered banks must specifically guarantee the signatures of registered owners of bonds within the limit established with the Bank of Canada for each particular institution. Where the bond(s) is signed by a person(s) acting in a representative capacity, the supporting documents must be furnished. However, if a particular institution's head office has arranged a said-to-contain agreement with the Bank of Canada, the aforementioned conditions may be superseded by the agreement.

## Discharges by Registered Owners

All Bonds presented for redemption are to be signed by the registered owner(s) thereof or by the properly constituted attorney(s). Where the registered owner(s) is(are) a known client(s), the Authorized Sales Agent may utilize a branch stamp in lieu of a valid signature from the registered owner(s). Such endorsement shall be deemed to constitute a valid endorsement.

## Co-owner Registration

Where two or more individuals are registered co-owners, all registered owners must sign the Bonds.

Where a bond is registered in the names of two or more individuals **with** the words “and survivor” and one or more of the individuals die, the rights of the deceased individual(s) under the bond are vested in the survivor(s) by reason of survivorship, subject to applicable laws. However, such right of survivorship may not be enforceable where the deceased co-owner was domiciled in the province of Quebec at the time of death (see Deceased Registered Owner, below).

Where a Bond is registered in the names of two or more individuals **without** the words “and survivor” and one or more of the individuals die, the rights of the deceased person(s) under the bond are not vested in the survivor(s) by reason of survivorship (see Deceased Registered Owner, below).

## Deceased Registered Owner

In the case of a deceased registered owner, the Bonds are to be signed by the properly constituted personal representative(s). In this instance, the following documents are required:

- for Canadian residents residing in the province of Quebec at the time of death, the required documents shall consist of a notarial or authenticated copy of the will, or, where there is no will, a declaration of heredity; in either case, a Quebec death certificate issued by the Registrar of Civil Status must also be furnished;
- for Canadian residents not residing in the province of Quebec at the time of death, refer to the Bank of Canada Business Rules at [www2.csb.gc.ca/eng/service\\_bondholders\\_deceased.asp](http://www2.csb.gc.ca/eng/service_bondholders_deceased.asp).

## Authorized Personal Representative

The documents required to evidence authority to sign in cases where the registered Bonds are signed by a person acting in a representative capacity include:

- a notarial or other authenticated copy of the power of attorney where signed under the authority of such document;
- a certified copy of the resolution naming the officers authorized to sign where the Bond is registered in the name of a charitable organization.



## **Change of Name**

When the name of a registered owner has been changed by marriage, divorce or court order and the registration of the Bond has not been changed, the discharge of the registered owner is to be obtained as shown in the registration on the Bond as well as the registered owner's present name.

## **Minors**

A Bond registered in the name of a minor may be dealt with as if the registered owner were of age of majority.

A Bond registered in the name of a minor, who is unable to sign by reason of immaturity, may be redeemed against the signature of a parent, guardian or tutor who has legal custody and control of the registered owner. A birth certificate of the registered owner shall be furnished as evidence of immaturity. In the case of a person born and baptized in the province of Quebec, a certificate of baptism may be accepted as evidence of age. Where an official guardian or tutor has signed, a certified copy of the guardianship or tutorship papers is to be obtained.

In the case of a separation or divorce, the same rules apply. The parent who has legal custody of that child is the only one who can redeem this certificate. Upon redemption, the parent must present a certified copy of the legal documents to the financial institution.

## **Partial Redemptions**

An unmaturing Bond certificate, presented for partial redemption is to be accepted for collection only and sent to the following address, along with a letter of explanation, for exchange into smaller denominations.

**Canada Savings Bonds  
PO Box 2770, Station D  
Ottawa, ON K1P 1J7**

# Canada Savings Bonds (CSB)

## CSB Samples

You will find below a copy of the current style of CSB and copies of all the various certificate types that were issued since Series S32 (1977).

### NOTE

Any Transfer & Exchange or Lost bond replacement certificates would have been printed on the certificate style available at that time.

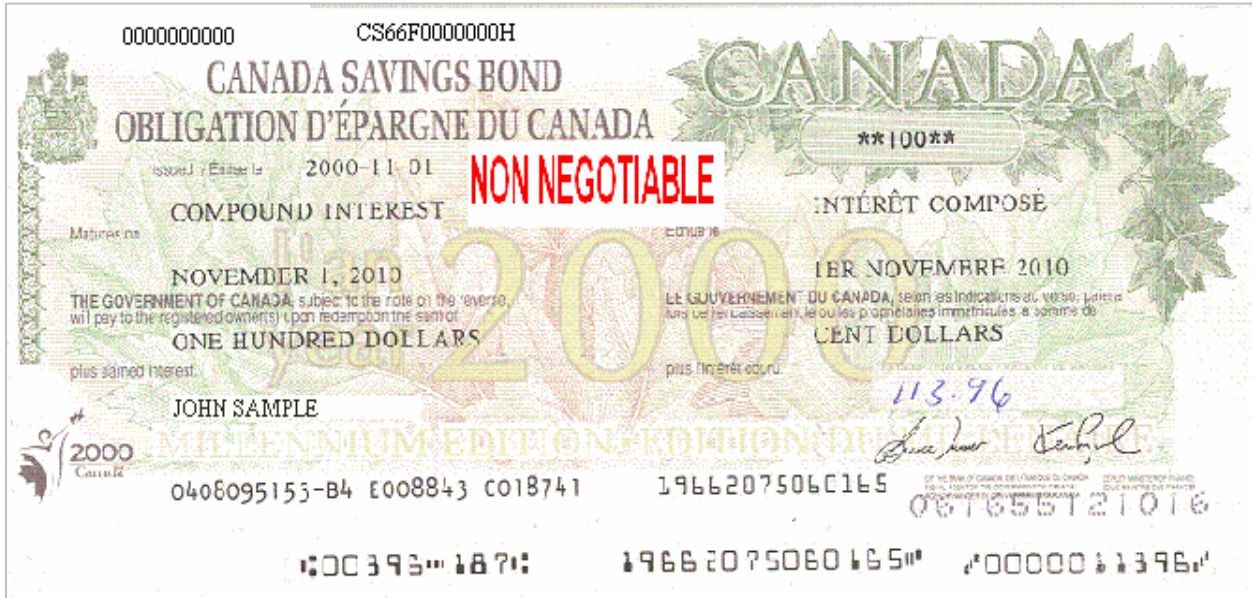
### CSB Series 102 - current (2006)



### CSB Series 68 - Series 101 (2001- 2006)



CSB Series 62 - Series 67 (2000)



CSB Series 51 - Series 61 (1996-1999)





CSB Series 32 - Series 50 (1977-1995)



## Redemption Periods

Canada Savings Bonds are redeemable by the registered owner at any time. No interest is paid if redeemed prior to the first three months after the Issue Date.

Redemption values for all series and denominations of Bonds are shown in the [Redemption Value Tables](#) available on this site or the automated S40 Redemption Value Tables supplied by the Canada Savings Bonds office.

### NOTE

For all unmatured Bonds, interest is earned to the end of the month prior to the month of redemption. For all matured Bonds, interest is paid up to the maturity date.

## Redemption of Compound Interest C Bonds and Regular Interest R Bonds

C Bonds are redeemable at face value **plus** accrued interest in accordance with the rate(s) of interest set by the Minister of Finance. Interest on C Bonds is paid on redemption, and is compounded from the first Anniversary Date until the earlier of maturity and redemption.

R Bonds redeemed up to the start of the Closed Book Period, are redeemable at face value **plus** any interest accrued from the last Anniversary Date of the Bond. The Closed Book Period is defined as the two-month period prior to the Anniversary Date.

R Bonds redeemed in the month of the Anniversary Date of the bond are redeemable at face value only. Interest for the past completed year will have been paid via cheque or direct deposit to the registered owner directly.

## Redemption during the Closed Book Period

The registers for Regular Interest Bonds are closed for the preparation of the payment of interest **two months in advance of the interest payment date**.

If a Regular Interest Bond is redeemed during the Closed Book Period, interest for that year will be paid on the anniversary date and unearned interest for the months not elapsed will be deducted from the par value of the Bonds at the time of redemption. The redemption values shown in the [Redemption Value Tables](#) for Regular Interest Bonds redeemed during the closed book period are the **par value less the unearned interest for one or two months**, as appropriate.

## Series 32 to Current Series

The redemption value, obtained from the appropriate monthly table in the [Redemption Value Tables](#) available on this site or the automated S40 Redemption Value Tables, is to be written in the space provided for that purpose on the face of the redemption certificate. All redemption certificates are to be signed by the registered owner(s) or by the properly constituted personal representative(s) in the space provided on the reverse.

In order to avoid machine processing difficulties at data centres and at the Bank of Canada, redemption certificates should be separated from the Bond Head by hand, one at a time. The Bond Head is not to be returned to the customer but is to be disposed of by the branch in accordance with head office instructions.

**THE REDEMPTION CERTIFICATE IS TO BE CLEARLY STAMPED, SHOWING THE NAME AND ADDRESS OF THE REDEEMING BRANCH AND THE DATE**, only in the space provided on the reverse. **No stamps are to be placed on the face** of the certificate.

The standard procedure for handling a redemption certificate presented without a Bond Head will be for the branch to accept and process the certificate as normal.

If a Bond Head is presented for redemption, the branch is to inform the person presenting it to report the circumstances of the missing redemption certificate to the Bank of Canada, Ottawa. The Bond Head has no value and is, therefore, **not redeemable**.

#### NOTE

If cashed within the first three months of their Issue Date, the current series of Canada Savings Bonds will be redeemed at par value only, without payment of earned interest.

If Canada Savings Bonds are cashed anytime after that period, the owner will receive earned interest for each full month which has elapsed since the issue date or since the last Annual Anniversary as the case may be for R Bonds.

#### NOTE

For Series 32 to 50, the registered owner should present the entire bond (bond head and redemption certificate) for redemption.

### Series 1-31

#### Coupon Bonds

Coupon Bonds are redeemable at their face value, **plus** the value of each attached coupon, **plus**, if applicable, the value of any attached compound interest certificates, **plus**, if applicable, such cash bonus payments as announced by the Government of Canada.

#### Fully Registered Bonds

Fully Registered Bonds are redeemable at their face value, **plus**, if applicable, such cash bonus payments as announced by the Government of Canada.

### Special Fully Registered Bonds

Special Fully Registered Bonds are redeemable at their face value, **plus** simple interest, **plus** compound interest, **plus**, if applicable, such cash bonus payments as announced by the Government of Canada.

When the Bond is presented for redemption, it is to be signed by the registered owner(s) or by the properly constituted personal representative(s) in the space provided on the face of the bond. The bond and all attached coupons are to be cancelled with the branch stamp, on the face, **CLEARLY SHOWING THE NAME AND ADDRESS OF THE REDEEMING BRANCH AND THE DATE.**

#### **NOTE**

When a Bond eligible for an interim bonus is presented for redemption and the **UPPER LEFT-HAND CORNER** has not been removed, the branch will leave the corner attached to the bond and include the value of the interim bonus in the total redemption value of the bond.

When the registered owner is entitled to a cash bonus payment(s), the total cash bonus payment value is to be included in the redemption value of the Bond.

### **Values of Matured Series**

#### **Series 1 to 31**

The [Redemption value](#) of matured Canada Savings Bonds, Series 1 to 31 is available on this site. The redemption values shown for Series 17 to 31 **include** the value of the **maturity cash bonus payment**. Please note that **the value of any attached coupons, Compound Interest Certificates and the value of any applicable interim cash bonus are not included** in the redemption value and must be added to the redemption value shown in the tables.

When a Canada Savings Bond of one of these series is redeemed (**Series 22, 23, 25, 26, 27 and 28 eligible for interim cash bonus and maturity cash bonus**), the owner may be eligible for an **interim cash bonus** payment which became due and payable on **November 1, 1979**. If this interim cash bonus has previously been paid, the upper left-hand corner of the related bond certificate will have been removed as evidence of payment. If the upper left-hand corner is still intact, **the value of the interim cash bonus payment must be added to the [redemption value shown in the table](#)**. Do not remove the upper left-hand corner from the Bond when the Bond is presented for redemption.



## **Exceptions**

In the event that a corner is presented by a customer separately from the Bond, it should be forwarded on a collection basis, together with a letter explaining the circumstances and providing the name and address of the individual who presented it for payment, to:

**Wholesale Debt Unit,  
Bank of Canada,  
234 Wellington Street, B1-Centre  
Ottawa, ON K1A 0G9**

If a customer submits a Bond without an upper left-hand corner and claims the interim bonus payment has not been received, the customer is to be advised to direct the claim by letter to the above-mentioned address.

## **Blocks of Compound Interest Coupons**

When Coupon Bonds are redeemed with coupons and compound interest certificates attached, such coupons and certificates SHOULD NOT be detached from the bonds. The value of these attached coupons and compound interest certificates are to be included with the redemption value of the bonds. In order for compound interest certificates to be valid they must be attached to the complement of matured coupons which make up the "Block".

## **Series 32 and Subsequent Matured Series**

Regular Interest R Bonds of **Series 32 and Subsequent Matured Series** are redeemable at their par value only. Compound Interest C Bonds of these series are redeemable at par plus accrued interest. The redemption value shown in the [redemption value tables S40](#) include the total earned interest. [Redemption values tables](#) are available on this site.

## **Purchase Cancellation**

In cases where a CSB purchaser wishes to cancel a purchase up to the Date of Issue, the Authorized Sales Agent undertake that they will reimburse the purchaser immediately, without any charge or penalty. The Authorized Sales Agent will not provide the purchase information to the Canada Savings Bonds Office.

Any CSB purchase cancellation request following the Date of Issue but prior to the receipt of the physical certificates, will be handled as a redemption. The Authorized Sales Agents undertake that they will immediately and without charge, reimburse the registered owner with the current redemption value. Upon receipt of the certificates, the Authorized Sales Agent is to redeem them **at par using the current redemption process.**

## Redemption of duplicate certificates

In cases where CSB certificates were printed in duplicate as a result of a transaction being submitted twice, and when the Authorized Sales Agent has remitted funds in duplicate for the transaction, the Authorized Sales Agent should redeem the certificate at par and keep the redemption proceeds.

This procedure applies to CSBs only as **CPBs CANNOT BE REDEEMED OUTSIDE THE REDEMPTION WINDOW.**

## Cancellation of Duplicate Certificates

In cases where CSB certificates were printed in duplicate as a result of a transaction being submitted twice, but the Authorized Sales Agent has remitted the funds only once, the Authorized Sales Agent must return the duplicate certificate through their Central Branch, along with a detailed letter of explanation on the institution's letterhead, giving the full registration and **the certificate number stating that no funds are required to:**

**Canada Savings Bonds  
PO Box 2770, Station D  
Ottawa, ON K1P 1J7**

## Canada Revenue Agency (CRA) Forms T600 and T600C

### NOTE

[The Bank of Canada does not require copies of CRA Forms T600 and T600C.](#)

When redeeming C Bonds, do not complete a T600/T600C Form for Series 45 and subsequent series. Registered owners will receive a T5/R3 Form from the Canada Savings Bonds office covering the interest earned during the last bond year or earned until redemption. When redeeming Compound Interest Canada Savings Bonds of Series 44 and earlier, branches must complete a T600 Form, copies of which are to be provided to the registered owner and CRA.

In addition, when redeeming Compound Interest Canada Savings Bonds Series 32 to 35, complete a T600C - Statement of Cash Bonus Payment Form, copies of which are to be provided to the registered owner and CRA.

When redeeming R Bonds, do not complete a T600 Form. Registered owners will receive a T5 Form from the Canada Savings Bonds office covering the interest earned during the last bond year or earned until redemption. CRA will also be provided with this information from the Canada Savings Bonds office.

## Cash Bonus Payments

Form T600C is to be completed and signed by, or on behalf of, the registered owner as acknowledgement of receipt of the total cash bonus payments(s). Branches will be required to produce their copy of Form T600C or other evidence as proof of payment in cases where registered owners claim a cash bonus payment was not received.

## Canada Premium Bonds (CPB)

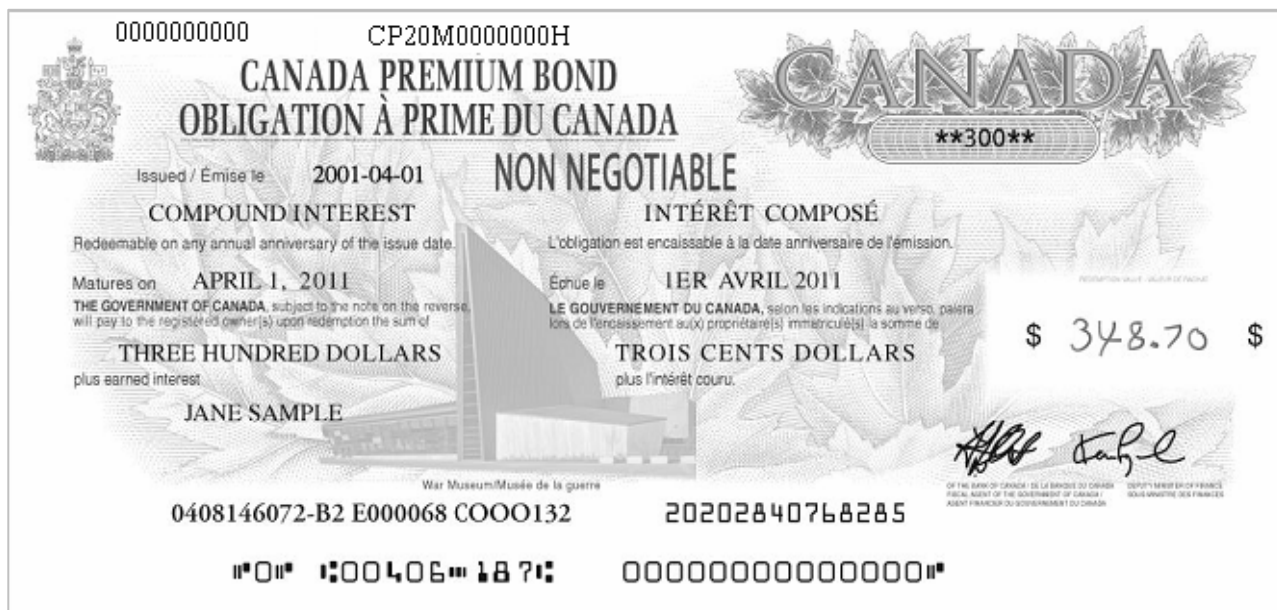
### CPB Samples

You will find below a copy of the current style of CPB and copies of all the various certificate types that were issued since Series P3 (1998).

### NOTE

Any Transfer & Exchange or Lost bond replacement certificates would have been printed on the certificate style available at that time.

### CPB Series P52 - current (2006)



### CPB Series P17 - Series P51 (2001-2006)





CPB Series P11 – Series P16 (2000)



CPB Series P3 - Series P10 (1998-1999)



## Redemption Periods

Canada Premium Bonds are redeemable once a year on the Anniversary Date and during the 30 days thereafter. Refer to the [Redemption Value Tables \(S40\)](#) for specific redemption periods which are available on this site.

**CPBs CANNOT BE REDEEMED OUTSIDE THE REDEMPTION WINDOW**, as such they cannot be presented to the Bank of Canada prior to the Anniversary Date. Certificates will be accepted if presented with the settlement date within the Redemption Window of a specific series. Any CPB certificates redeemed outside their Redemption Window, either prior to the Redemption Window period or after, will be rejected. In this case, a replacement certificate will be issued and sent to the Settlement Agent with a debit for the amount redeemed and a letter explaining that these certificates were not eligible for redemption at this time.

## Re-investment into another Series

In cases where a CPB registered owner requests an Authorized Sales Agent to re-invest an outstanding series of CPB prior to its Redemption Window, in order to purchase the CPB series on sale for the same Anniversary Date, the Authorized Sales Agent is encouraged to accommodate the registered owner's request. The Authorized Sales Agent is to hold the original certificate(s) until the Redemption Window and then present them for reimbursement, as per the normal procedure.

For example, a CPB with a November 1 Issue Date may be accepted for re-investment into another November 1 CPB series, during the sales period for that latter series, prior to the Redemption Window (i.e., prior to November 1). However, these certificates are not to be presented to the Canada Savings Bonds office until November 1.

## Hardship Redemption

A hardship redemption can be considered outside the Redemption Window provided one of the following conditions exists and supporting evidence to the satisfaction of the Bank of Canada:

- the owner has died;
- the redemption is ordered by a court;
- the proceeds of redemption are required by the registered owner:
  - to avoid bankruptcy,
  - to purchase a home further to the Home Buyer's Plan of the Government of Canada or to pursue education further to the Lifelong Learning Plan of the Government of Canada, for which bonds must be held in a Registered Plan to be eligible for redemption.

The simplest way to deal with a Hardship Redemption is to have the registered owner call the Canada Savings Bonds Contact Centre at **1 800 575-5151, between 8 am and 8pm, Eastern Time, Monday to Friday.**

## Cancellation of Duplicate Certificates

In cases where CPB certificates were printed in duplicate as a result of a transaction being submitted twice, the Authorized Sales Agent must return the duplicate certificate through their Central Branch, along with a detailed letter of explanation on the institution's letterhead, giving the full registration and **the certificate number stating that no funds are required to:**

**Canada Savings Bonds  
PO Box 2770, Station D  
Ottawa, ON K1P 1J7**

If funds have to be reimbursed because the Authorized Sales Agent remitted twice, a negative [S7 Form](#) must be attached.

## Redemption of Compound Interest C Bonds and Regular Interest R Bonds

C Bonds are redeemable at face value **plus** accrued interest in accordance with the rate(s) of interest set by the Minister of Finance for each issue. Interest on C Bonds is earned monthly, and is compounded from the first Anniversary Date until the earlier of maturity and redemption.

R Bonds are redeemable at face value **plus** any interest accrued since the Issue Date or the last Anniversary Date prior to maturity, as the case may be.

## Purchase Cancellation

Registered owners may only cancel a CPB purchase under the following circumstances:

- Up to the Issue Date:

The purchaser may cancel the CPB purchase at any time up to the Date of Issue. In this case, the Authorized Sales Agent must cancel the purchase and reimburse the purchaser.

## To Receive Reimbursement on Purchase Cancellation that were cancelled before or on the issue date, but after funds have been submitted to the Bank of Canada

In cases where the Authorized Sales Agent has reimbursed the registered owner for CPB Purchase cancellation, the Central Branch must do the following:

1. Prepare a detailed letter of explanation on the institution's letterhead, listing the bond number, the registration and details of the request.
2. Prepare a negative Remittance [Form S7](#) for the par value only.
3. Forward the certificates, letter and negative [Form S7](#) to:

**Canada Savings Bonds  
PO Box 2770, Station D  
Ottawa, ON K1P 1J7**

- After the Issue Date:

The purchaser may cancel the CPB purchase only if the wrong product was purchased or issued. In this case, the Authorized Sales Agent must return the certificate along with a letter of explanation on the institution's letterhead to:

**Canada Savings Bonds  
PO Box 2770, Station D  
Ottawa, ON K1P 1J7**

(Refer to Maintenance Section, "[Cross Product Transfers](#)."

The Canada Savings Bonds Office will process these requests and issue the correct product up to 90 days after the original issue date. Any requests after the end of this period will be refused.

## **Procedures for Presentation to Data Centres /Central Branches**

### **Starting with CSB Series 51 and CPB Series P3**

Redeemed Bonds, with redemption values micro-encoded in the bottom front corner, are to be grouped in batches of not more than **250**. A detail listing, including the following information, is to be prepared and securely attached to the appropriate batch:

- the name and address of the data centre or central branch;
- the complete CSB ID Number of the data centre or central branch;
- the date;
- the number of redemption certificates;
- the value of the batch.

### **NOTE**

Redeemed certificates within each batch are to be in the same sequence as shown on the detail listing. Listings received from branches or other sources are not to be transferred to the Bank of Canada.

### **Series 32-50**

Certificates with MICR redemption amounts, with Bond Heads and perforated strips detached, are to be grouped in batches of not more than **250**. A detail listing, including the following information, is to be prepared and securely attached to the appropriate batch:

- the name and address of the data centre or central branch;
- the complete CSB ID Number of the data centre or central branch;
- the date;
- the number of redemption certificates;
- the value of the batch.



## NOTE

In order for a Block of coupons to be valid it must contain the correct complement of annual interest coupons, together with the compound interest certificate(s). Where extra coupons are attached to a valid Block they are to be detached and processed with single coupons. **VALID BLOCKS ARE NOT TO BE CUT AND PRESENTED AS SINGLES.** If a valid Block has inadvertently been separated by cutting, it is to be reconstructed into a valid block (with tape) ensuring that the serial numbers of all pieces in the Block match.

If there are multiple batches of redemption certificates, the value of each batch with an attached detail listing, is to be listed on a summary listing. The summary listing is to be securely attached to the first batch listed and also include:

- the name and address of the data centre or central branch;
- the complete CSB ID Number of the data centre or central branch;
- the date;
- the total value of the batches;
- the number of packages submitted.

## NOTE

Redeemed certificates within each batch are to be in the **same sequence** as shown on the **detail listing**. Listings received from branches or other sources are not to be forwarded to the Bank of Canada.

### Series 1-31

All Bonds and coupons are to be cancelled with the branch stamp on the face prior to shipment.

A completed [Form 727](#) **must** accompany redeemed Canada Savings Bonds forwarded to the Bank of Canada for reimbursement. All redeemable bonds, including bonds not eligible for a cash bonus payment, are to be listed on the [Form 727](#), available at [www2.csb.gc.ca/eng/s42.asp](http://www2.csb.gc.ca/eng/s42.asp).

A listing of the serial numbers of all redeemed bonds is to be prepared and retained by the branch. The [Form 727](#) provides a convenient location at the back for the listing of serial numbers.

[Form 727](#) and all bonds are to be sealed in the special envelope provided by head offices. **Canada Savings Bond redemption certificates must not be enclosed in these envelopes.** The name of the institution and branch, the total par value and the total redemption value of the bonds is to be shown on the outside of each sealed envelope.

Redeemed Canada Savings Bonds are to be shipped to your Central Branch daily, or as otherwise in accordance with head office instructions.

## Coupons

All single coupons and blocks of coupons with compound interest certificates attached, forwarded by branches, are to be cancelled **ON THE BACK** with a branch stamp clearly identifying the institution and the branch. **CANCELLATION BY PERFORATING EQUIPMENT IS NOT PERMITTED.**

### NOTE

Where present, the OCR read area across the full width of each coupon contains machine readable serial numbers. Branches are reminded that branch stamps are to be used on the back of the coupons to avoid effacing the machine readable coupon number.

Branches are to sort all coupons for shipment to their central branch into three categories:

- single coupons of individual values up to and including \$500.00;
- single coupons of individual values over \$500.00;
- valid blocks of coupons with compound interest certificates attached.

### NOTE

In order for a Block of coupons to be valid it must contain the correct complement of annual interest coupons, together with the compound interest certificate(s). Where extra coupons are attached to a valid Block they are to be detached and processed with single coupons. **VALID BLOCKS ARE NOT TO BE CUT AND PRESENTED AS SINGLES.** If a valid Block has inadvertently been separated by cutting, it is to be reconstructed into a valid block (with tape) ensuring that the serial numbers of all pieces in the Block match.

Envelopes of coupons/certificates received from other institutions are to be opened and consolidated with the branch shipments.

Special envelopes for shipping coupons are provided by head offices of institutions. Separate envelopes are to be used for each of the three categories. Branches are to further sort items of each category in single value or complete block value sequence, as appropriate. The sorted bundles of each category are to be recorded, with lowest values first, on the printed bordereau of the face of each envelope to show:

- the name and CSB ID Number of the institution and branch;
- the date of dispatch;
- the number of items of each individual value;
- the total value of items for each individual value;
- the total number of items in the envelope;
- the total value of all items in the envelope.

When the envelope is too small to accommodate the volume of items to be shipped, the completed bordereau from the face of the appropriate envelope is to be fastened securely to the front of a larger sealed package. The space limitations on the bordereau will govern the variety of individual values that can be forwarded as one package.

Whenever more than 100 items of any one individual value are being forwarded, they are to be broken down into lots of 100 and separated by elastic bands.

Single coupons of individual values “over \$500.00” and Blocks of coupons may be shipped by branches daily. Envelopes of coupons with individual values “\$500.00 and under” are to be forwarded weekly or when 50 or more coupons have been accumulated by the branch.

#### **NOTE**

Branches are not to send more than one envelope or package per category on any day.

Branches are to send envelopes of Coupons and/or Blocks of coupons to their Central Branch, for submission to the Bank of Canada, Ottawa.

If a branch is unable for some reason to redeem particular coupons or Blocks of coupons presented, they are to be forwarded on a collection basis only, with a letter explaining the circumstances to:

**Wholesale Debt Unit  
Bank of Canada  
234 Wellington Street, B1-Centre  
Ottawa, ON K1A 0G9**

### **Presentation by Central Branch Data Centre of Redeemed Instruments to Bank of Canada**

#### **CSB Series 32, CPB P3 and Subsequent Series**

All batches are to be securely wrapped in a sealed parcel that will show the institution’s name, address, CSB ID Number, and the said-to-contain value on the outside. A batch can contain CSBs and CPBs. If more than one parcel is to be presented at one time, the value of each parcel is to be listed on a summary listing which will be firmly attached to the outside of one of the parcels. The Bank of Canada will not accept broken or unsealed parcels.

Redemption certificates presented for settlement on a “said-to-contain” basis should not exceed 20,000 certificates or 80 batches of 250 certificates per presentation. Each presentation of 20,000 certificates or 80 batches of 250 certificates would be presented with a [Form 799](#) “Bank of Canada Form for use by Direct Clearers to obtain reimbursement for redeemed government items”. The total Redemption Value is to be recorded under Code 101 - Canada Savings Bonds Certificates. Where presentations exceed 20,000 certificates or 80 batches of 250 certificates, more than one [Form 799](#) would have to be used. This limit applies to CSB and CPB certificates only and not other items listed on the [Form 799](#).

The value of all items listed on [Form 799](#) and forwarded to the Bank of Canada, Ottawa will be settled via the Canadian Payments Association’s Large Value Transfer System.

## Series 1-31

Envelopes (or parcels) of redeemed bonds received from branches or other sources are to be examined to verify that the required information has been supplied and that the envelopes are intact. Envelopes received from other sources are to be stamped on the face with a branch stamp of the presenting institution. If an envelope is open, torn or improperly completed, the contents are to be verified and placed in a new envelope properly completed and sealed.

Envelopes are to be listed showing the par and redemption values and the listing stamped with the branch stamp of the central branch or data centre. **Listings received from branches or other sources are not to be forwarded to the Bank of Canada.** The envelopes are to be securely wrapped in a sealed parcel **in the same sequence** as shown on the listing.

Each parcel of redeemed bonds will show the institution's name and address and the total par and redemption values on the outside. Broken or unsealed parcels will not be accepted by the Bank of Canada.

The par and redemption values of redeemed Canada Savings Bonds are to be recorded on [Form 799](#) under **Code 100** - Category Canada Savings Bonds (Series S1 to S31) Par Value for presentation to the **Bank of Canada, Wholesale Debt Unit, B1-Centre, 234 Wellington Street, Ottawa, ON K1A 0G9**. A settlement will be issued for the value of all items on [Form 799](#) via the Canadian Payments Association's Large Value Transfer System.

## Coupons

Envelopes (or parcels) of redeemed coupons received from branches are to be examined to verify that the required information has been supplied and that the envelopes are intact. **If an envelope is open, torn or improperly completed, the contents are to be verified and placed in a new envelope properly completed and sealed.**

Envelopes are to be sorted into three categories:

- envelopes of single coupons with a value up to and including \$500.00;
- envelopes of single coupons with a value over \$500.00;
- envelopes of valid blocks of coupons with compound interest certificates attached.

For each category, envelopes are to be separately grouped and listed in batches of **100**, maximum. The listing will show the data centre or central branch name and address. Envelopes are to be presented **in the same sequence** as shown on the listing. If more than one batch is being presented on any day, a minimum of 50 envelopes in a batch is acceptable. If only one batch is presented there is no minimum requirement.

The redemption value of each individual envelope received from branches is to be listed by the Central Branch or data centre. **Listings received from branches are not to be forwarded to the Bank of Canada.**

For each category, if there is more than one batch, the value of each batch is to be summarized on a separate listing. Batches are to be securely wrapped in a sealed parcel for each category and the institution's name and address and the total redemption value shown on the outside of the parcel.

For each category, if more than one parcel is to be presented at one time, each parcel is to be listed on a summary list which will be firmly attached to the outside of one of the parcels. The Bank of Canada, Ottawa, will not accept broken or unsealed parcels.

For each category (140,141,142), the total redemption value of parcels is to be recorded separately on [Form 799](#) for presentation to the Bank of Canada. The value of all items listed on [Form 799](#) and forwarded to the **Bank of Canada, Wholesale Debt Unit, B1-Centre, 234 Wellington Street, Ottawa, ON K1A 0G9**, will be settled via the Canadian Payments Association's Large Value Transfer System.

For further information regarding the redemption of Redeemed Instruments, refer to the Canadian Payments Association Rule G3, Rules pertaining to the Redemption and Settlement of Government of Canada Paper Instruments.

### **Adjustment Process**

Adjustments with Financial Institutions will be done only for values that are greater than \$6.99 whether positive or negative.

The Bank of Canada will continue to provide photocopies of the redeemed certificates (if requested) to those institutions receiving CSB Redemption Adjustments on paper when:

- No "Paid" stamp appears on the redeemed certificates and the adjustment is returned to the Data Centre;
- The redeemed certificate claim value is incorrectly listed on the Data Centre detailed listing;
- A certificate is received by itself; and
- The redeemed certificate value has been incorrectly MICR-encoded (applicable to CSB Series S32 and after and all CPB Series).

The Bank of Canada will provide the Data Centres with a Redemption Adjustment Settlement Summary Report in order to assist them in determining the paper adjustments associated with a presentation on [Form 799](#) for a settlement date and value.


### **Adjustment Inquiries**

Inquiries related to adjustments should be directed to your Central Branch Data Centre.

If the inquiry cannot be resolved, the Central Branch Data Centre should call the Canada Savings Bonds Contact Centre at: **1 888 646-2626** (for TTY only **1 800 354-2222**) or write to:

**Canada Savings Bonds  
PO Box 2770, Stn D  
Ottawa, ON K1P 1J7**

Example of Summary of Redeemed Canada Savings Bonds - Series 1- 31 Form 727 - Front



**BANK OF CANADA**  
**BANQUE DU CANADA**

DATE \_\_\_\_\_

**SUMMARY OF REDEEMED**  
**CANADA SAVINGS BONDS - SERIES 1-31**  
**RELEVÉ D'OBLIGATIONS D'ÉPARGNE DU CANADA REMBOURSÉES**  
**ÉMISSIONS S1 À S31**

REDEMPTION AGENT  
*AGENT DE REMBOURSEMENT*

C.S.B. IDENTIFICATION NUMBER <i>NUMÉRO D'IDENTIFICATION O.E.C.</i>	BRANCH/SUCCESSORALE	INSTITUTION
---	---------------------	-------------

REGISTRATION SURNAME <i>USE SEPARATE LINES FOR DIFFERENT SERIES</i>  <b>IMMATRICULATION</b> <i>(NOM DE FAMILLE)</i> <i>UNE LIGNE POUR CHAQUE ÉMISSION</i>	SERIES  <i>ÉMISSION</i>	NO. OF PIECES FOR EACH DENOMINATION <i>NUMBRE DE TITRES DE CHAQUE COUPURE</i>						PAR VALUE  <i>VALEUR NOMINALE</i>	REFER TO *CANADA SAVINGS BONDS S40 <i>REDEMPTION VALUE TABLES</i> <b>VOIR LES TABLEUX DE VALEURS DE RACHAT</b> <i>DES OBLIGATIONS D'ÉPARGNE DU CANADA S40</i>			TOTAL REDEMPTION VALUE <i>(COLS. A+B+C)</i>  <b>VALEUR DE RACHAT TOTALE</b> <i>(COL. A+B+C)</i>
		50	100	500	1000	5000	25000		A	B	C	
		*REDEMPTION VALUE <i>*VALEUR DE RACHAT</i>	VALUE OF ATTACHED COUPONS + VALID COMPOUND INT. CERTS. <i>VALEUR DES COUPONS ANNEXÉS ET CERT. D'INT. COMPOSÉ VALIDES</i>	INTERIM BONUS <i>BONI PAYABLE AVANT L'ÉCHÉANCE</i>								
<b>TOTAL</b> ▶												

OFFICIAL SIGNATURE/SIGNATURE OFFICIELLE \_\_\_\_\_

\*REDEMPTION VALUE (Par Value + Maturity Bonus)  
\*VALEUR DE RACHAT (Valeur nominale et boni payable à l'échéance)

To obtain a printable version of this form, [click here](#).

Redemptions

25

### Example of Summary of Redeemed Canada Savings Bonds - Series 1- 31 Form 727 - Back


<p>SERIAL NUMBERS OF REDEEMED BONDS ARE TO BE RECORDED BY REDEMPTION AGENTS (REFER TO "REDEMPTION INSTRUCTIONS FOR INSTITUTIONS" BOOKLET BC881, SECTION III, PAR. 4). THE SPACE BELOW PROVIDES A CONVENIENT LOCATION FOR THE LISTING OF BOND NUMBERS. IN THE EVENT ITEMS ARE LOST IN TRANSIT, THIS RECORD WILL ALLOW INSTITUTIONS TO ESTABLISH THE SERIAL NUMBERS OF THE LOST BONDS IN ORDER TO INITIATE REIMBURSEMENT PROCEDURES.</p>	<p>LES AGENTS DE REMBOURSEMENT DOIVENT INSCRIRE LES NUMÉROS DE SÉRIE DES OBLIGATIONS REMBOURSEES DANS L'ESPACE PREVU CI-DESSOUS (VOIR LA BROCHURE BC881 INTITULEE «DIRECTIVES A L'INTENTION DES INSTITUTIONS CONCERNANT LE REMBOURSEMENT», SECTION III, PARAGRAPHE 4). SI DES EFFETS SE PERDAIENT EN ROUTE, LES INSTITUTIONS SERAIENT EN MESURE, GRACE A CE RELEVÉ, DE RETROUVER LES NUMÉROS DE SÉRIE DES OBLIGATIONS PERDUES ET DONC D'AMORCER LES DÉMARCHES EN VUE DU REMBOURSEMENT.</p>
<p><b>BOND NUMBERS / N<sup>os</sup> DES OBLIGATIONS</b></p>	

727-06-07

To obtain a printable version of this form, [click here](#).



Example of Form 799



**BANK OF CANADA**  
**BANQUE DU CANADA**

799 - 229005

GRAB SETTLEMENT REQUEST NO.  
(BANK OF CANADA USE ONLY)  
N° de demande de règlement  
destinée à la Banque du Canada

**FORM FOR USE BY DIRECT CLEARERS TO OBTAIN REIMBURSEMENT FOR REDEEMED GOVERNMENT ITEMS**  
**FORMULE À UTILISER PAR LES ADHÉRENTS POUR SE FAIRE REMBOURSER DES EFFETS DU GOUVERNEMENT ENCAISSÉS**

TO: BANK OF CANADA      FROM: DIRECT CLEARER      AND      REGIONAL SETTLEMENT POINT      DATE: \_\_\_\_\_  
 À: BANQUE DU CANADA      DE: ADHÉRENT      ET      POINT RÉGIONAL DE RÈGLEMENT

1-800-353-3937      1-800-353-3937  
 FAX NUMBER/N° DE TÉLÉCOPIEUR

PUBLIC DEBT ITEMS/TITRES DE DETTE DU GOUVERNEMENT				GOVERNMENT ITEMS/EFFETS DU GOUVERNEMENT			
CODE	CATEGORY CATÉGORIE	REDEMPTION VALUE VALEUR DE RACHAT	# OF POUCHES NBR DE SACS	CODE	CATEGORY CATÉGORIE	REDEMPTION VALUE VALEUR DE RACHAT	# OF POUCHES NBR DE SACS
100	CAN. SVCS BONDS SERIES S1 TO S31 OBLIG. D'ÉPARGNE DU CANADA ÉMISSION S1 à S31	\$ _____	_____				
	\$ _____ PAR VALUE VALEUR NOMINALE			200	GOVERNMENT PAPER CHEQUES; CHÈQUES DU GOUVERNEMENT I	\$ _____	_____
101	CAN. SAVINGS BOND CERTIFICATES CERTIFICATS D'OBÉLIGATION D'ÉPARGNE DU CANADA	\$ _____	_____		CHEQUES CLAIMED SUBSEQUENT TO DATE OF ENCASHMENT CHÈQUES RÉCLAMÉS À UNE DATE POSTÉRIEURE À L'ENCAISSEMENT		
	\$ _____ PAR VALUE VALEUR NOMINALE				VOLUME _____		
120	GOV. OF CANADA MARKETABLE BONDS OBL. NÉGOCIABLES DU GOUV. CANADIEN	\$ _____	_____	201	CHEQUES CLAIMED SAME DAY AS CASHED CHÈQUES RÉCLAMÉS LE MÊME JOUR QU'ILS SONT ENCAISSÉS	\$ _____	_____
	\$ _____ PAR VALUE VALEUR NOMINALE				VOLUME _____		
130	TREASURY BILLS BONS DU TRÉSOR	\$ _____	_____				
140	COUPONS VALUE OF \$500 AND UNDER COUPONS - VALEUR DE 500 \$ ET MOINS	\$ _____	_____	210	GOVERNMENT DIRECT DEPOSITS DÉPÔTS DIRECTS DU GOUVERNEMENT	\$ _____	_____
141	COUPONS VALUE OF \$500.01 AND OVER COUPONS - VALEUR DE 500,01 \$ ET PLUS	\$ _____	_____		VOLUME _____		
142	COMPOUND INTEREST "BLOCKS" BLOCS D'INTÉRÊT COMPOSÉ	\$ _____	_____	211	ELECTRONIC DATA INTERCHANGE ÉCHANGE DE DONNÉES INFORMATIQUES	\$ _____	_____
<b>TOTAL</b> \$ _____				<b>TOTAL</b> \$ _____			
WAYBILL NO./N° DU BORDEREAU D'EXPÉDITION _____				WAYBILL NO./N° DU BORDEREAU D'EXPÉDITION _____			
TOTAL NUMBER OF COUPON BAGS/NBRE DE SACS POSTAUX _____				TOTAL NUMBER OF COUPON BAGS/NBRE DE SACS POSTAUX _____			
TOTAL NUMBER OF TAPES IN BAGS/NBRE DE BANDES DANS LES SACS _____				TOTAL NUMBER OF TAPES IN BAGS/NBRE DE BANDES DANS LES SACS _____			

TOTAL REIMBURSEMENT REQUESTED FROM BANK OF CANADA/  
 MONTANT DU REMBOURSEMENT DEMANDÉ À LA BANQUE DU CANADA :  
 \$ \_\_\_\_\_

LARGE PAPER CHEQUES:  
 LIST THE DETAILS OF EACH GOVERNMENT PAPER CHEQUE IN THE AMOUNT OF \$1,000,000.00 OR OVER.  
 CHÈQUES DE GRAND MONTANT :  
 INSCRIRE LES DÉTAILS DE CHACUN DES CHÈQUES DU GOUVERNEMENT ÉGAL OU SUPÉRIEUR À  
 1 000 000 \$.

PAYER - BÉNÉFICIAIRE	AMOUNT - MONTANT
	\$ _____
	\$ _____
	\$ _____
	\$ _____
	\$ _____
	\$ _____
	\$ _____
	\$ _____

S.W.I.F.T. PAYMENT DETAILS MT205 RENSEIGNEMENTS SUR LES PAIEMENTS EFFECTUÉS PAR SWIFT	
Field Code Code de Zone	Payment Details - MT205 Renseignements sur les paiements - MT205
20	Gov't Redemption Bids Rachat d'effets du gouvernement
21	799 - 229005
32A	
52	
57	
58	
72	

See reverse side of this form for definition of S.W.I.F.T. codes.  
 Voir au verso les définitions des divers codes relatifs à SWIFT

CONTACT NAME/NOM DE LA PERSONNE-RESSOURCE	SIGNATURE	PHONE NO./N° DE TÉL.
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For information regarding the Processing of Government Items call: 1-800-353-4296  
 Pour de plus amples renseignements au sujet du traitement des effets du gouvernement, composez le 1 800 353-4296.  
 FORM 799-2-00

## Canada Savings Bonds and Canada Premium Bonds Certificated Products (Form CSB1)

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## General

This section addresses the packaging specifications for shipping printed bonds, to Processing Service Providers for subsequent distribution to purchasers.

Packages of inscribed bonds and associated reports will be shipped, via Courier (signature service, next day delivery), to each Processing Service Provider which submitted a purchase file.

## Sort Order for Delivery

Within each Delivery Destination, certificates are sorted in the following order:

### Cash Purchases

Central Branch Organization Unit;  
Delivery Destination Organization Unit;  
Sales Agent Organization Unit;  
Purchase Number; and  
Certificate Identification

## Reports

### File Processing Control Summary

A *File Processing Control Summary Report*, which provides the following information, by Central Branch ([see example provided](#)), will be prepared and forwarded to the Central Branch of the Processing Service Provider that submitted the purchase file:

- product description
- requisition ID
- central branch name
- central branch address
- purchase file creation number
- shipment value
- value of rejected applications
- value remaining to be processed
- total shipment value
- total value rejected
- total value remaining to be processed

The report will be packaged in a courier envelope and forwarded to the address of the Central Branch transit number as contained in the purchase data file.

### Example of File Processing Control Summary Report

	SHIPMENT VALUE/ VALEUR ENVOI	VALUE OF REJECTED APPLICATIONS/ VALEUR DES SOUSCRIPTIONS NON ACCEPTÉES	VALUE REMAINING TO BE PROCESSED/ VALEUR RESTANT À TRAITER
1998-06-02			
11:22 E			
RETAIL DEBT MANAGEMENT SYSTEM/ SYSTÈME DE GESTION DES TITRES DE DETTE DÉTENUS PAR LES PARTICULIERS			
PAGE: 1			
FILE PROCESSING CONTROL SUMMARY/ SOMMAIRE DU CONTRÔLE DU TRAITEMENT DES FICHIERS			
REQUISITION ID/CODE DEMANDE: 504X00030001322			
CENTRAL BRANCH/SUCCESSALE CENTRALE: 000006-00177			
BANK OF CANADA			
BANQUE DU CANADA			
CENTRAL BRANCH ADDRESS/ADRESSE SUCC. CENTRALE: 245 SPARKS STREET			
OTTAWA			
ON K1A0G9			
PURCHASE FILE			
87876501	\$ 120,000.00	\$ 20,000.00	\$ 50,000.00
98909902	\$ 180,000.00	\$ 80,000.00	\$ 75,000.00
98770903	\$ 200,000.00		\$ 100,000.00
65890604	\$ 300,000.00	\$ 100,000.00	\$ 25,000.00
54568005	\$ 500,000.00		\$ 200,000.00
TOTALS/TOTAUX:	\$ 1,300,000.00	\$ 200,000.00	\$ 450,000.00

## Delivery Destination Processing Summary

A *Delivery Destination Processing Summary Report*, which provides the following information, by Processing Service Provider ([see example provided](#)), will be prepared and forwarded (in a separate courier envelope) with the shipment to the Processing Service Provider that submitted the purchase file:

- product description
- requisition ID
- central branch
- delivery destination
- delivery address
- Sales Agent branch
- number of applications processed
- number of certificates shipped
- shipment value
- number of rejected applications
- value of rejected applications
- total number of applications processed
- total number of certificates shipped
- total shipment value
- total number of rejected applications
- total value of rejected applications

A copy of the report will be packaged in a courier envelope, separate from the package of inscribed bonds, and mailed with the bond shipment to the Processing Service Provider based on the delivery destination chosen on the purchase data file. This copy will be sent to the Central Branch with the [File Processing Control Summary Report](#).

Example of Delivery Destination Processing Summary Report

1998-06-02 14:54 e		RETAIL DEBT MANAGEMENT SYSTEM/ SYSTÈME DE GESTION DES TITRES DE DETTE DÉTENUS PAR LES PARTICULIERS		PAGE: 1	
REQUISITION ID/CODE DEMANDE: CENTRAL BRANCH/SUCCESSALE CENTRALE:		DELIVERY DESTINATION PROCESSING SUMMARY/ SOMMAIRE DU TRAITEMENT POUR LA DESTINATION			
504X00010001322		CANADA SAVINGS BOND OBLIGATIONS D'ÉPARGNE DU CANADA			
038312-00001		BANK OF MONTREAL BANQUE DE MONTREAL			
09		BANK OF MONTREAL BANQUE DE MONTREAL			
038312-00001		100 KING STREET WEST P.O. BOX 1 TORONTO ON M5X1A1			
SALES AGENT BRANCH/SUCC. AGENT VENDEUR	NBR OF APPL PROCESSED/ NBR SOUSCR. TRAITÉES	NBR OF CERTIFICATES SHIPPED/ NBR DE CERTIFICATS EXPÉDIÉS	SHIPMENT VALUE/ VALEUR ENVOI	NBR OF REJECTED APPL/NBRE SOUSCRIPTIONS REJETÉES	VALUE OF REJECTED APPL/VALEUR DES SOUSCRIPTIONS REJETÉES
000093-00001	357	1,247	\$3,645,800.00	13	\$28,400.00
TOTALS/TOTAUX:	357	1,247	\$3,645,800.00	13	\$28,400.00

----->END OF REPORT / FIN DU RAPPORT<-----

## Rejected Application Details

A *Rejected Application Details Report*, which provides the following information, by Authorized Sales Agent ([see example provided](#)), will be prepared and forwarded with the package containing the envelopes of inscribed bonds:

- product description
- requisition ID
- Sales Agent branch
- purchase file creation number
- bulk employee application ID (N/A)
- purchase number
- reference number
- purchase amount
- registration
- record type
- record occurrence number
- element ID
- element description
- input value
- reject reason

The report will be packaged in the courier envelope with the [File Processing Control Summary Report](#) for distribution to the Central Branch. A copy of the report will be forwarded with the package containing the envelopes of inscribed bonds.

To resubmit a rejected purchase application, the Authorized Sales Agent can make the corrections on the purchase file using the same purchase number as the original application, or they can send a copy of the reject report and a copy of the application with the corrected information on it through their **central branch**. All paper purchase applications including rejected applications should come through the central branch.

When terms and conditions do not allow reinstatement of a rejected application, e.g., an oversubscription, the customer is to be notified and the purchase price of the bonds refunded. In order to be refunded, the financial institution can provide the Bank of Canada with a negative [S7 Form](#) or make an adjustment on the next [S7 Form](#) of the same series.



Example of Rejected Application Details Report

1998-06-02 14:54 E	RETAIL DEBT MANAGEMENT SYSTEM/ SYSTEME DE GESTION DES TITRES DE DETTE DETENUS PAR LES PARTICULIERS	PAGE: 2
REJECTED APPLICATION DETAILS/DÉTAILS - SOUSCRIPTIONS REJETÉES		
REQUISITION ID/CODE DE DEMANDE:	504X00010001322	
SALES AGENT BRANCH/SUCC AG VEND:	000093-00001 BANK OF MONTREAL BANQUE DE MONTREAL	
BULK EMPL APPL ID/CODE SOUSCR. COLL.:	000000000	PURCHASE FILE CREATION NUMBER/NUMÉRO DE CRÉATION DE FICHER: 19975011
PURCHASE NBR/NO D'ACHAT:	00000701	REF NB/NO RÉF.: 0200010000028541
PURCHASE AMOUNT/MONTANT-SOUSCRIPTIONS:	\$300.00	
REGISTRATION/:		
RECORD TYPE/TYPE D'ENREGISTREMENT:	B	1
RECORD OCCUR.NBR/Nbre OCC. ENREGISTREMENT:	82	REJECTED PURCHASE AMOUNT/
ELEMENT ID/CODE DE L'ÉLÉMENT:	00000090	/ DENOMINATION VALUE
ELEMENT DESCRIPTION/DESCRIPTION ÉLÉMENT:		
INPUT VALUE/VALEUR DE L'INTRANT:		
REJECT REASON/MOTIF DU REJET:	RDMN21201: INVALID ELEMENT FORMAT MSG Text in FRANCAIS Not Found, ORIG: 6137828313 RT -21 RC 201 : @1	
RECORD TYPE/TYPE D'ENREGISTREMENT:	B	1
RECORD OCCUR.NBR/Nbre OCC. ENREGISTREMENT:	50	REJECTED PURCHASE AMOUNT/
ELEMENT ID/CODE DE L'ÉLÉMENT:		/ PRODUCT PURCHASE AMT
ELEMENT DESCRIPTION/DESCRIPTION ÉLÉMENT:		00000
INPUT VALUE/VALEUR DE L'INTRANT:		
REJECT REASON/MOTIF DU REJET:	RDMN21212: PURCHASE PRODUCT AMOUNT OUT OF BALANCE MSG Text in FRANCAIS Not Found, ORIG: 6137828313 RT -21 RC 212 : @1	

## Sales Agent Branch Certificate Shipping Summary

A *Sales Agent Branch Certificate Shipping Summary Report*, which provides the following information, by Authorized Sales Agent ([see example provided](#)), will be prepared and forwarded with the package containing the envelopes of inscribed bonds:

- product description
- requisition ID
- packaging type
- central branch
- delivery destination
- Sales Agent branch
- Sales Agent address
- total applications rejected
- total value rejected
- product type
- total certificates shipped
- total shipment value

## Example of Sales Agent Branch Certificate Shipping Summary Report

1998-05-25 18:13 E	RETAIL DEBT MANAGEMENT SYSTEM/ SYSTÈME DE GESTION DES TITRES DE DETTE DÉTENUS PAR LES PARTICULIERS  SALES AGENT BRANCH CERTIFICATE SHIPPING SUMMARY/ SOMMAIRE DES ENVOIS DE CERTIFICATS-SUCCESSALE DE L'AGENT VENDEUR	PAGE: 1
REQUISITION ID/CODE DEMANDE:	504B0C000001325	
PACKAGING TYPE/TYPE D'EMBALLAGE:	10	PACKAGE - DIRECT MAIL PACKAGE - DIRECT MAIL - F
CENTRAL BRANCH/SUCCESSALE CENTRALE:	000006-00177	BANK OF CANADA BANQUE DU CANADA
DELIVERY DESTINATION/DESTINATION:	000006-00177	BANK OF CANADA BANQUE DU CANADA
SALES AGENT BRANCH/SUCC. AGENT VENDEUR:	000006-00177	BANK OF CANADA BANQUE DU CANADA
ADDRESS/ADRESSE: 245 SPARKS STREET		
OTTAWA		
ON K1A0G9		
TOTAL APPLICATIONS REJECTED/TOTAL-SOUSCRIPTIONS REJETÉES:		0
TOTAL VALUE REJECTED/VALEUR TOTALE REJETÉE:		0.00
PRODUCT TYPE / TYPE DE PRODUIT:	14 CANADA PREMIUM BOND	
	OBLIGATION A PRIME DU CANADA	
TOTAL CERTIFICATES SHIPPED/TOTAL-CERTIFICATS ENVOYÉS:		114
TOTAL SHIPMENT VALUE/VALEUR TOTALE DE L'ENVOI:		\$48,100.00
----->END OF REPORT / FIN DU RAPPORT<-----		

## Certificate Details

A *Certificate Details Report*, which provides the following information, by Authorized Sales Agent ([see example provided](#)), will be prepared and forwarded with the package containing the envelopes of inscribed bonds:

- requisition ID
- product type
- Sales Agent branch
- bulk employee application ID (N/A)
- purchase file creation number
- registration
- customer ID
- purchase number
- reference number
- certificate ID
- denomination
- number of certificates
- par value
- total par value
- bulk employee application ID total (N/A)

Example of Certificate Details Report

REGISTRATION/ SOUSCRIPTION	CERTIFICATE ID/CODE DE CERTIFICAT	DENOMINATION/ COUPURE	NBR OF CERTS/ NBR DE CERT	PAR VALUE/ VALEUR NOMINALE
1998-06-02 RETAIL DEBT MANAGEMENT SYSTEM / SYSTEME DE GESTION DES TITRES DE DETTE DETENUS PAR LES PARTICULIERS PAGE: 1 11:22 E CERTIFICATE DETAILS / RENSEIGNEMENTS SUR LES CERTIFICATS				
REQUISITION ID/CODE DEMANDE:	504X000300001322			
PRODUCT TYPE / TYPE DE PRODUIT:	09	CANADA SAVING BOND		
SALES AGENT BRANCH/SUCC AG VEND:	090001-00002	OBLIGATION D'EPARGNE DU CANADA		
		THE BANK OF NOVA SCOTIA		
		BANQUE NOUVELLE-ECOSSE		
BULK EMPLOYEE APPLICATION ID/CODE DE LA SOUSCRIPTION COLLECTIVE: 19975094				
PURCHASE FILE CREATION NUMBER/NUMERO DE CREATION DE FICHIER:				
CUST ID/CODE CLIENT:	8814504973	CS52F9514008L	3	300.00
PURCHASE NB/NO DE L'ACHAT:	78656487	CS52F9514028L		
REF NB/NO REF.:	030002000019865	CS52F9057852L	5	\$2,500.00
		CS52F9057821L		
		CS52F9963363J		
		CS52F9963375J		
TOTAL PAR VALUE /TOTAL DES VALEURS NOMINALES:				
CUST ID/CODE CLIENT:	8800444609	CS52F9118253J	2	\$2,000.00
PURCHASE NB/NO DE L'ACHAT:	87678900	CS52F9425703H		
REF NB/NO REF.:	090008000019294			
TOTAL PAR VALUE /TOTAL DES VALEURS NOMINALES:				
BULK EMPLOYEE APPLICATION ID TOTAL/TOTAL POUR CODE DE LA SOUSCRIPTION COLLECTIVE:				\$4,800.00

## Packaging / Shipping

Inscribed bonds will be enveloped by purchase application (i.e., one window envelope for each application form submitted), to a maximum of nine certificates per envelope. If more than nine certificates are requested on one purchase application, two or more envelopes will be used. Each envelope will be sealed, with the registration appearing in the window.

Envelopes containing inscribed bonds will be bundled according to Sales Agent Branch, and bound with an elastic band. The bundles of envelopes will then be placed in grey plastic envelopes (40.5 cm by 33 cm), in the reverse order as the applications appear on the tape and listed on the [Certificate Details Report](#). The grey plastic envelope can hold up to 200 envelopes. Where the number of envelopes being returned to a single Sales Agent Branch exceeds the number that can be placed in a grey plastic envelope, more than one grey plastic envelope will be used, and numbered consecutively.

### NOTE

The [Sales Agent Branch Certificate Shipping Summary Report](#), the [Certificate Details Report](#) and the [Rejected Application Details Report](#) will be in the last grey plastic envelope of the bond package going to the Branch.

Prior to certificates being delivered, the Canada Savings Bonds Office will fax the institution identified as the Delivery Destination, advising it of the upcoming shipment. If the shipment is not received, please call **1 888 646-2626, 8am to 8pm Eastern Time, Monday to Friday**.

Each grey plastic envelope will have an attached label, indicating the following information:

- name and mailing address of the Authorized Sales Agent
- branch transit number
- par value of certificates being shipped
- number of envelopes in the shipment

### EXAMPLE OF LABEL FOR GREY PLASTIC ENVELOPE #1

Sales Agent Name Transit: 12345654321	
1234 Hazeldean Road	
Kanata, Ontario	
A1B 2C3	
\$150,000	1 of 2

**EXAMPLE OF LABEL FOR GREY PLASTIC ENVELOPE #2**

Sales Agent Name Transit: 12345654321	
1234 Hazeldean Road	
Kanata, Ontario	
A1B 2C3	
\$150,000	2 of 2

Each grey plastic envelope will be placed in a cardboard box or a courier envelope. Each cardboard box can hold up to 1,600 grey plastic envelopes. When there are sufficient grey plastic envelopes for one Sales Agent Branch, only this organization's bonds will be packaged in the cardboard box. Multiple Sales Agent Branches will be packaged in the same cardboard box; if required.

Each cardboard box will have an attached label, indicating the following information:

- name and mailing address of the Processing Service Provider
- number of boxes in shipment

**EXAMPLE OF LABEL FOR CARDBOARD BOX #1**

PROCESSING SERVICE PROVIDER	
20 King St. West,	
Toronto, Ontario	
M5H 1C4	
1 of 2	

**EXAMPLE OF LABEL FOR CARDBOARD BOX #2**

PROCESSING SERVICE PROVIDER	
20 King St. West,	
Toronto, Ontario	
M5H 1C4	
2 of 2	



## Missing, Damaged, Tampered or Lost Certificates

From time to time certificates go missing, are lost, while in the custody of the Authorized Sales Agent, or are lost by the client.

### Missing from shipment

In the event that certificates are missing from a shipment to an Authorized Sales Agent and if this shortage cannot be attributed to rejected transactions, the Canada Savings Bonds Office will issue replacement certificates. The Central Branch of the Processing Service Providers must:

- fax to **(613) 782-8096**, a copy of the [Certificate Details Report](#) identifying the missing certificate(s) along with covering letter, on the institution's letterhead, indicating that the certificate(s) was (were) missing from the shipment and giving instructions for delivery of the replacement certificate(s).

### Damaged or Tampered Shipment

It is possible that a package including certificates gets damaged or tampered with during the Delivery process. Upon refusal of the delivery of a shipment because a package is either damaged, seems to have been tampered with or the seal is broken, the Authorized Sales Agent must contact the Canada Savings Bonds office immediately by calling **1 888 646-2626, 8am to 8 pm Eastern Time, Monday to Friday**, and provide the following information:

- the date the shipment was refused;
- the value of the shipment (if known);
- the location from which the shipment originated;
- the delivery destination;
- the Priority Post dispatch or the Trace number.

Upon receipt of this information, appropriate arrangements will be made for the certificates to be replaced.

## Lost by Authorized Sales Agents

If certificates are lost while in the custody of the Authorized Sales Agent, contact the Canada Savings Bonds office, at **1 888 646-2626, 8am to 8pm Eastern Time, Monday to Friday** for instructions concerning the replacement of lost certificates.

A Bond of Indemnity is not required in the following circumstances:

- when the bond goes missing, and the envelope has not yet been released to the client;
- when an Authorized Sales Agent (for whom a financial institution processes) notices that a bond is missing and has not yet released the envelope to the client;
- when the envelope is opened by the client in the presence of a financial institution employee who notices that a bond is missing.

In all other cases of lost or missing certificates, a Bond of Indemnity, complete with corporate seal of the Authorized Sales Agent, is required. Authorized Sales Agents wishing to apply for a Blanket Bond of Indemnity should contact:

**Manager, Business Relationships  
Debt Administration - DBO  
Bank of Canada  
234 Wellington Street  
11<sup>th</sup> Floor, West Tower  
Ottawa, ON K1A 0G9**

## Lost by Client

Certificates lost, destroyed or stolen while in the custody of a client should be reported to the Canada Savings Bonds Office, by the client, at **1 800 575-5151, 8am to 8pm, Eastern Time, Monday to Friday** (teletypewriter only **1 800 354-2222**).

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## General

### Plan Summary - The Canada RSP

The Canada RSP is a Registered Retirement Savings Plan which was established in 1995 and which is designed to hold Canada Savings Bonds (CSBs and CPBs). An applicant needs only to complete The Canada RSP Purchase Application [Form RSP2](#) in order to open the Registered Retirement Savings Plan, and to either purchase or transfer-in eligible Bonds. It is important to note that all Income Tax Act rules and regulations that apply to Registered Retirement Savings Plans also apply to The Canada RSP.

### Points to Remember

- The Canada RSP is an RRSP specifically designated to hold eligible Series of Canada Savings Bonds (CSBs) and Canada Premium Bonds (CPBs).
- The Canada RSP is registered with the Canada Revenue Agency.
- Compound Interest (C bonds) Canada Savings Bonds and/or Compound Interest Canada Premium Bonds of all outstanding Series are eligible to be held (either as a contribution or a transfer In Kind) in The Canada RSP.
- There is one single Canada RSP account per investor, allowing investors to hold multiple Series of CSBs and CPBs within this account.
- CSB and CPB positions in The Canada RSP are unitized and non-certificated meaning that positions can be held in any amount.
- The minimum contribution to a Canada RSP account is \$500 per Series of Bonds.
- No cash will be held in The Canada RSP.
- Semi-annual statements of account will be issued to the Owner as at June 30th and December 31st.

### Allowable Account Transactions

#### Purchase/Contribution

- Establishment of a Canada RSP account with the purchase of Bonds using Purchase Application [Form RSP2](#) during the CSB/CPB sales period.
- Cash contributions and cash transfers-in are allowed only during sales campaign periods, with the cash being used to purchase eligible Bonds.
- Year-round transfers-in of eligible CSB and CPB Series from other registered plans.
- Year-round contributions of outstanding Series of CSBs and CPBs held outside of a registered plan (must be initiated through the Canada Savings Bonds Contact Centre at **1 800 575-5151, from 8am to 8pm Eastern Time, Monday to Friday**).

## Redemption/Withdrawal Canada Savings Bonds and Canada Premium Bonds

- Full and partial (In Cash) redemption of CSBs (for withdrawal purposes) within The Canada RSP are allowed at any time.
- Full or partial (In Cash) redemption of CPBs (for withdrawal purposes) within The Canada RSP are allowed:
  - on the Maturity Date;
  - on any annual anniversary of the Issue Date, and during the 30 days thereafter, upon notice in a form and under conditions acceptable to the Canada Savings Bonds Office;
  - at any time in the event of the death of the Owner or under the terms of the federal government's Home Buyers Plan or the Lifelong Learning Plan;
  - in the event of significant financial hardship on the part of the Owner (subject to the approval of the Canada Savings Bonds Office). In order to request a hardship withdrawal, the Owner should call the Canada Savings Bonds Contact Centre at **1 800 575-5151**. For self-directed registered plans, a Sales Agent could make the request on behalf of the Owner by calling **1 888 646-2626**.
- CSBs and CPBs are unitized and non-certificated meaning that positions can be redeemed in any amount (minimum \$100).
- Withholding tax will apply to withdrawals from The Canada RSP unless initiated under the federal Home Buyers Plan or Lifelong Learning Plan.
- As CSBs and CPBs held in The Canada RSP are non-certificated, no certificate will be provided upon a transfer out in kind from The Canada RSP.
- The actual withdrawal amount would include the par value of the bond plus applicable interest, less withholding taxes.
- Transfer of CSBs and CPBs from The Canada RSP can be made in cash or in kind to a self-directed registered plan held at a Trust Company or Investment Dealer at any time.
- As CSBs and CPBs within The Canada RSP are non-certificated, in-kind withdrawals from the plan are not accommodated (no certificate can be issued).

### **Non-Allowable Account Transactions**

- Contribution/transfer-in of non-eligible securities;
- Transfer-in of cash to purchase Bonds during a period other than a designated sales campaign;
- Withdrawal in-kind (CSB and CPB) from The Canada RSP.

### **Terms and Conditions**

Each Owner must receive a current copy of the Terms and Conditions of their investment product, the Declaration of Trust governing The Canada RSP and the Owner's agreement. Each Owner must also be made aware of and agree to the series number and interest rates of the bonds that have been determined by the Minister of Finance to be available for purchase on the date the form is signed and returned. The series number and interest rates of the bonds may be obtained from the Authorized Sales Agent, [www.csb.gc.ca](http://www.csb.gc.ca), and the *Canada Savings Bonds for sale* document.

## Sales

Sales of Canada Savings Bonds and Canada Premium Bonds will begin in early October and will continue until April 1 of the following year, or such other date prescribed by the Minister of Finance. Both products will have six individual issue dates throughout this sales period.

### Transfers-in (In Cash)

Both the Application Date and the date that the funds are received by the Trustee, along with properly completed documentation ([Forms RSP2](#) and [T2033](#), or equivalent) will determine the Issue Date for transfers-in.

Transfers-in which are initiated (dated) on or before an Issue Date will be accepted for that Issue Date until 30 days following the Issue Date of the Series. After the 30-day grace period, the client will automatically be issued the next available Series of the requested bond. If there are no series available, the funds will be returned to the Sales Agent. Refer to the following table:

<b>Table 1 – Issue Dates for Transfer-In</b>		
<b>Application Date</b>	<b>Receipt of Funds / Documentation by Trustee</b>	<b>Issue Date</b>
On or before November 1	On or before December 1	November 1
On or before December 1	On or before December 31	December 1
On or before January 1	On or before January 31	January 1
On or before February 1	On or before March 3	February 1
On or before March 1	On or before March 31	March 1
On or before April 1	On or before May 1	April 1

### NOTE

The minimum amount that can be transferred into The Canada RSP is \$500.

### Maturity Date

New issues of Canada Savings Bonds and Canada Premium Bonds have a ten year maturity unless determined otherwise by the Minister of Finance.

### Interest

Canada Savings Bonds and Canada Premium Bonds in The Canada RSP earn simple interest monthly, based on the monthly principal closing balance at the rates determined by the Minister of Finance until the earlier of maturity or redemption. In addition to simple interest, these bonds earn compound interest monthly until the earlier of maturity or redemption based on the monthly credited interest closing balance.

## Registration

A register of ownership of Canada Savings Bonds and Canada Premium Bonds held in The Canada RSP shall be maintained by the Bank of Canada or its Agent/Trustee.

The register of bonds maintained shall include:

- the title of the Plan;
- the Plan number;
- the Principal amount;
- the Issue Date and the Maturity Date of the retail debt products held within;
- the name of the Bond Purchaser, if other than the Owner of The Canada RSP;
- the Social Insurance Number of the Bond Purchaser, if other than the Owner of The Canada RSP;
- the name of the Owner of The Canada RSP;
- the address of the Owner;
- the Date of Birth and the Social Insurance Number of the Owner; and,
- the name of the Beneficiary of The Canada RSP, along with their relationship to the Owner.

The Minister of Finance and the Bank of Canada shall not be responsible for any errors or omissions in correspondence and statements prepared in respect of The Canada RSP, unless the Bank of Canada is advised of such error or omission by the Purchaser or the Owner, in writing, within 30 days of receipt of such correspondence or statement.

## Required Information on The Canada RSP Application [Form RSP2](#)

The customer purchase information must be recorded on The Canada RSP Application [Form RSP2](#), or electronically entered on a point-of-sale system. This must be completed as a record of contract between the Owner, the Government of Canada and the Trustee.

If an Authorized Sales Agent captures the purchase information directly on a point-of-sale system, a receipt, in a format approved by the Bank of Canada and the Trustee, must be given to the Owner as proof of purchase.



## Example of The Canada RSP Purchase Application Form RSP2

FORM  
OBLIGATIONS  
**2**

**Canada Savings Bonds**  
**Obligations d'épargne du Canada**

**1. Do you already own The Canada RSP? • Êtes-vous propriétaire d'un régime RER du Canada?**

No / Non  Yes – please give your plan number found on your statement / Oui – veuillez inscrire le numéro de votre régime indiqué sur votre relevé

**2. Which bonds would you like to buy? • Quelles obligations désirez-vous acheter?**

For detailed information about different types of bonds, please read the Terms and Conditions attached to this form.  
Pour obtenir plus de renseignements au sujet des différents types d'obligations, veuillez lire les Modalités jointes à ce formulaire.

Types of bonds Types d'obligations	Series Émissions	Total (\$)
Canada Savings Bonds – Compound Interest Obligations d'épargne du Canada à intérêts composés		
Canada Premium Bonds – Compound Interest Obligations à prime du Canada à intérêts composés		
		(Minimum \$500)
		(Minimum \$500)
	<b>Total (\$)</b>	

**3. How will you pay for these bonds? • De quelle façon allez-vous payer ces obligations?**

Cash, cheque, or debit from your chequing or savings account  
Espèces, chèque ou débit de votre compte de chèque ou d'épargne

Transfer in from another RRSP – please attach a form T2093 or its equivalent, available from any financial institution  
Transfert provenant d'un autre RER – veuillez joindre un formulaire T2093 ou un formulaire similaire disponible dans les établissements financiers

**4. Who will be the owner of The Canada RSP? • Qui sera le propriétaire du RER du Canada?**

Name (first, last) • Nom (prénom, nom de famille)

Address • Adresse

City • Ville Province Postal code • Code postal

Telephone (home) • Téléphone (résidence) Telephone (work) • Téléphone (bureau) Language of choice • Langue de correspondance  
English / Français

*Your date of birth and valid insurance number are required by income tax legislation.  
La législation fiscale exige que vous fournissiez votre date de naissance ainsi que votre numéro d'assurance sociale.*

Date of birth (y/m/d) • Date de naissance (a/m/j) Social insurance number • Numéro d'assurance sociale

**5. Will the owner's spouse be contributing? • Le conjoint du propriétaire cotisera-t-il?**

No – you don't need to complete this section. Tax receipts for contributions will be issued to the owner.  
Non – vous n'avez pas à remplir cette section. Les reçus d'impôt pour les cotisations seront émis au nom du propriétaire.

Yes – please complete this section. Tax receipts will be issued to the owner naming the owner's spouse as contributor.  
Oui – veuillez remplir cette section. Les reçus d'impôt, nommant le conjoint en tant que cotisant, seront émis au nom du propriétaire.

Spouse's name (first, last) • Nom du conjoint (prénom, nom de famille)

*The spouse's valid insurance number is required by income tax legislation.  
La législation fiscale exige que vous fournissiez le numéro d'assurance sociale du conjoint.*

Spouse's social insurance number • Numéro d'assurance sociale du conjoint

**6. Who will be the beneficiary of The Canada RSP? • Qui sera le bénéficiaire du RER du Canada?**

Name (first, last) • Nom (prénom, nom de famille)

Relationship to owner • Lien avec le propriétaire

**7. Owner's signature • Signature du propriétaire**

By signing here, you confirm that you have read and accept the agreements on the back of this form.  
En signant ici, vous confirmez que vous avez lu et que vous acceptez les modalités de la convention inscrites au verso de ce formulaire.

Signature Date you signed this form (y/m/d) / Date de signature de ce formulaire (a/m/j)

By installing the box below, you confirm that we may use the details on this form to give you additional information about Government of Canada investment products.  
En apposant vos initiales dans la case à droite, vous confirmez que nous pouvons utiliser les renseignements fournis sur ce formulaire pour vous faire parvenir des renseignements supplémentaires au sujet des produits de placement du gouvernement du Canada.

Initials • Initiales

**8. For sales agent and processing service provider • Réservé à l'agent vendeur et au fournisseur du service de traitement**

Sales agent institution no. / N° de l'établissement de l'agent vendeur Sales agent branch no. / N° de succursale de l'agent vendeur Processing service provider no. / N° du fournisseur du serv. de trait. Processing service provider branch no. / N° de succ. du fournisseur du serv. de trait.

Dealer rep no. • N° du courtier Dealer client account number • Numéro de compte du client du courtier

Part 1 Sales agent or trustee copy / Partie 1 Copie de l'agent vendeur ou du fiduciaire Part 2 Sales agent or processing service provider copy / Partie 2 Copie de l'agent vendeur ou du service de traitement Part 3 Owner copy / Partie 3 Copie du propriétaire

The above form may be obtained through the 'Order CSB Material' website at the following address: [www.orderfront.com/FIOrders/](http://www.orderfront.com/FIOrders/).

**NOTE**

Authorized Sales Agents who are not Processing Service Providers may not use their own electronic Application form.

Refer to the example provided on the previous page, to assist you with the completion of the procedures provided below.

**1. Do you already own The Canada RSP?**

- Indicate whether or not the Owner already has an established Canada RSP account. If so, fill in the existing account number which can be found on the Owner's account statement.

**2. Which bonds would you like to buy?**

- Clearly indicate the Series of each Type of Bond to be purchased (e.g. Canada Savings Bond Series S108, Canada Premium Bond Series P58). Further, indicate the total value to be purchased for each bond.
- Provide the total amount purchased on the application by totalling Canada Savings Bonds and Canada Premium Bonds purchases and indicate this in the Total (\$) box.

**3. How will you pay for these bonds?**

- Indicate the payment method with a tick mark. For purchases, indicate cash, cheque, or debit from a chequing or savings account. If the Owner wishes to debit his/her account, indicate the debit amount, branch and account numbers, and obtain the Owner's signature. This information is to be included in the Purchase Details box on the reverse of the Application Form. For transfers-in, attach a completed [Form T2033](#) or its equivalent.

**4. Who will be the Owner of The Canada RSP?**

- The Owner is the annuitant of the plan and is the person intended to receive the benefits from the plan. Enter the first name, including other initial(s), and last name of the Owner in the spaces provided. Where application is made for spousal membership, the spouse (not the contributor) is considered to be the Owner.
- The address information is the current mailing address, including the postal code, of the Owner. This is required for the mailing of semi-annual account statements, tax receipts and other information to Owners.

In cases where the Owner is an employee of the Canadian government (federal or provincial) stationed outside of Canada, including members of the armed forces, and their immediate families, the Owner's **foreign address** must be entered. The name of the country and the zip code are to be recorded in the "City" field, following the name of the city of residence.

- 
- The telephone numbers, for both home and business, of the Owner should be provided.
  - Place a tick mark in the box that indicates the Owner's language preference for all customized correspondence and in all telephone inquiries. If a tick mark is not present, the default will be English.
  - The *Income Tax Act* requires the Owner to provide their date of birth. **Applications received without a date of birth will be rejected!**
  - The *Income Tax Act* requires the Owner to provide their Social Insurance Number. **Applications received without a Social Insurance Number will be rejected!**

### **5. Will the Owner's spouse be contributing?**

- A person can contribute to an RRSP in the name of his/her spouse (Spousal RRSP). The spouse contributing cash or Bonds to the Spousal RRSP would receive the tax deduction whereas the other spouse would be the Owner of the plan.

If this is a Spousal RRSP, provide the first and last names as well as the Social Insurance Number of the spouse who is making the contribution. **Spousal Applications received without the contributing spouse's Social Insurance Number will be rejected!**

- The contributor's signature is not required.

### **6. Who will be the beneficiary of The Canada RSP?**

- The Owner may designate one beneficiary where applicable provincial legislation allows. The name of the beneficiary and their relationship to the Owner must be indicated in the space provided. Where the spouse is designated, the plan funds may be transferred into the spouse's RRSP, upon the death of the Owner.

If the Owner would like to designate more than one beneficiary, a letter of direction should be sent directly to the Trustee and must contain the following information:

- the current date;
- the Canada RSP account number;
- the name and relationship of all beneficiaries;
- the signature of the owner; and,
- the signature of a witness who is someone other than the beneficiary.

#### **NOTE**

Quebec residents cannot designate a beneficiary for The Canada RSP. If they select to do so, they will be advised that it is NOT valid since the beneficiary must be indicated in their will.

## **7. Owner's signature**

- The Owner **must** sign and date the form as declaration that they have read, and accept: the Owner's Agreement, the Declaration of Trust governing The Canada RSP and the Terms and Conditions of the Bonds. A Contributor who is not the Owner is not required to sign The Canada RSP Purchase Application [Form RSP2](#); only the signature of the Owner is required.
- Optional. If a client initials the box, he/she may be provided with information about Government of Canada investment products in the future.

## **8. For sales agent and processing service provider**

This information must be entered in order to assure the payment of commission.

- Indicate the Sales Agent Institution Number. This field is 5 digits long and should be entered right-justified, with the remainder of the fields zero-filled (e.g. 08768).
- Indicate the Sales Agent Branch Number. This field is 6 digits long and should be entered right-justified, with the remainder of the fields zero-filled (e.g. 012345).
- Indicate the Processing Service Provider Number. This field should only be completed by a Processing Service Provider when processing applications received from an Authorized Sales Agent.
- Indicate the Processing Service Provider Branch Number.
- Indicate the Dealer Representative Number (FC/IA code).
- Indicate the Dealer Client Account Number.

## **Distribution of [Form RSP2](#)**

- Part 1 - Authorized Sales Agent or Trustee
- Part 2 - Authorized Sales Agent or Processing Service Provider
- Part 3 - Owner
- Part 4 - Owner - Declaration of Trust
- Part 5 - Owner - Terms and Conditions

### **NOTE**

The Declaration of Trust, the Terms and Conditions and the Owner's agreement are to be given to the Owner. For organizations using the Bank of Canada supplied Purchase Application [Form RSP2](#), the Declaration of Trust is Part 4, the Terms and Conditions is Part 5; for organizations entering the purchase information electronically, copies of the Declaration of Trust and Terms and Conditions have been provided by the Bank of Canada.

## Examples of The Canada RSP Transaction Types

### A. Cash Contribution to purchase current series of CSBs and/or CPBs to a new or existing Canada RSP account

1. Complete all sections of The Canada RSP Purchase Application [Form RSP2](#). For clients with an existing account in The Canada RSP, specify the account number in the space provided.
2. The completed [Form RSP2](#) is forwarded to the Processing Service Provider, who in turn captures the information in an electronic format, according to the RDMS Purchase File Specifications, and subsequently forwards it to the Trustee's Registered Products Department in Ottawa as per the instructions in the Transmission of Purchase Data to the Trustee section.

### B. Transfer in Cash from an existing RRSP held with another financial institution (to purchase current series of CSBs and/or CPBs) to a new or existing Canada RSP account.

#### NOTE

Transfers in Cash from an existing RRSP may only be completed during the CSB/CPB sales period. Cash proceeds transferred-in will be used to purchase the Bond types specified on The Canada RSP Application [Form RSP2](#).

1. Complete all sections of The Canada RSP Application [Form RSP2](#). For clients with an existing account with The Canada RSP, specify the account number in the space provided.
2. Complete sections 1 and 3 of the Canada Revenue Agency Record of Direct Transfer [Form T2033](#) (or equivalent). Record **Transfer in Cash** on [Form T2033](#) (or equivalent).
3. Issue a bank draft or certified cheque drawn on a direct clearing institution payable to Receiver General for Canada, for each [Form RSP2](#) completed. The settlement must agree with the Total (\$) box in section 2 of [Form RSP2](#).
4. Forward the completed [Form RSP2](#), Transfer [Form T2033](#) (or equivalent) and the settlement cheque to the Trustee, at the following address:

**Canada Savings Bonds**  
**Registered Products Department**  
**50 O'Connor Street, Suite 201**  
**Ottawa, ON K1P 6L2**

### **C. Transfer In Kind of Eligible CSBs and/or CPBs from a Self-Directed RRSP to a new or existing Canada RSP account**

1. Complete all sections of [Form RSP2](#). For clients with an existing account with The Canada RSP, specify the account number in the space provided.
2. Complete sections 1 and 3 of the Canada Revenue Agency Record of Direct Transfer [Form T2033](#) (or equivalent). Record **Transfer in Kind** on [Form T2033](#) (or equivalent).
3. For certificated positions only complete Transfer [Form 533](#) (see example provided) . **Do not cancel the bond(s).**
4. For non-certificated positions complete a Dealer-to-Dealer Transfer Form.
5. Forward the completed [Form RSP2](#), Direct Transfer [Form T2033](#) (or equivalent), and either the Transfer [Form 533](#) and the Bond certificates or the Dealer-to-Dealer Transfer Form with a Security Receipt to the Trustee at the following address:

**Canada Savings Bonds  
Registered Products Department  
50 O'Connor Street, Suite 201  
Ottawa, ON K1P 6L2**

The Receipt will be acknowledged and returned to the submitting Processing Service Provider.

### **D. Contribution of Eligible Series of CSBs or CPBs to a new or existing Canada RSP account**

Any outstanding Series of CSBs or CPBs held outside of a registered plan can be contributed to The Canada RSP at any time. The client will be sent a contribution receipt for the current taxation year. The procedure for contributions is as follows:

1. The client should call the Canada Savings Bonds Contact Centre at **1 800 575-5151** (TTY only **1 800 354-2222**) **from 8am to 8pm, Eastern Time, Monday to Friday.**
2. The Canada Savings Bonds office will enter the request and mail the client a completed Contribution Form.
3. The client will sign the Contribution Form and return it within six weeks, along with the bonds to be contributed, to the Trustee.

#### **NOTE**

Sales Agents should not initiate contributions. Clients should be referred to the Canada Savings Bonds Contact Centre toll-free number at **1 800 575-5151**.



## Example of CRA Record of Direct Transfer Form T2033

Canada Revenue Agency		Agence du revenu du Canada		DIRECT TRANSFER UNDER SUBSECTION 146.3(14.1) OR PARAGRAPH 146(16)(a) OR 146.3(2)(e)	
<p>You can use this form to record a direct transfer. Please print, and check the boxes that apply to you. See the back of this form for instructions and definitions. Legislative references on this form are from the <i>Income Tax Act</i>.</p>					
<b>Area I – Annuitant</b>					
Last name		First name and initials		Social insurance number	
Address				Telephone	
<b>Part A – Transfer from an RRSP or a RRIF</b>					
<input type="checkbox"/> I am the annuitant under the registered retirement savings plan (RRSP).		Individual plan number, and name _____			
<input type="checkbox"/> I am the annuitant under the registered retirement income fund (RRIF).		Individual fund number, and name _____			
Name of RRSP issuer or RRIF carrier			Address		
<b>Part B – Description of amount to be transferred</b>					
<input type="checkbox"/> Please transfer all <input type="checkbox"/> of the property, <input type="checkbox"/> the lump sum of \$ _____, or <input type="checkbox"/> payments of \$ _____, which represents all or part of the property of my unmatured RRSP identified in Part A, <input type="checkbox"/> in cash or <input type="checkbox"/> in kind.					
<input type="checkbox"/> Except for enough property to pay me the minimum amount this year, please transfer all <input type="checkbox"/> of the property or <input type="checkbox"/> the lump sum of \$ _____, which represents part of the property of my RRIF identified in Part A, <input type="checkbox"/> in cash or <input type="checkbox"/> in kind.					
<b>Part C – Identifying the RRSP, RRIF, or RPP the funds are being transferred to</b>					
<input type="checkbox"/> Please transfer the above-mentioned RRSP property to my RRSP.		Individual plan number, and name _____			
<input type="checkbox"/> Please transfer the above-mentioned RRSP or RRIF property to my RRIF.		Individual fund number, and name _____			
<input type="checkbox"/> Please ensure that the transfer of the above-mentioned RRSP or RRIF property is credited to my account as a member of this registered pension plan (RPP).		CRA registration number, and name _____			
Name of RRSP issuer, RRIF carrier, or RPP administrator			Address		
Date	Annuitant's signature		or <input type="checkbox"/> See letter attached		
<b>Area II – Transferee</b>					
<p>1. We agree to the above request for a direct transfer of property. When we receive the property, we will credit it to the annuitant or member under the plan or fund identified in Part C of Area I. If the plan or fund is an RRSP or a RRIF that conforms to a specimen plan or fund, it will conform with the specimen identified as:</p> <p style="text-align: center;">_____ We will check the plan or fund identification in Part C of Area I, and add or correct information as necessary.</p> <p style="text-align: center;">Specimen plan or fund number, and name</p>					
<p>2. The plan or fund is registered under the <i>Income Tax Act</i> or, if the plan or fund is not registered, we will apply for such registration according to Information Circulars 72-22 and 78-18.</p>					
Transferee's name				Date	
Authorized person's signature			Position or office		
<b>Area III – Transferor (Do not issue a T4RSP or T4RIF slip for the amount transferred)</b>					
<p>1. We have transferred \$ _____ from the RRSP or RRIF identified in Part A of Area I to the transferee named in Part C of Area I. If RRIF property is transferred to another RRIF or an RPP, we have paid or will pay the annuitant the minimum amount for the year.</p>					
<p>2. Is the transfer from a qualifying RRIF as defined on the back of this form? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Does not apply</p>					
<p>3. Has the annuitant's spouse or common-law partner ever contributed amounts to the RRSP? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Does not apply</p>					
<p>4. Does the RRIF include amounts transferred from an RRSP to which the annuitant's spouse or common-law partner has contributed? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Does not apply</p>					
<b>Spouse or common-law partner</b>		Last name		First name	
				Social insurance number	
<p>5. The transferee has to continue to administer \$ _____ as a locked-in amount, as required by the <i>Pension Benefits Standards Act</i> or a provincial act (specify the act) _____. For some provinces, you can transfer pension funds and locked-in RRSP funds to a locked-in RRIF. <input type="checkbox"/> Does not apply</p>					
I certify that the information given on this form is correct and complete.					
Transferor's name				Date	
Authorized person's signature			Position or office		
<b>Area IV – Receipt by transferee (Do not issue an official receipt for the amount transferred)</b>					
We have received \$ _____ for transfer and administration according to Area I and, if applicable, Area III.					
Transferee's name				Date	
Authorized person's signature			Position or office		
T2033 E (06)		(Ce formulaire existe en français à <a href="http://www.arc.gc.ca">www.arc.gc.ca</a> )		Canada	

A printable or fillable version of this form can be obtained on the Canada Revenue Agency website at: <http://www.cra-arc.gc.ca/E/pbg/tf/t2033/>.



## Instructions for Completing Direct Transfer Form T2033

### Instructions

#### Who can use this form?

##### Carrier of a RRIF

You can use this form to record a direct transfer, under paragraph 146.3(2)(e), of all or part of the property of the fund to the carrier of another RRIF that has the same annuitant. You can also use this form to record a direct transfer of all or part of an excess amount from a RRIF to another RRIF that has the same annuitant. Since January 1, 2004, you can record a direct transfer under subsection 146.3(14.1) from an annuitant's RRIF to a money purchase provision of an RPP for which the annuitant was a member before the transfer.

##### Issuer of an unmatured RRSP

You can use this form to record a direct transfer, under paragraph 146(16)(a), of all or part of the property of the plan to:

- the issuer of another RRSP having the same annuitant;
- the carrier of a RRIF having the same annuitant; or
- the administrator of a registered pension plan (RPP), for credit to the account of the annuitant as a member under that plan.

##### Note

You do not have to use this form. If, as the transferor, you provide the transferee with the information required to correctly complete the transfer (e.g., funds are from a locked-in plan, funds are from a spousal or common-law partner plan, or funds are from a qualifying RRIF) you can use the method of documentation of your choice.

##### Do not use this form for:

- a direct transfer of a full or partial commutation of an RRSP annuity to another RRSP or to a RRIF (use Form T2030, *Direct Transfer Under Subparagraph 60(1)(v)*, instead);
- a direct transfer of an excess amount from a RRIF to an RRSP (use Form T2030 instead); or
- a direct transfer from an RRSP or RRIF because of the breakdown of a marriage or common-law relationship (use Form T2220, *Transfer From an RRSP or a RRIF to Another RRSP or RRIF on Breakdown of Marriage or Common-Law Partnership*, instead).

#### Who completes this form?

##### Area I

The annuitant asking for the transfer completes and signs Area I. Four copies of the form have to be given to the RRSP issuer, RRIF carrier, or RPP administrator to which the property is to be transferred (the transferee). In place of a signature, the transferee who completes Area I for the annuitant can attach a copy of a signed letter from the annuitant asking for the direct transfer.

##### Area II

The transferee completes and signs Area II. The transferee sends all copies to the RRSP issuer or RRIF carrier from which the property is to be transferred (the transferor).

##### Area III

The transferor completes and signs Area III. The transferor keeps one copy, and sends the remaining three copies to the transferee, along with the property being transferred.

##### Area IV

The transferee completes and signs Area IV of all copies. The transferee keeps one copy, returns one to the transferor, and gives the last one to the annuitant.

#### Reporting requirements

A direct transfer under subsection 146.3(14.1) or paragraphs 146(16)(a) or 146.3(2)(e) does not cause the amount transferred to become income of the annuitant. Consequently, the transferor should not report the amount transferred on a T4RSP or T4RIF slip. Similarly, the transferee should not issue an official receipt, since the annuitant cannot deduct the amount transferred.

#### Other requirements

A RRIF carrier that makes a direct transfer under subsection 146.3(14.1) or paragraph 146.3(2)(e) has to pay the annuitant the minimum amount for the year.

In all cases, the transferor should not withhold income tax from the amount directly transferred under subsection 146.3(14.1) or paragraphs 146(16)(a) or 146.3(2)(e).

### Definitions

**Annuitant** – The person who is entitled to receive payments from an RRSP or a RRIF.

**Individual plan number or individual fund number** – The individual account, contract, certificate, or other identifier number that the RRSP issuer or RRIF carrier assigns.

**Qualifying RRIF** – A RRIF established before 1993, that has no property transferred or contributed to it after 1992, or any RRIF established after 1992, that contains only property transferred from a qualifying RRIF.

**RPP administrator** – The person or organization that is responsible for administering the RPP.

**RRIF carrier** – A person described in subsection 146.3(1), with whom an annuitant has an arrangement that is a RRIF.


**RRSP issuer** – A person described in subsection 146(1), with whom an annuitant has a contract or arrangement that is an RRSP.

**Spouse or common-law partner** – You can find the definition of these terms in most of the income tax guides and pamphlets we publish.

**Transferee** – The administrator or issuer of the plan, or the carrier of the fund to whom the property is transferred.

**Transferor** – The issuer of the plan or the carrier of the fund from whom the property is transferred.

## Example of Transfer of Bonds Form 533

 Bank of Canada Banque du Canada	<b>TRANSFER OF BONDS</b> <b>TRANSFERTS D'OBLIGATIONS</b>												
BOND SERIAL NO(S). <i>N<sup>OS</sup> DE SÉRIE DES OBLIGATIONS</i> _____ to / à _____ _____ to / à _____ _____ to / à _____ _____ to / à _____ _____ to / à _____	MATURITY <i>ÉCHÉANCE</i> _____	REGISTRATION ON CERTIFICATE <i>IMMATRICULATION SUR LE CERTIFICAT</i> _____											
		Total Par Value <i>Valeur nominale totale</i> \$ _____											
(if space is insufficient, continue on reverse) / (s'il n'y a pas assez d'espace, continuez au verso)													
Know all men by these presents that I (we) <i>Sachez par les présentes que je (nous)</i> _____ <small>(type or print name of registered owner(s) or authorized representative(s))</small>													
<small>(nom du (des) propriétaire(s) d'obligations ou son (ses) représentant(s) autorisé(s) en lettres moulées ou dactylographiées)</small>													
for value received, do hereby assign and <input type="checkbox"/> transfer and / or <input type="checkbox"/> redeem unto; <i>pour valeur reçue, cède (cédons) et <input type="checkbox"/> transfère (transférons) et / ou <input type="checkbox"/> rembourse (remboursons) à :</i>													
Name / Nom : _____  Address / Adresse : _____  SIN / NAS : _____ / _____ / _____ <table border="0" style="width: 100%;"> <tr> <td style="width: 50%;"><i>Series / Émission</i></td> <td style="width: 50%;"><i>Amount / Montant</i></td> </tr> <tr> <td>_____</td> <td>\$ _____</td> </tr> <tr> <td>_____</td> <td>\$ _____</td> </tr> </table>	<i>Series / Émission</i>	<i>Amount / Montant</i>	_____	\$ _____	_____	\$ _____	<small>Use only for a second registration.  <i>Réservé à une deuxième immatriculation.</i></small> Name / Nom : _____  Address / Adresse : _____  SIN / NAS : _____ / _____ / _____ <table border="0" style="width: 100%;"> <tr> <td style="width: 50%;"><i>Series / Émission</i></td> <td style="width: 50%;"><i>Amount / Montant</i></td> </tr> <tr> <td>_____</td> <td>\$ _____</td> </tr> <tr> <td>_____</td> <td>\$ _____</td> </tr> </table>	<i>Series / Émission</i>	<i>Amount / Montant</i>	_____	\$ _____	_____	\$ _____
<i>Series / Émission</i>	<i>Amount / Montant</i>												
_____	\$ _____												
_____	\$ _____												
<i>Series / Émission</i>	<i>Amount / Montant</i>												
_____	\$ _____												
_____	\$ _____												
(if space is insufficient, continue on reverse) / (s'il n'y a pas assez d'espace, continuez au verso)													
all right, title and interest in the bond(s) described above absolutely and the Bank of Canada is hereby authorized to make such entries in the books of registration as are required to give effect to such transfer. <i>tout droit, titre et intérêt relatifs à l'(aux) obligations(s) décrite(s) ci-dessus et que la Banque du Canada est autorisée à faire dans les registres toutes les inscriptions nécessaires pour effectuer ledit transfert.</i>													
Affix the Financial Institution Guaranteed stamp * <i>Apposer le timbre de garantie de l'institution financière *</i>	Dated at: <i>Fait à :</i> _____ <small>(city, town / ville, village)</small>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; text-align: center;">D / J</td> <td style="width: 33%; text-align: center;">M / M</td> <td style="width: 33%; text-align: center;">YYYY / AAAA</td> </tr> <tr> <td style="height: 20px;"></td> <td></td> <td></td> </tr> </table>	D / J	M / M	YYYY / AAAA								
D / J	M / M	YYYY / AAAA											
_____ <small>(signature of registered owner or authorized representative)</small> <small>(signature du propriétaire des obligations ou son représentant autorisé)</small>													
_____ <small>(signature of registered owner or authorized representative)</small> <small>(signature du propriétaire des obligations ou son représentant autorisé)</small>													
<small>* Signature of the registered owner(s) or authorized representative(s) must be guaranteed by a Canadian financial institution acceptable to the Bank of Canada.          * La signature du (des) propriétaire(s) des obligations ou son (ses) représentant(s) autorisé(s) doit être garantie par une institution financière canadienne agréée par la Banque du Canada.</small>													
<small>533-10-99</small>													

To obtain a printable version of this form [click here](#).

## Transmission of Purchase Data to the Trustee

All Sales Agents will forward completed Purchase Application Forms ([Form RSP2](#)) to their Processing Service Provider in order to initiate the transmission of purchase data to the Trustee. The Processing Service Provider must receive a completed Purchase Application [Form RSP2](#) for each client purchasing CSBs and/or CPBs during the sales campaign.

The Processing Service Provider will input the data from the [Form RSP2](#), in a format compatible with the March 31st 1998 RDMS format, prior to transmitting the purchase data electronically to the Trustee. The Trustee does not require paper copies of the Application [Form RSP2](#) for data submitted electronically. Processing Service Providers will transmit data electronically via a Network Service Provider.

### A. Electronic Data Processing

#### 1. Transmission to the Trustee

**Using the secure email address noted below**, the Processing Service Provider will transmit purchase data files to the Trustee on an as-needed basis throughout the sales campaign, except for the last two weeks of the month of February and the first week of March, during which file transmission should occur more frequently in order to expedite the production of client contribution receipts.

[CanadaRSP-RERduCanada@csb.gc.ca](mailto:CanadaRSP-RERduCanada@csb.gc.ca)

#### IMPORTANT

Only one purchase data file for each product should be transmitted per day. A second file transmission may overwrite the initial file transmitted.

#### NOTE

Contribution receipts for Bonds with a March 1 Issue Date will not be produced until shortly after the March 1 Settlement Date, regardless of the Purchase Date.

Purchase files must follow an agreed upon naming convention, and transmission will follow a procedure to be documented by the Network Service Provider. Each data file should contain a single product (CSB or CPB) and a single Series. However, data files containing both CSB and CPB purchases (with the same Issue Date) will not be rejected. A complete record of files sent, with the corresponding file names and transmission dates, must be retained by the Processing Service Provider.

The purchase files must be received by the Network Service Provider prior to 6:00 p.m. (Eastern Standard Time) in order to be included in that day's processing. Purchase files will be collected by the Trustee after 6:00 p.m. on a daily basis and will be processed overnight. The Trustee will maintain a log of all incoming files including the date of receipt, the Processing Service Provider, the file name, the settlement amount and the record count.

## 2. Daily Reporting of Electronic Data

Receipt of files from Processing Service Providers will be acknowledged through the [RSP Daily Accepted Transaction Report](#) and the [RSP Daily Reject and Settlement Report](#). These daily reports (see examples) will be distributed in hard copy to each Processing Service Provider indicating both accepted and rejected transactions from the previous day's purchase file transmission. The report will be distributed by 12:00 p.m. of the day following the data processing.

### NOTE

Processing Service Providers who have transmitted purchase data, and who have not received the Daily Transaction Report by 12:00 p.m. on the following day, should contact the Trustee's Registered Products Department immediately at **1 888 646-2626**.

## Example of RSP Daily Accepted Transaction Report

Canada Savings Bonds - Registered Products / Obligations d'épargne du Canada - Produits enregistrés						
RSP Daily Accepted Transaction Report / Settlement Report / Relevé quotidien des activités - RER						
For Order Date: 2007/04/17			Pour les commandes datées du: 2007/04/17			
File Creation Numéro de création du fichier	File Header Date Date de l'en-tête du fichier	File Name Nom du fichier	File Originator Expéditeur du fichier	File Originator Branch Number Expéditeur du fichier Numéro de la succursale		
2007/04/17	2007/04/17	0000100120070417.txt	00008	005132		
Processing Agent Name / Agent administratif: Financial Institution Name Institution / Institution: 00008						
Branch / Institution Succursale / Institution	Issue Date Date d'émission	Application Number Numéro de souscription	Registration Immatriculation	SIN / NAS	Product / Produit	Transaction Value Montant de la transaction
02264 / 008	2007/03/18	0000116409508	GUS KELGINDAR	123456789	CPB C055	\$1,000.00
08651 / 008	2007/03/17	0000116346676	VERA FORK	123456789	CPB C055	\$3,000.00
08497 / 008	2007/03/08	0000116344752	P STAINSBO	123456789	CPB C055	\$5,000.00
07880 / 008	2007/03/16	0000116344753	T STAINSBO	123456789	CPB C055	\$3,000.00
30266 / 016	2007/03/27	0000116020302	ROSANNE JOY	123456789	CSB C105	\$5,620.00
29996 / 008	2007/03/22	0000113508055	GRANT NEDOBOR	123456789	CPB C055	\$6,000.00
32212 / 008	2007/03/10	0000116413316	DIANNE GILMORE	123456789	CPB C055	\$3,200.00
<p><b>Total settlement to be remitted:</b> <b>Montant total du règlement:</b></p> <p>for / pour CSB C105: 1 \$5,620.00</p> <p>for / pour CPB C055: 6 \$21,200.00</p> <p>File name / nom du fichier: 0000100120070417.txt ( to be entered on form S7RSP / à inscrire au formulaire S7RSP )</p>						
End of Report / Fin du relevé						

## Example of RSP Daily Reject and Settlement Report

Canada Savings Bonds - Registered Products / Obligations d'épargne du Canada - Produits enregistrés							
RSP Daily Reject/Settlement Report / Relevé quotidien des transactions rejetées et des règlements - RER							
For Order Date: 2007/04/17			Pour les commandes datées du: 2007/04/17				
File Creation Numéro de création du fichier	File Header Date Date de l'en-tête du fichier	File Name Nom du fichier	File Originator Expéditeur du fichier	File Originator Branch Number Expéditeur du fichier Numéro de la succursale			
2007/04/17	2007/04/17	0000100120070417.bt	00008	005132			
Processing Agent Name / Agent administratif: Financial Institution Name Institution / Institution: 00008							
Branch / Institution Succursale / Institution	Issue Date Date d'émission	Application Number Numéro de souscription	Registration Immatriculation	SIN / NAS	Product / Produit	Transaction Value Montant de la transaction	Error Message Message d'erreur
Rejected Transaction Summary / Sommaire des transactions rejetées							
03702 / 008	2007/03/08	0000116409507	CAM GILLIS	123456789	CPB C055	\$5,000.00	RPM Account not found using RPM Account Identifier
Multiple Orders for the same account							
Total number and value of rejected transactions: Total du nombre et de la valeur des transactions rejetées:					1	\$5,000.00	
Total number and value of accepted transactions: Total du nombre et de la valeur des transactions acceptées:							
for / pour CSB C105					1	\$5,620.00	
for / pour CPB C055					6	\$21,200.00	
Total number and value of transactions submitted: Total du nombre et de la valeur des transactions présentées:					8	\$31,820.00	
The accepted settlement totals / Le montant total du règlement accepté							
for / pour CSB C105					1	\$5,620.00	
for / pour CPB C055					6	\$21,200.00	
File name / nom du fichier: 0000100120070417.bt							
Must be remitted to Canada Savings Bonds - Registered Products (cheque payable to Receiver General for Canada) within 24 hours of the date of the file transmission, using form S7RSP. doit être payé à Obligations d'épargne du Canada - Produit enregistré (chèque payable au Receveur général du Canada) dans les 24 heures suivant la date de transmission du fichier en utilisant le formulaire S7RSP.							
End of Report / Fin du relevé							

### 3. Rejected Purchase Data

The established types of file rejects by the Trustee are as follows:

- **Level 1 Rejects;** incomplete or bad header/trailer detail, or 3% overall rejection of mandatory fields, or if the entire file cannot be read, or if the file is received later than the Series deadline, will result in the entire file being rejected.
- **Level 2 Rejects;** this level includes rejects of mandatory fields as stated in the RDMS specifications, providing such rejects do not exceed 3% of entire file. For mandatory fields please refer to the RDMS specifications.

### Rejection Process for Electronically Transmitted Data

1. Level 1 rejects will result in the entire file being rejected. The Trustee will notify the submitting Processing Service Provider of the rejection and will request that the data be retransmitted. The notification will occur via telephone within 24 hours of receipt of the file in question. The entire file must be re-submitted to the Trustee as a single file transmission.
2. Level 2 rejects will be presented on the RSP Daily Reject and Settlement Report and emailed to the Processing Service Provider prior to 12:00 p.m. on the day following the data file processing. The remainder of the file will be processed, and rejected transactions are to be re-submitted to the Trustee using the same procedures as new contribution transactions.

The following is a list of common error messages that are used to indicate the cause of a rejected transaction. If more than one error has been made, then numerous error messages will be displayed on the RSP Daily Reject and Settlement Report. It should be noted that the following sample of error messages is not comprehensive, and that the actual error messages used may vary slightly.

<b>Error Messages</b>
Active spousal relationship already exists
Invalid spousal contribution
Invalid date of birth
Invalid age
Invalid SIN
Invalid product
Purchase date not within product sales period
Invalid sales agent
Missing address



## Settlement of Electronic Purchase Data

Funds are to be remitted to the Trustee based upon [accepted transactions only](#). The amount of funds to be remitted to the Trustee will be clearly indicated on the [RSP Daily Accepted Transaction Report](#) as well as on the [RSP Daily Reject and Settlement Report](#). The Processing Service Provider is to issue a bank draft or certified cheque drawn on a direct clearing institution payable to the Receiver General for Canada. Payments should be post-dated to the Issue Date for data files submitted prior to the Issue Date.

The Processing Service Provider needs to send one copy of the Remittance [Form S7RSP](#) along with the payment and forward to the following address: **Canada Savings Bonds, Registered Products Department, 50 O'Connor Street, Suite 201, Ottawa, ON K1P 6L2** in a package clearly marked "CSB/CPB Settlement".

The [Form S7RSP](#) must reference a Purchase Data File Number which corresponds to the data file for which the settlement is being made. One payment is to be issued to the Trustee for each data file submitted via the Network Service Provider.

## Example of Form S7RSP

<b>Canada Savings Bonds</b> <b>Obligations d'épargne du Canada</b>		Form Formule <b>S7RSP</b> REV 06	
<b>The Canada RSP</b> <b>Remittance Form</b>		<b>Le RER du Canada</b> <b>Formule de remise</b>	
REMITTANCE FOR PERIOD ENDING: REMISE POUR LA PÉRIODE SE TERMINANT LE: YYYY / AAAA    MM / MM    DD / JJ		DATE YYYY / AAAA    MM / MM    DD / JJ	
NO. / NOMBRE			
TO / À :		FROM / DE :	
SALES AGENT ID NUMBER N° D'ID DE L'AGENT VENDEUR		BRANCH / SUCCURSALE INSTITUTION	
<b>RSP SALES</b> <b>VENTES DE RER</b>			
		<b>REMITTANCE</b> <b>REMISE</b>	<b>DATA FILE NAME</b> <b>NOM DU FICHIER DES DONNÉES</b>
CANADA SAVINGS BONDS / CANADA PREMIUM BONDS OBLIGATIONS D'ÉPARGNE DU CANADA / OBLIGATIONS À PRIME DU CANADA		<b>A</b> \$	_____
ACCRUED INTEREST ON TOTAL RSP SALES INTÉRÊT COURU SUR LES VENTES RER TOTALES		<b>B</b> \$	_____
<b>TOTAL REMITTANCE</b> <b>MONTANT DE LA REMISE</b>		<b>C</b> Total (A + B) \$	_____
We enclose the following: cheque/draft no. _____ dated _____ Est joint à la présente : chèque/traité n° _____ daté du _____ in the amount of \$ _____ made payable to the Receiver General for Canada au montant de \$ _____ payable au Receveur général du Canada			
CENTRAL BRANCH / SUCCURSALE CENTRALE		CANADA SAVINGS BONDS / OBLIGATIONS D'ÉPARGNE DU CANADA	
DATE SENT: DATE DE L'ENVOI : _____		DATE RECEIVED: DATE DE LA RÉCEPTION : _____	
SIGNATURE : _____		SIGNATURE : _____	

To obtain a printable version of this form [click here](#).

## B. Manual Data Processing

### 1. Transfers-in

The following properly completed documentation is to be forwarded to the Trustee:

- The Canada RSP Purchase Application [Form RSP2](#);
- [Form T2033](#) (or its equivalent); and,
- A settlement cheque which agrees with the above two items.

#### NOTE

Transfers-in cannot be batched. A separate settlement cheque is required for each Application/[T2033](#). Batched transfers-in will be rejected by the Trustee.

Sales Agents should forward transfers-in by courier to the following address:

**Canada Savings Bonds**  
**Registered Products Department**  
**50 O'Connor Street, Suite 201**  
**Ottawa, ON K1P 6L2**

Upon receipt of the properly completed documentation, the Trustee will finalize the transfer-in and return a copy of the [T2033](#), with Area IV signed, to the submitting Sales Agent as confirmation of a successful transfer-in to The Canada RSP.

### 2. Manual Contributions

The manual submission of purchase applications for The Canada RSP is restricted to the Central Branches of Sales Agents and/or Processing Service Providers, in the event that electronic transmission of purchase data is impossible. **Please NOTE that manually submitted purchase data from individual Sales Agent branches will be rejected.**

The Processing Service Provider is to forward the following documentation by courier to the Trustee:

- The Canada RSP Application [Form RSP2](#);
- Settlement cheque that agrees with the Total (\$) on [Form RSP2](#)

Processing Service Providers should forward manual contributions by courier to the following address:

**Canada Savings Bonds**  
**Registered Products Department**  
**50 O'Connor Street, Suite 201**  
**Ottawa, ON K1P 6L2**

## NOTE

Manual contributions will be limited to a maximum of 100 applications per Processing Service Provider per Series.

### Rejection of Manual Data

Data received manually (from either transfers-in or contributions) can be rejected by the Trustee for the following reasons:

- Incomplete or illegible fields on The Canada RSP Purchase Application [Form RSP2](#);
- Missing [Application Form](#) or [Form T2033](#) or equivalent, (if applicable), or missing settlement cheque;
- Funds not balancing with [Application Form](#) or [Form T2033](#) (if applicable);
- Batched settlement (for transfers-in);
- [Application Form](#) not signed by Owner;
- Receipt of documentation by the Trustee after the Issue Date deadline.

In the event that manual data submission is rejected, the Trustee will:

- Date stamp the [Application Form](#) and/or [Form T2033](#);
- Prepare a Reject Form ([see example](#)) indicating the reason for reject; and,
- Return the [Application](#), [T2033](#) (if applicable) and settlement cheque with the Reject Form, within 72 hours of receipt, to the originating Sales Agent:
  - to the address on the cheque, or
  - if there is no cheque, to the regional contact provided by the Authorized Sales Agent; or
  - if the address is illegible, the documents will be sent to the contact provided by the Authorized Sales Agent.

Processing Service Providers are to re-submit manual data using the same procedures as the initial submission.

## Example of Reject Form

**Canada Savings Bonds**  
**Obligations d'épargne du Canada**

Date:

To:

Re: The Canada RSP / RIF  
Client's Name:  
Client's SIN:  
Amount:

Application:

---

Please find enclosed an Application Form RSP2 / RIF3 and a Form T2033 or equivalent (if applicable). We are returning the documentation due to the following:

- There are no funds attached to the application and Form T2033 (if applicable).
- You have provided the incorrect Branch Number. Please make corrections.
- You have not indicated the Branch and / or Institution Number on the Application Form.
- The minimum contribution/transfer-in to The Canada RSP is \$500.00.
- Part III of the Form T2033 or its equivalent has not been properly completed.
- The client did not authorize (sign) this request.
- We require an Application Form RSP2 / RIF3 with all sections completed in full and signed by the applicant.
- Bulk remittances are not allowed for transfers-in. Each application should be accompanied by a separate settlement.
- Please make adjustments to the account number mentioned above.
- Other

**Please note:** Details on how to initiate transfers-in and manual contributions are documented in the tabs entitled *The Canada RSP* and *The Canada RIF*, found in the S42 Instructions for Selling and Processing.

If you have any further questions, please do not hesitate to contact the Canada Savings Bonds office at 1-888-646-2626.

Sincerely,

Canada Savings Bonds  
Registered Products Department

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**Canada Savings Bonds**  
Registered Products Department  
50 O'Connor, 2<sup>nd</sup> Floor, Suite 201, Ottawa ON K1P 6L2

2369-07-04

Français au verso

## Preservation of Records

[Forms RSP2](#) representing cash sales must be retained for seven years after the Owner **turns 71 years of age**, or any such other age as required by law, or seven years after the RRSP is deregistered.

## Account Maintenance

### 1. Customer Change of Address

In order to ensure that Owners receive account statements, contribution receipts and all other documentation related to The Canada RSP, the Canada Savings Bonds office must be notified of any changes of address. Owners who change their address at any time during the year should be instructed to notify the Canada Savings Bonds office by using any of the following means:

- by calling **1 800 575-5151**(teletypewriter only **1 800 354-2222**) **from 8am to 8 pm Eastern Time, Monday to Friday**;
- by facsimile at **(613) 782-8096**
- by writing to the Trustee at:

**Canada Savings Bonds**  
**Registered Products Department**  
**PO Box 2390, Station D**  
**Ottawa, ON K1P 1K8**

The following information must be provided:

- Owner's name;
- The Canada RSP plan number;
- Owner's Social Insurance Number;
- Effective date of the change of address;
- Old address;
- New address; and,
- Signature of owner.

### 2. Change of Name

In order to change the name on an RRSP account, a Letter of Direction from the Owner, with the necessary documentation attached (e.g. Marriage Certificate, original or certified true copy) should be sent to the Trustee and must contain the following information:

- The current date;
- The Canada RSP account number;
- The change requested ("Please change the name on my RRSP account from Name A to Name B effective Y/M/D"); and,
- The signature of the Owner.

### 3. Change of Beneficiary

In order to change the beneficiary on an RRSP, a Letter of Direction from the Owner should be sent directly to the Trustee and must contain the following information:

- The current date;
- The Canada RSP account number;
- The change requested (“Please change the beneficiary on my RRSP from Person A to Person B effective Y/M/D”);
- The signature of the Owner; and,
- The signature of a witness who is someone other than the beneficiary.

### 4. Change of Spousal Membership

If The Canada RSP was originally opened and used as a spousal plan and a change in spouse occurs, then the existing plan can no longer be used for spousal deposits. If desired, a new plan may be opened for new spousal contributions.

The original plan may remain open. However, if the Owner wishes to withdraw from the original plan they should be referred to the Canada Revenue Agency or their financial advisor as withdrawals from a spousal RRSP are subject to special taxation rules based on the length of time the Bonds have been held in the spousal plan. For more details clients should call the Canada Savings Bonds Contact Centre at **1 800 575-5151** (TTY only **1 800 354-2222**).

## Statements and Contribution Receipts for The Canada RSP

The Canada Trust Company as Trustee for The Canada RSP, will issue statements of account to all Owners on a semi-annual basis, as at June 30th and December 31st. Further, the Trustee will ensure that all clients receive contribution statements (tax receipts) for all new contributions to The Canada RSP, as well as T4RSPs for withdrawals, on a timely basis.

## Withdrawals

The Canada RSP provides the Owner with the option to withdraw all or part of their holdings. Withdrawals will be taxed at source. The Owner has the option of which bonds to withdraw, subject to the terms and conditions of the individual investment products.

### NOTE

Withdrawals of Canada Premium Bonds can only occur on the Anniversary Date of their issue and during the 30 days thereafter.



In order to process a cash withdrawal, a Letter of Direction from the Owner must be received by the Trustee's Registered Products Department, providing the following information:

- The current date;
- The Owner's name and address;
- The Canada RSP account number;
- The amount to be withdrawn;
- The Bonds to be withdrawn; and,
- The signature of the Owner.

The Letter of Direction should be sent to the following address:

**Canada Savings Bonds**  
**Registered Products Department**  
**PO Box 2390, Station D**  
**Ottawa, ON K1P 1K8**

#### **NOTE**

Payments can be made by direct deposit. Have the customer attach a personalized (bank imprinted) void cheque with the Letter of Direction; otherwise, payments will be made by cheque.

## **The Canada RSP Inquiries**

### **Owners**

Owner inquiries regarding application processing or general plan information should be directed to the Canada Savings Bonds Contact Centre at **1 800 575-5151** (teletypewriter only **1 800 354-2222**).

### **Sales Agent and Processing Service Providers**

Inquiries from Sales Agent and Processing Service Providers regarding the sale and/or processing of Government of Canada retail debt products should be directed to the Canada Savings Bonds Contact Centre at **1 888 646-2626**.

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## Questions and Answers

### General Information

**Q<sub>1</sub>** Is there a minimum purchase/transfer-in amount for The Canada RSP?

**A** Yes, the minimum purchase/transfer-in amount of products to be held in a Canada RSP account is \$500 per Series of Bonds.

**Q<sub>2</sub>** What is the maximum ownership limit for Bonds in The Canada RSP?

**A** Refer to the Terms and Conditions for the maximum ownership limit established for this year's Bonds. Owners should also be aware of their personal contribution limit as it relates to RRSPs, as per their Notice of Assessment from the Canada Revenue Agency.

**Q<sub>3</sub>** Is there an age restriction for holding Bonds in The Canada RSP?

**A** Yes, the Canada Revenue Agency states that Registered Retirement Savings Plans cannot be held by individuals past the end of the calendar year in which they reach **71 years of age**, or such other age as required by law.

**Q<sub>4</sub>** For Bonds purchased in The Canada RSP, is the contribution for the current tax year or the following tax year?

**A** This is a contribution to an RRSP and the Contributor should use the deduction as he/she normally would for any contribution that he/she may make to an RRSP. Any Bonds purchased on or prior to the RRSP contribution deadline of the current taxation year are eligible to be used as a deduction for that year.

**Q<sub>5</sub>** Are there any Canada RSP administration fees or service charges?

**A** There are no fees of any kind.

### The Canada RSP Products

**Q<sub>6</sub>** What is the difference between the various investment products which can be held in The Canada RSP?

**A** Canada Savings Bonds (CSBs) and Canada Premium Bonds (CPBs) are both fully guaranteed investment products. CSBs are cashable anytime while CPBs can only be redeemed on the annual anniversary of their Issue Date, and during the 30 days thereafter. In exchange for this lower level of liquidity, CPBs have a higher interest rate at the time of issue than the CSB on sale at the same time.

**Q<sub>7</sub>** Can investments be changed within The Canada RSP?

**A** Government of Canada retail debt products held within The Canada RSP can be exchanged within the fund for any other Government of Canada retail debt products at any time, subject to the terms and conditions and availability of the individual investment products.

**Q<sub>8</sub>** Will clients, who purchase Bonds to be held in The Canada RSP, receive certificates?

**A** No. Bonds in The Canada RSP are non-certificated, meaning that no physical certificates are produced.

### **Statements and Contribution receipts**

**Q<sub>9</sub>** How often will an Owner receive The Canada RSP statements of account showing account balances?

**A** Semi-annual account statements will be issued to the Owner as at June 30 and December 31. These account statements will indicate total holdings in The Canada RSP as well as all account activity for the statement period.

**Q<sub>10</sub>** If a client makes a bond purchase during the month of February, when will he/she be issued a contribution receipt?

**A** Purchase applications completed after February 1st and up and including March 1 will result in Bonds with an Issue Date of March 1. Tax receipts will be produced soon after the March 1 Issue Date and clients will receive their receipt(s) shortly thereafter.

### **Owner Information on Application Form**

**Q<sub>11</sub>** Why does the client have to provide his/her date of birth?

**A** Income Tax Act legislation requires that Owners provide their Date of Birth because they cannot own an RSP after the end of the calendar year in which he/she has attained the **age of 71**, or such other age as required by law.

**Q<sub>12</sub>** If a beneficiary for The Canada RSP is not recorded on the Purchase Application [Form RSP2](#), who receives the entitlement in the case of the death of the Owner?

**A** In the event of the death of the Owner where no beneficiary has been named on The Canada RSP application, the will is usually applicable where appropriate provincial legislation governs. If there is no will, then the estate of the Owner becomes the beneficiary of The Canada RSP. For more detailed information, contact the Trustee.

## Maturity of Product and Plan

**Q<sub>13</sub>** What happens when The Canada RSP plan matures?

**A** By law, Owners' plans mature at the end of the year in which they **turn 71 years of age**, or such other age as required by law. Owners cannot hold an RRSP after December 31 of that year. The Trustee will send them, by mail, a reminder notice that they must either transfer their holdings to a Registered Retirement Income Fund (RRIF) such as The Canada RIF, purchase an annuity, or else deregister their plan (and pay withholding tax). By default, if the owner does not provide direction to the Trustee and has a minimum balance of \$500, The Canada RSP will be transferred to The Canada RIF.

**Q<sub>14</sub>** What happens when the Bonds in the plan mature?

**A** Owners will always be notified, by means of a letter, of an upcoming maturing Bond Series. Unless otherwise advised by the Owner, the Bonds will automatically be rolled over and the proceeds reinvested in the next available investment.

## RSP Contribution of Existing Bonds

**Q<sub>15</sub>** Can a bondholder contribute all or part of a previously purchased CSB or CPB to The Canada RSP?

**A** Yes, previously purchased Bonds can be contributed to The Canada RSP. The contribution will be the par value desired, plus any accumulated interest. Clients should call the Canada Savings Bonds Contact Centre at **1 800 575-5151** (TTY only **1 800 354-2222**) for more detailed instructions on initiating contributions.

**Q<sub>16</sub>** Can Bonds registered in more than one name be contributed to The Canada RSP? If so, how?

**A** Yes, bonds registered jointly may be used as a contribution by one of the registered owners if both of the registrants are spouses. Otherwise, jointly registered bonds are not eligible for contribution. Clients should call the Canada Savings Bonds Contact Centre at **1 800 575-5151** (TTY only **1 800 354-2222**) for more details.

**Q<sub>17</sub>** Is The Canada RSP contribution simply the par value of the contributed bonds?

**A** No, a contribution to The Canada RSP will comprise the par value of the bonds plus any accumulated interest. The total value is based on the value as set out in the [Monthly S40 Redemption Value Tables](#) located on this site. The Canada Savings Bonds Contact Centre will also be able to provide this amount by calling toll free at **1 800 575-5151** (TTY only **1 800 354-2222**).

**Q<sub>18</sub>** Will the Owner receive a contribution receipt for the interest portion of his/her contribution?

**A** The Owner will receive a contribution receipt (deduction) for the par value of the bonds plus any interest accumulated up to the date of the contribution. Please contact Client Services for more details.

**Q<sub>19</sub>** Can an individual contribute R Bonds to The Canada RSP?

**A** No. Only C Bonds can be contributed to The Canada RSP. However, up to the last business day before the start of the Closed Book Period (10 months after the Issue Date), the current Series of R Bonds may be exchanged for C Bonds, which can then be contributed to The Canada RSP.

### Miscellaneous

**Q<sub>20</sub>** How should a financial institution initiate a withdrawal from The Canada RSP under the federal Home Buyers Plan?

**A** The financial institution, along with the client, should complete the Canada Revenue Agency Form T1036 and send it to the Trustee along with a Letter of Direction outlining the withdrawal request. The Trustee will then provide the withdrawal funds to the financial institution.

#### NOTE

Home Buyers Plan withdrawals are allowed at any time of the year for both CSBs and CPBs. No tax will be withheld from the withdrawal.

**Q<sub>21</sub>** How should a financial institution initiate a withdrawal from The Canada RSP under the federal Lifelong Learning Plan?

**A** Either the financial institution or the client should complete the Canada Revenue Agency Form RC 96 and send it to the Trustee along with a Letter of Direction outlining the withdrawal request. The Trustee will then provide the withdrawal funds to the applicant.

#### NOTE

Lifelong Learning Plan withdrawals are allowed at any time of the year for both CSBs and CPBs. No tax will be withheld from the withdrawal.

**Q<sub>22</sub>** How is the Issue Date for a transfer-in transaction determined?

**A** The Issue Date for transfers-in is determined by the Application Date and the date that funds and completed documentation ([T2033](#) or equivalent and Application [Form RSP2](#)) are received by the Trustee. Please refer to the table found in the **Terms & Conditions - Transfers-In** section for more detailed information.



- Q<sub>23</sub>** What should a client do if they hold duplicate accounts in The Canada RSP and are receiving more than one statement of account?
- A** In the event of duplicate accounts, the client should simply call the Canada Savings Bonds Contact Centre at **1 800 575-5151** to request a consolidation of accounts. As long as the accounts are identical (including having the same Beneficiary) the Trustee will consolidate the accounts and all assets will be combined under the same account number.

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## General

### Registration

The Canada RIF is a Registered Retirement Income Fund which is registered with the Canada Revenue Agency to hold compound interest Canada Savings Bonds (CSBs) and Canada Premium Bonds (CPBs).

The register of The Canada RIF, maintained by the Bank of Canada or its Agent, shall include:

- the date of purchase;
- the name of the Owner under the fund (nominee registration is not permitted);
- the address of the Owner;
- the date of birth and Social Insurance Number of the Owner;
- the telephone number(s) of the Owner;
- indication of the Owner's date of birth or the spouse's date of birth on which to base the Annual Minimum amount;
- language preference;
- spousal date of birth, if applicable;
- election for continuation of payments to a spouse or designation of RRIF beneficiary (with corresponding personal information);
- payment amount;
- payment frequency and starting date;
- optional withholding tax, if applicable (must be greater than the legislated rate);
- name and code of financial institution, branch location and account number for direct deposit of payment or address(es) to send cheque if different; and
- originating selling institution and code, branch location, account number, dollar amount of RRSP/RRIF funds being transferred, investments to be purchased.

### Terms and Conditions

No certificates shall be issued for bonds held in The Canada RIF.

Each Owner must receive a copy of the Owner's Agreement, the Terms and Conditions of their investment product, and the Declaration of Trust for The Canada RIF. Each owner must also be made aware of and agree to the series number and interest rates of the bonds that have been determined by the Minister of Finance to be available for purchase on the date the form is signed and returned. The series number and interest rates of these bonds may be obtained from the Authorized Sales Agent, [www.csb.gc.ca](http://www.csb.gc.ca), and the Canada Savings Bonds For Sale document.

### Sales

Sales of Canada Savings Bonds and Canada Premium Bonds will begin in early October and will continue until April 1st of the following year, or such other date prescribed by the Minister of Finance. Both products will have six individual Issue Dates throughout this sales period.

## Transfers-In

Both the Application Date and the date that the funds are received by the Trustee, along with properly completed documentation ([Forms RIF3](#) and [T2033](#), or equivalent) will determine the Issue Date for transfer-in.

Transfers-in which are initiated (dated) on or before an Issue Date will be accepted for that Issue Date until 30 days following the close of the Series. After the 30-day grace period, the client will automatically be issued the next available Series of the requested bond. If there are no Series available, the funds will be returned to the Sales Agent.

## Interest

Canada Savings Bonds and Canada Premium Bonds earn simple interest monthly based on the monthly closing balance at the rates announced by the Minister of Finance until the earlier of maturity or redemption. In addition to simple interest, these bonds earn compound interest monthly until the earlier of maturity or redemption based on the monthly credited interest closing balance.

## Registration

A register of ownership of Canada Savings Bonds and Canada Premium Bonds held in The Canada RIF shall be maintained by the Bank of Canada or its Agent/Trustee.

The register of bonds maintained shall include:

- the title of the Plan;
- the Plan number;
- the Principal amount;
- the Issue Date and the Maturity Date of the retail debt products held within;
- the name of the Owner of The Canada RIF;
- the address of the Owner;
- the Date of Birth and the Social Insurance Number of the Owner; and,
- the name of the Beneficiary of The Canada RIF, along with their relationship to the Owner.

## Transfers to The Canada RIF

The following outlines the transfer rules associated with The Canada RIF. It is segregated into three sections:

- transfer of assets to The Canada RIF;
- transfer of assets from The Canada RIF; and,
- transfer of assets within The Canada RIF.

## A. Transfer of Assets to The Canada RIF

### 1. Government of Canada Retail Debt Products Held in a Self-Directed RRSP/RRIF

The Owner can transfer eligible Government of Canada retail debt products (In Kind) held in a RRSP/RRIF to The Canada RIF at any time throughout the year. All products will be unitized and non-certificated when transferred to The Canada RIF. Transfers-in of Government of Canada retail debt products from Self-Directed RRSPs/RRIFs can be initiated through Authorized Sales Agents.

### 2. Government of Canada Retail Debt Products held in The Canada RSP

Canada Savings Bonds in The Canada RSP being transferred to The Canada RIF will be processed through the Trustee. If the transfer is **not** the result of an RSP plan maturity, then transfers can be initiated by mail with a signed application form. If the transfer **is** the result of receiving a RSP Plan maturity letter, the customer needs to complete the application that was included in the package they would have received and return to the address indicated below. Additional information can be obtained by calling the Canada Savings Bonds Contact Centre at **1 800 575-5151 (TTY only 1 800 354-2222)** from 8am to 8pm Eastern Time, Monday to Friday.

**Canada Savings Bonds  
Registered Products Department  
50 O'Connor Street, Suite 201  
Ottawa, ON K1P 6L2**

### 3. Cash held in an RRSP/RRIF

There are two sets of rules for the transfer-in of cash:

- **Cash Transfers-in during a campaign period**

The Owner can transfer cash held in a RRSP/RRIF to The Canada RIF only during the CSB/CPB campaign period. The minimum amount to be transferred-in is \$500 per series. The funds will be used to purchase the Government of Canada product(s) offered at that time.

Transfers-in which are initiated (dated) on or before an Issue Date will be accepted for that Issue Date until 30 days following the close of the Series. After the 30-day grace period, the client will automatically be issued the next available Series of the requested bond. Refer to the following table:

<b>Application Date</b>	<b>Receipt of Funds/Documentation by Trustee</b>	<b>Issue Date</b>
On or before November 1	On or before December 1	November 1
On or before December 1	On or before December 31	December 1
On or before January 1	On or before January 31	January 1
On or before February 1	On or before March 3	February 1
On or before March 1	On or before March 31	March 1
On or before April 1	On or before May 1	April 1

- **Cash Transfers-in outside of a campaign period**

Cash transfers to The Canada RIF outside a campaign period will not be accepted.

## **B. Transfer of Assets from The Canada RIF**

The Owner can transfer-out from The Canada RIF at any time subject to the terms and conditions of the individual investment products and applicable legislation.

### **NOTE**

As bonds held in The Canada RIF are non-certificated, no certificates will be issued for bonds transferred out in kind.

## **C. Transfer of Assets Within The Canada RIF**

The Owner can transfer funds between Government of Canada retail debt products held within The Canada RIF at any time, subject to the availability and terms and conditions of the individual investment products.

## Payments

Payments must begin no later than the first calendar year after the year in which the RRIF is opened.

- [Annual minimum payment](#) is nil for the year in which the plan is opened. Any payment made in the year the plan is opened is treated as a Lump Sum Withdrawal. It is taxed at source subject to applicable withholding tax rates.
- The [Annual Minimum payment](#) is to be calculated as at January 1 for the upcoming year based on the market value of the fund at that time, using the [prescribed factor](#) (expressed as a percentage) as stipulated in the applicable tax legislation.
- The Owner can elect to have the Annual Minimum payment based on their age or on the age of their spouse before any payments are made under the plan. Once a payment is made, this election/non-election **cannot be changed**.
- Payment amounts can be changed at any time by giving 15 days notice to the Trustee, subject to the legislated Annual Minimum payment amount and The Canada RIF minimum payment amount of \$25 per payment. If a payment amount is less than \$25, then the payment frequency is adjusted to the next frequency level such that the payment amount is greater than or equal to \$25. The default payment will be the Annual Minimum amount.
- All accounts will be reviewed on December 1 of each year to ensure that at least the required Annual Minimum payment has been made. If necessary, additional payments will be made by December 31.
- Payments can be made either every month, every two, three, four, or six months, or annually, and will be made on the first business day of the period selected. If, in the year in which payments are to begin, monthly payments are to start in October, the Owner will receive three one-month payments plus the adjustment on or before December 31 to ensure that the Annual Minimum is paid out for the year.
- For Lump Sum withdrawals, the Owner has the option of which Bonds to redeem, subject to the terms and conditions of the individual investment products.
- Payment frequencies can be changed at any time, with one-month notice prior to the effective payment date.
- For regular periodic payments, payments will be automatically taken from CSBs until they are depleted and then from CPBs. Within each bond product category (e.g., CSBs or CPBs), payments will be taken from the Bond with the lowest yield for remaining priced terms. If two or more bonds have equally low yields, then from the bonds with the lowest interest rate. If two or more bonds have equally low yields and interest rates, then from the one with the shortest term to maturity.



**NOTE**

Canada Premium Bonds can be redeemed at any time in order to allow regular periodic payments from The Canada RIF.

- All payments are taken from principal and interest on a prorated basis. An example for a \$200 payment would be as follows:

	Value	%	Payment Source
Par Value =	\$1000	74.0%	\$148.00
Credited Interest =	\$300	22.3%	\$44.60
Accrued Interest =	\$50	3.7%	\$7.40
<b>Total</b>	<b>\$1350</b>	<b>100%</b>	<b>\$200.00</b>

- Payments will have tax deducted at rates prescribed by applicable tax legislation. Withholding tax will be deducted at source on amounts beyond minimum payment and calculated on a per payment basis. Additional Lump Sum Withdrawals will be taxed at source as an individual withdrawal subject to applicable withholding tax.

The Owner can elect to have tax withheld at source at a different rate than the legislated rate.

- This optional withholding tax rate must be higher than the legislated rate and is applied to all payments on a gross basis.
- Regular periodic payments or Lump Sum Withdrawals will be made by electronic funds transfer to any Canadian financial institution or by cheque upon request.

# Example of The Canada RIF Purchase Application Form RIF3

Types of bonds Types d'obligations		Series Émissions	Total (\$)
Canada Savings Bonds – Compound Interest Obligations d'épargne du Canada à intérêts composés			(Minimum \$500)
Canada Premium Bonds – Compound Interest Obligations à prime du Canada à intérêts composés			(Minimum \$500)
		<b>Total (\$)</b>	

**3. Who will be the owner of The Canada RIF? • Qui sera le propriétaire du FRR du Canada?**  
 Name (first, last) • Nom (prénom, nom de famille) \_\_\_\_\_  
 Address • Adresse \_\_\_\_\_  
 City • Ville \_\_\_\_\_ Province \_\_\_\_\_ Postal code • Code postal \_\_\_\_\_  
 Telephone (home) • Téléphone (résidence) \_\_\_\_\_ Telephone (work) • Téléphone (bureau) \_\_\_\_\_ Language of choice • Langue de correspondance  
 English / Français  
 Date of birth (y/m/d) • Date de naissance (a/m/j) \_\_\_\_\_ Social insurance number • Numéro d'assurance sociale \_\_\_\_\_

**4. How would you like to receive payments? • Comment désirez-vous recevoir vos versements?**  
 You may have your annual minimum payment amount based on your age or your spouse's age. Please choose one:  
 Vous pouvez définir le montant minimum annuel de vos versements selon votre âge ou selon l'âge de votre conjoint. Veuillez faire un choix.  
 Based on your age / Votre âge OR  Based on your spouse's age / L'âge de votre conjoint Spouse's date of birth (y/m/d) • Date de naissance du conjoint (a/m/j) \_\_\_\_\_  
 How often would you like to be paid? • À quelle fréquence désirez-vous recevoir vos versements?  
 Monthly / Mensuellement  Every 3 months / Trimestriellement  Every 6 months / Semestriellement  Every 2 months / Tous les 2 mois  Every 4 months / Tous les 4 mois  Once a year / Une fois par année  
 First payment date (y/m/d) • Date du premier versement (a/m/j) \_\_\_\_\_  
 How much would you like to be paid per payment? • Combien désirez-vous recevoir par versement?  
 Minimum required by tax legislation / Montant minimum fixé par la loi OR  The following amount / Le montant indiqué à droite \$ \_\_\_\_\_  
 How much withholding tax would you like deducted? • Quel montant d'impôt désirez-vous faire retenir?  
 Minimum required by tax legislation / Montant minimum fixé par la loi OR  % Federal tax / Impôt fédéral \_\_\_\_\_ % Quebec provincial tax / Impôt provincial du Québec \_\_\_\_\_  
 How would you like to receive these payments? • Comment désirez-vous recevoir vos versements?  
 The Trustee will deposit your payments directly to the account shown here. If you don't complete this section, the Trustee will mail a cheque to you at the address above.  
 Le fiduciaire déposera vos versements directement dans le compte indiqué ci-dessous. Si vous ne remplissez pas cette section, le fiduciaire vous fera parvenir un chèque par la poste à l'adresse indiquée précédemment.  
 Branch no. • N° de succursale \_\_\_\_\_ Institution no. • N° d'établissement \_\_\_\_\_ Account no. • N° de compte \_\_\_\_\_

**5. Who will be the beneficiary of The Canada RIF? • Qui sera le bénéficiaire du FRR du Canada?**  
 Do you want to elect your spouse as successor annuitant or designate a beneficiary? For more information about the successor annuitant, please read the Declaration of Trust attached to this form. Please choose one:  
 Désirez-vous nommer votre conjoint à titre de rentier successeur ou désigner un bénéficiaire? Pour obtenir plus de renseignements au sujet du rentier successeur, veuillez lire l'Acte de fiducie joint à ce formulaire. Veuillez faire un choix.  
 Spouse as successor annuitant / Conjoint à titre de rentier successeur Social insurance number (optional) • Numéro d'assurance sociale (facultatif) \_\_\_\_\_ OR  A beneficiary / Un bénéficiaire  
 Name (first, last) • Nom (prénom, nom de famille) \_\_\_\_\_  
 Relationship to owner • Lien avec le propriétaire \_\_\_\_\_

**6. Owner's signature • Signature du propriétaire**  
 By signing here, you confirm that you have read and accept the agreements on the back of this form.  
 En signant ici, vous confirmez que vous avez lu et que vous acceptez les modalités de la convention inscrites au verso de ce formulaire.  
 Signature \_\_\_\_\_ Date you signed this form (y/m/d) / Date de signature de ce formulaire (a/m/j) \_\_\_\_\_ Initials • Initiales \_\_\_\_\_

**7. For sales agent and processing service provider • Réservé à l'agent vendeur et au fournisseur du service de traitement**  
 Sales agent institution no. / N° de l'établissement de l'agent vendeur \_\_\_\_\_ Sales agent branch no. / N° de succursale de l'agent vendeur \_\_\_\_\_ Processing service provider no. / N° du fourn. du serv. de trait. \_\_\_\_\_ Processing service provider branch no. / N° de succ. du fourn. du serv. de trait. \_\_\_\_\_  
 Dealer rep no. • N° du courtier \_\_\_\_\_ Dealer client account number • Numéro de compte du client du courtier \_\_\_\_\_

Part 1 Sales agent or trustee copy / Copie de l'agent vendeur ou du fiduciaire  
 Part 2 Sales agent or processing service provider copy / Copie de l'agent vendeur ou du service de traitement  
 Part 3 Owner copy / Copie du propriétaire

The above form may be obtained through the 'Order CSB Material' website at the following address: [www.orderfront.com/FIOrders/](http://www.orderfront.com/FIOrders/).

## Required Information on The Canada RIF Application Form RIF3

The customer purchase information must be recorded on The Canada RIF Application [Form RIF3](#). This must be completed as a record of contract between the Purchaser, the Government of Canada and the Trustee.

Refer to the example provided on the previous page, to assist you with the completion procedures provided below.

### **1. Do you already own The Canada RIF?**

- Indicate whether or not the Owner already has an established Canada RIF account. If so, fill in the existing account number (which can be found on the Owner's account statement) in the space provided.

### **2. Which bonds would you like to buy?**

- Indicate the Series of each Type of Bond to be purchased (e.g. Canada Savings Bond Series S108, Canada Premium Bond Series P58). Further, indicate the total value to be purchased for each Type of Bond.
- Transfers-in must be a minimum of \$500 per Series of Bonds, but since the bonds are unitized they need not be purchased in any specific denomination. Provide the total amount transferred-in on the application by adding the total Canada Savings Bonds and Canada Premium Bonds purchases and indicate the sum in the Total (\$) box.

### **3. Who will be the Owner of The Canada RIF?**

- The first name, including other initial(s), and last name of the Owner are to be printed in the spaces provided.
- The address information is the current mailing address, including the postal code of the Owner. This information is required for the mailing of quarterly RRIF statements and T4RIFs to Owners.
- In cases where the Owner is an employee of the Canadian government (federal or provincial) stationed outside of Canada, including members of the armed forces, and their immediate families, the Owner's **foreign address** must be entered. The name of the country and the postal code are to be recorded in the City field, following the name of the city of residence. If additional space is required, all three lines of the address section can be used.
- The telephone number of the Owner, for both home and business, should be provided.

- Place a tick mark in the box which indicates the Owners language preference for all customized correspondence and in all telephone inquiries. If a tick mark is not present, the default will be English.
- The *Income Tax Act* requires that the Owner provide their date of birth.  
**Applications without a date of birth will be rejected!**
- The *Income Tax Act* requires that the Owner provide their Social Insurance Number. **Applications received without a Social Insurance Number will be rejected!**

#### ***4. How would you like to receive payments?***

- Place a tick mark in the appropriate box depending on whether the Owner elects to use their own or their spouse's date of birth for the calculation of the Annual Minimum payment. If the spouse's date of birth is used, then the spouse's date of birth must be indicated in the space provided. **This is required by The *Income Tax Act*.**
- Select the payment frequency. **Select only one of the options.** This will determine the frequency of payment from the RIF based on the first payment date. For example, if you select a first payment date of March 1, and a payment frequency of Every 6 Months, the first payment will be made on March 1, and the second payment will be made 6 months later, on September 1.
- Indicate the date the first payment from the RIF is to be made. This will always be the first day of the month. Ensure that the correct month and year are indicated. Payments must begin no later than the end of the calendar year after the year in which the RRIF is opened.
- Select the periodic payment amount. If the [Annual Minimum](#) box is ticked, refer to [Table 2](#) which can be used to determine the approximate amount of the payment for a non-qualifying RIF. If the Other Amount box is ticked, specify another annual amount (must be greater than the [Annual Minimum](#) amount). **The default will be the [Annual Minimum](#) amount.**

Age on January 1	RIFs established after 1992	Age on January 1	RIFs established after 1992
61	3.45	78	8.33
62	3.57	79	8.53
63	3.70	80	8.75
64	3.85	81	8.99
65	4.00	82	9.27
66	4.17	83	9.58
67	4.35	84	9.93
68	4.55	85	10.33
69	4.76	86	10.79
70	5.00	87	11.33
71	7.38	88	11.96
72	7.48	89	12.71
73	7.59	90	13.62
74	7.71	91	14.73
75	7.85	92	16.12
76	7.99	93	17.92
77	8.15	94 or older/ou plus	20.00

- The Annual Minimum amount payable to an individual in respect to a RRIF that was established prior to 1993 and has not had any property transferred to it (a Qualifying RRIF) is the factor determined in accordance with Table 3.

X (Age)	Factor
Under 79	90-X (e.g. 90-71=19; value of RRIF is \$100,000. Factor is 100,000/19 = \$5262.15 per year)
79	.0853
80	.0875
81	.0899
82	.0927
83	.0958
84	.0993
85	.1033
86	.1079
87	.1133
88	.1196
89	.1271
90	.1362
91	.1473
92	.1621
93	.1792
94 or older	.2

- Select the amount of withholding tax to be deducted from payments, either the minimum amount required by tax legislation, or another amount. If optional withholding tax is selected, the requested rate of optional tax will be applied to all payments on a gross basis. This optional withholding tax rate must be higher than the legislated rate.

#### NOTE

Québec residents have to indicate both federal and provincial withholding tax.

- Indicate the desired payment method. For direct deposit clearly indicate the branch, institution and account number to which the deposits should be made. If nothing is recorded in this section then a cheque will be mailed to the Owner at their address listed on the application form.

#### NOTE

If the direct deposit option is chosen, a blank personalized cheque marked “VOID” may be attached to the form.

### **5. Who will be the Beneficiary of The Canada RIF?**

- Indicate the Beneficiary of The Canada RIF. The Owner may select their spouse as Successor Annuitant in which case payments from the RIF will continue to the spouse upon the death of the Owner. In this case, the spouse’s name and SIN should be provided. Otherwise, the Owner may select one or more Beneficiaries where applicable provincial legislation allows.
- The name of the beneficiary and their relationship to the Owner should be indicated in the space provided or on a separate piece of paper attached to the Application [Form RIF3](#), if there is more than one name.
- Quebec residents cannot designate a beneficiary for The Canada RIF. If they select to do so, they will be advised that it is NOT valid since the beneficiary must be indicated in their will.

### **6. Owner’s signature**

- The Owner must sign and date the form as a declaration that they have read and accepted the Owner’s agreement, the Declaration of Trust governing The Canada RIF and the Terms and Conditions of the Bonds.
- Optional. If a client initials the box, he/she may be provided with information about Government of Canada investment products in the future.

## **7. For Sales Agent and Processing Service Provider**

This information must be entered in order to assure the payment of commission.

Authorized Sales Agents are required to use their Identification Number on various forms. Since this number is used as the means of identifying individual Branches, it is extremely important that the Identification Number be used correctly at all times. Correct usage will ensure more efficient service to you and to your customers.

- Indicate the Sales Agent Institution Number. This field is 5 digits long and should be entered right-justified, with the remainder of the fields zero-filled (e.g., 08768).
- Indicate the Sales Agent Branch Number. This field is 6 digits long and should be entered right-justified, with the remainder of the fields zero-filled (e.g. 012345).
- Indicate the Processing Service Provider Number.
- Indicate the Processing Service Provider Branch Number. This field should only be completed by a Processing Service Provider when processing applications received from an Authorized Sales Agent.
- Indicate the Dealer Representative Number (FC/IA code).
- Indicate the Dealer Client Account Number.

### **Distribution of [Form RIF3](#)**

Part 1 - Trustee

Part 2 - Authorized Sales Agent

Part 3 - Owner

Part 4 - Owner - Declaration of Trust

Part 5 - Owner - Terms and Conditions

### **NOTE**

The Owner's Agreements including the Declaration of Trust and Terms and Conditions are to be given to the Owner. For organizations using the Bank of Canada supplied forms, the Declaration of Trust is Part 4, the Terms and Conditions are Part 5. For organizations entering the purchase information electronically, copies of the Declaration of Trust and Terms and Conditions have been provided by the Bank of Canada.

## Submission to the Trustee

1. Complete all sections of The Canada RIF Application [Form RIF3](#).
2. Complete the Canada Revenue Agency Record of Direct Transfer [Form T2033](#) or its equivalent (for direct transfer of all or part of the property of the fund to the carrier of another RRIF that has the same Owner)
  - complete Areas 1 and 3
  - indicate transfer in cash or transfer in kind.

Area 1 - Part C on the [Form T2033](#), should reflect the name and address of The Canada RIF Trustee:

**The Canada Trust Company**  
**c/o Canada Savings Bonds**  
**Registered Products Department**  
**50 O'Connor Street, Suite 201**  
**Ottawa, ON K1P 6L2**

3. If the transfer is In Cash, issue a bank draft or certified cheque drawn on a direct clearing institution payable to the Receiver General for Canada, for each Application [Form RIF3](#) being transferred. If the transfer is In Kind, complete a Transfer of Bonds [Form 533](#). **Do not cancel the Bonds.**

### NOTE

Settlements for transfers-in cannot be batched. Each Application [Form RIF3/T2033](#) requires a separate settlement cheque. Batched settlements will be rejected by the Trustee.

4. Alternatively, submissions can be couriered or delivered to the Trustee. Submissions will not be processed until received by the Trustee.
5. Forward all completed forms ([RIF3](#), [T2033](#) or equivalent, [533](#), if applicable) and the cheque or Bond certificate to the Trustee at the following address:

**Canada Savings Bonds**  
**Registered Products Department**  
**50 O'Connor Street, Suite 201**  
**Ottawa, Ontario K1P 6L2**

Upon receipt of the properly completed documentation, the Trustee will finalize the transfer-in and return a copy of the [T2033](#), with Area IV signed, to the submitting Sales Agent as confirmation of a successful transfer-in to The Canada RIF.



## Example of CRA Record of Direct Transfer Form T2033

Canada Revenue Agency / Agence du revenu du Canada		DIRECT TRANSFER UNDER SUBSECTION 146.3(14.1) OR PARAGRAPH 146(16)(a) OR 146.3(2)(e)	
<p>You can use this form to record a direct transfer. Please print, and check the boxes that apply to you. See the back of this form for instructions and definitions. Legislative references on this form are from the <i>Income Tax Act</i>.</p>			
<b>Area I – Annuitant</b>			
Last name		First name and initials	Social insurance number
Address		Telephone	
<b>Part A – Transfer from an RRSP or a RRIF</b>			
<input type="checkbox"/> I am the annuitant under the registered retirement savings plan (RRSP).		Individual plan number, and name _____	
<input type="checkbox"/> I am the annuitant under the registered retirement income fund (RRIF).		Individual fund number, and name _____	
Name of RRSP issuer or RRIF carrier		Address	
<b>Part B – Description of amount to be transferred</b>			
<input type="checkbox"/> Please transfer all <input type="checkbox"/> of the property, <input type="checkbox"/> the lump sum of \$ _____, or <input type="checkbox"/> _____ payments of \$ _____, which represents all or part of the property of my unmatured RRSP identified in Part A, <input type="checkbox"/> in cash or <input type="checkbox"/> in kind.			
<input type="checkbox"/> Except for enough property to pay me the minimum amount this year, please transfer all <input type="checkbox"/> of the property or <input type="checkbox"/> the lump sum of \$ _____, which represents part of the property of my RRIF identified in Part A, <input type="checkbox"/> in cash or <input type="checkbox"/> in kind.			
<b>Part C – Identifying the RRSP, RRIF, or RPP the funds are being transferred to</b>			
<input type="checkbox"/> Please transfer the above-mentioned RRSP property to my RRSP.		Individual plan number, and name _____	
<input type="checkbox"/> Please transfer the above-mentioned RRSP or RRIF property to my RRIF.		Individual fund number, and name _____	
<input type="checkbox"/> Please ensure that the transfer of the above-mentioned RRSP or RRIF property is credited to my account as a member of this registered pension plan (RPP).		CRA registration number, and name _____	
Name of RRSP issuer, RRIF carrier, or RPP administrator		Address	
Date	Annuitant's signature		or <input type="checkbox"/> See letter attached
<b>Area II – Transferee</b>			
<p>1. We agree to the above request for a direct transfer of property. When we receive the property, we will credit it to the annuitant or member under the plan or fund identified in Part C of Area I. If the plan or fund is an RRSP or a RRIF that conforms to a specimen plan or fund, it will conform with the specimen identified as: _____ We will check the plan or fund identification in Part C of Area I, and add or correct information as necessary.</p>			
<p>2. The plan or fund is registered under the <i>Income Tax Act</i> or, if the plan or fund is not registered, we will apply for such registration according to Information Circulars 72-22 and 78-18.</p>			
Transferee's name		Date	
Authorized person's signature		Position or office	
<b>Area III – Transferor (Do not issue a T4RSP or T4RIF slip for the amount transferred)</b>			
<p>1. We have transferred \$ _____ from the RRSP or RRIF identified in Part A of Area I to the transferee named in Part C of Area I. If RRIF property is transferred to another RRIF or an RPP, we have paid or will pay the annuitant the minimum amount for the year.</p>			
2. Is the transfer from a qualifying RRIF as defined on the back of this form?		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Does not apply	
3. Has the annuitant's spouse or common-law partner ever contributed amounts to the RRSP?		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Does not apply	
4. Does the RRIF include amounts transferred from an RRSP to which the annuitant's spouse or common-law partner has contributed?		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Does not apply	
<b>Spouse or common-law partner</b>		Social insurance number	
Last name		First name	
<p>5. The transferee has to continue to administer \$ _____ as a locked-in amount, as required by the <i>Pension Benefits Standards Act</i> or a provincial act (specify the act) _____. For some provinces, you can transfer pension funds and locked-in RRSP funds to a locked-in RRIF. <input type="checkbox"/> Does not apply</p>			
I certify that the information given on this form is correct and complete.			
Transferor's name		Date	
Authorized person's signature		Position or office	
<b>Area IV – Receipt by transferee (Do not issue an official receipt for the amount transferred)</b>			
We have received \$ _____ for transfer and administration according to Area I and, if applicable, Area III.			
Transferee's name		Date	
Authorized person's signature		Position or office	
T2033 E (06)		(Ce formulaire existe en français à <a href="http://www.arc.gc.ca">www.arc.gc.ca</a> )	
			<b>Canada</b>

A printable or fillable version of this form can be obtained on the Canada Revenue Agency website at: <http://www.cra-arc.gc.ca/E/pbg/tf/t2033/>.

# Instructions for Completing Transfer Form T2033

## Instructions

### Who can use this form?

#### Carrier of a RRIF

You can use this form to record a direct transfer, under paragraph 146.3(2)(e), of all or part of the property of the fund to the carrier of another RRIF that has the same annuitant. You can also use this form to record a direct transfer of all or part of an excess amount from a RRIF to another RRIF that has the same annuitant. Since January 1, 2004, you can record a direct transfer under subsection 146.3(14.1) from an annuitant's RRIF to a money purchase provision of an RPP for which the annuitant was a member before the transfer.

#### Issuer of an unmaturing RRSP

You can use this form to record a direct transfer, under paragraph 146(16)(a), of all or part of the property of the plan to:

- the issuer of another RRSP having the same annuitant;
- the carrier of a RRIF having the same annuitant; or
- the administrator of a registered pension plan (RPP), for credit to the account of the annuitant as a member under that plan.

#### Note

You do not have to use this form. If, as the transferor, you provide the transferee with the information required to correctly complete the transfer (e.g., funds are from a locked-in plan, funds are from a spousal or common-law partner plan, or funds are from a qualifying RRIF) you can use the method of documentation of your choice.

#### Do not use this form for:

- a direct transfer of a full or partial commutation of an RRSP annuity to another RRSP or to a RRIF (use Form T2030, *Direct Transfer Under Subparagraph 60(j)(v)*, instead);
- a direct transfer of an excess amount from a RRIF to an RRSP (use Form T2030 instead); or
- a direct transfer from an RRSP or RRIF because of the breakdown of a marriage or common-law relationship (use Form T2220, *Transfer From an RRSP or a RRIF to Another RRSP or RRIF on Breakdown of Marriage or Common-Law Partnership*, instead).

### Who completes this form?

#### Area I

The annuitant asking for the transfer completes and signs Area I. Four copies of the form have to be given to the RRSP issuer, RRIF carrier, or RPP administrator to which the property is to be transferred (the transferee). In place of a signature, the transferee who completes Area I for the annuitant can attach a copy of a signed letter from the annuitant asking for the direct transfer.

#### Area II

The transferee completes and signs Area II. The transferee sends all copies to the RRSP issuer or RRIF carrier from which the property is to be transferred (the transferor).

#### Area III

The transferor completes and signs Area III. The transferor keeps one copy, and sends the remaining three copies to the transferee, along with the property being transferred.

#### Area IV

The transferee completes and signs Area IV of all copies. The transferee keeps one copy, returns one to the transferor, and gives the last one to the annuitant.

### Reporting requirements

A direct transfer under subsection 146.3(14.1) or paragraphs 146(16)(a) or 146.3(2)(e) does not cause the amount transferred to become income of the annuitant. Consequently, the transferor should not report the amount transferred on a T4RSP or T4RIF slip. Similarly, the transferee should not issue an official receipt, since the annuitant cannot deduct the amount transferred.

### Other requirements

A RRIF carrier that makes a direct transfer under subsection 146.3(14.1) or paragraph 146.3(2)(e) has to pay the annuitant the minimum amount for the year.

In all cases, the transferor should not withhold income tax from the amount directly transferred under subsection 146.3(14.1) or paragraphs 146(16)(a) or 146.3(2)(e).

## Definitions

**Annuitant** – The person who is entitled to receive payments from an RRSP or a RRIF.

**Individual plan number or individual fund number** – The individual account, contract, certificate, or other identifier number that the RRSP issuer or RRIF carrier assigns.

**Qualifying RRIF** – A RRIF established before 1993, that has no property transferred or contributed to it after 1992, or any RRIF established after 1992, that contains only property transferred from a qualifying RRIF.

**RPP administrator** – The person or organization that is responsible for administering the RPP.

**RRIF carrier** – A person described in subsection 146.3(1), with whom an annuitant has an arrangement that is a RRIF.

**RRSP issuer** – A person described in subsection 146(1), with whom an annuitant has a contract or arrangement that is an RRSP.

**Spouse or common-law partner** – You can find the definition of these terms in most of the income tax guides and pamphlets we publish.

**Transferee** – The administrator or issuer of the plan, or the carrier of the fund to whom the property is transferred.

**Transferor** – The issuer of the plan or the carrier of the fund from whom the property is transferred.

## Rejection Process

Data received manually may be rejected by the Trustee for the following reasons:

- incomplete or illegible fields on The Canada RIF Purchase Application [Form RIF3](#);
- missing [Application Form](#) or [Form T2033](#) or equivalent;
- missing settlement cheque;
- funds not balancing with Application Form and/or [Form T2033](#) or equivalent;
- batched settlement;
- [Application Form](#) not signed by Owner;
- receipt of documentation by the Trustee after the Issue Date deadline.

In the event that manual data submission is rejected, the Trustee will:

- date stamp the Application Form and the [Form T2033](#);
- prepare a [Reject Form](#) (see [example](#)) indicating the reason for rejection; and,
- return the [Application, T2033](#) (if applicable) and settlement cheque with the Reject Form, within 72 hours of receipt, to the originating Sales Agent:
  - to the address on the cheque; or
  - if there is no cheque, to the regional contact provided by the Authorized Sales Agent; or
  - if the address is illegible, the documents will be sent to the Toronto contact provided by the Authorized Sales Agent.

Sales Agents are to re-submit manual data using the same procedures as the initial submission.

## Example of Reject Form

**Canada Savings Bonds**  
**Obligations d'épargne du Canada**

Date:

To:

Re: The Canada RSP / RIF  
Client's Name:  
Client's SIN:  
Amount:

Application:

---

Please find enclosed an Application Form RSP2 / RIF3 and a Form T2033 or equivalent (if applicable). We are returning the documentation due to the following:

- There are no funds attached to the application and Form T2033 (if applicable).
- You have provided the incorrect Branch Number. Please make corrections.
- You have not indicated the Branch and / or Institution Number on the Application Form.
- The minimum contribution/transfer-in to The Canada RSP is \$500.00.
- Part III of the Form T2033 or its equivalent has not been properly completed.
- The client did not authorize (sign) this request.
- We require an Application Form RSP2 / RIF3 with all sections completed in full and signed by the applicant.
- Bulk remittances are not allowed for transfers-in. Each application should be accompanied by a separate settlement.
- Please make adjustments to the account number mentioned above.
- Other

**Please note:** Details on how to initiate transfers-in and manual contributions are documented in the tabs entitled *The Canada RSP* and *The Canada RIF*, found in the S42 Instructions for Selling and Processing.

If you have any further questions, please do not hesitate to contact the Canada Savings Bonds office at 1-888-646-2626.

Sincerely,

Canada Savings Bonds  
Registered Products Department

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**Canada Savings Bonds**  
Registered Products Department  
50 O'Connor, 2<sup>nd</sup> Floor, Suite 201, Ottawa ON K1P 6L2

2369-07-04

Français au verso

## Account Maintenance

### 1. Customer Change of Address

In order to ensure that Owners receive T4RIF tax slips and account statements for The Canada RIF, the Canada Savings Bond office must be notified of any changes of address. Owners who change their address at any time during the year should be instructed to notify the Canada Savings Bond office by using any of the following means:

- by calling **1 800 575-5151** (teletypewriter only **1 800 354-2222**) from 8am to 8 pm **Eastern Time, Monday to Friday**;
- by facsimile **(613) 782-8096**;
- by writing to the Trustee at:

**Canada Savings Bonds**  
**Registered Products Department**  
**50 O'Connor Street, Suite 201**  
**Ottawa, ON K1P 6L2**

The following information must be provided:

- The Owner's name;
- The Canada RIF account number;
- The Owner's Social Insurance Number;
- Effective Date of the Change of Address;
- The old address;
- The new address; and
- The signature of Owner.

### 2. Change of Name

In order to change the name on a RRIF registration, a Letter of Direction from the Owner, with the necessary documentation attached (e.g., Marriage Certificate, original or certified true copy), should be sent to the Trustee and must contain the following information:

- The current date;
- The Canada RIF account number;
- The change requested (e.g., "Please change the name on my RIF from Name A to Name B effective Y/M/D."); and
- The signature of the Owner.

### **3. Change of Beneficiary**

In order to change the beneficiary on a RRIF, a Letter of Direction from the Owner should be sent directly to the Trustee and must contain the following information:

- The current date;
- The Canada RIF account number;
- The change requested ( "Please change the beneficiary on my RIF from Person A to Person B effective Y/M/D.");
- The signature of the Owner; and,
- The signature of a witness who is someone other than the beneficiary.

### **4. Change of Payment Details**

If the Owner wishes to change his/her payment frequency, first payment date, Other Annual Amount, Withholding Tax option, Direct Deposit information or to provide alternate mailing instructions, a Letter of Direction from the Owner should be sent directly to the Trustee and must contain the following information:

- The current date;
- The Canada RIF account number;
- Specific details of the change requested;
- The effective date of change;
- A void cheque (if applicable on changes to direct deposit details); and
- The signature of Owner.

## **Statements of Accounts**

### **The Canada RIF**

The Canada Trust Company as Trustee for The Canada RIF will issue a confirmation statement to new account holders. This confirmation will describe initial plan characteristics and will be issued by the 15th of the month following the initial plan set-up.

Account statements will be issued as at the end of each calendar quarter. Account statements will list plan holdings, transactions during the period and other details, and the statement as at December 31 will outline payment details for the following year.

A T4RIF tax form will be mailed annually no later than the end of February for any withdrawals made during the previous calendar year.

## Lump Sum Withdrawals

The Canada RIF provides the option to take Lump Sum Withdrawals in addition to the regular periodic payments. The amount will not be added to the [Annual Minimum calculation](#). Lump Sum Withdrawals will be taxed at source as an individual withdrawal. Payment source rules are the default for Lump Sum Withdrawals, although if requested, the Owner has the option of which Bonds to redeem, subject to the terms and conditions of the individual investment products. Note that Lump Sum Withdrawals from Canada Premium Bonds can only occur on the Anniversary Date of their issue, and during the 30 days thereafter.

In order to process a cash withdrawal, a Letter of Direction from the Owner must be received by the Trustee's Registered Products Department in Ottawa at least 8 business days prior to the desired withdrawal date and must contain the following information:

- The current date;
- The Owner's name and address;
- The Canada RIF account number;
- The amount to be withdrawn;
- The signature of the Owner.

### NOTE

The amount of cash actually received would include principal and applicable interest, less withholding tax.

The Letter of Direction should be sent to the following address:

**Canada Savings Bonds**  
**Registered Products Department**  
**50 O'Connor Street, Suite 201**  
**Ottawa, ON K1P 6L2**

## The Canada RIF Inquiries

### Owners

Owner inquiries regarding The Canada RIF should be directed to the Canada Savings Bonds Contact Centre at **1 800 575-5151 (teletypewriter only 1 800 354-2222) from 8am to 8pm, Eastern Time, Monday to Friday.**

### Sales Agents and Processing Service Providers

Inquiries from Authorized Sales Agents and Processing Service Providers regarding the sale and/or processing of Government of Canada retail debt products should be directed to the Canada Savings Bonds Contact Centre at **1 888 646-2626.**

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## Questions and Answers

### The Canada RIF

**Q<sub>1</sub>** Are there any administration fees or service charges?

**A** No. No fees will be charged to the Owner.

### The Purchase

**Q<sub>2</sub>** Is there a minimum transfer-in amount to The Canada RIF?

**A** Yes, the minimum transfer-in amount to The Canada RIF is \$500 per series.

**Q<sub>3</sub>** What is the maximum transfer-in amount for The Canada RIF?

**A** The maximum transfer of cash to purchase the CSB or CPB Series on sale at a specific time would apply according to the maximums outlined in the Terms and Conditions for the individual products. However, there are no maximums applied for transfer-in of eligible Government of Canada retail debt products.

**Q<sub>4</sub>** Are transfers of cash held in RRSPs or RRIFs at other financial institutions allowed to The Canada RIF?

**A** Yes. Cash transfers-in are permitted but only during CSB/CPB sales campaigns, during which the cash will be used to purchase the eligible Bonds.

**Q<sub>5</sub>** On a cash transfer-in, how will the Issue Date be established?

**A** The Issue Date (which issue of Bonds the client will receive) will be determined based on the application date and the date documentation and funds are received by the Trustee from the transferring institution. For example, if an application is dated October 25 and is received by the Trustee on November 15, a November 1 Issue Date will be provided to the client. For more details refer to the [Transfers to The Canada RIF](#) section.

**Q<sub>6</sub>** How can a client initiate a transfer request from his/her RRSP or RRIF held at a financial institution to The Canada RIF?

**A** The individual should go to the financial institution that is currently administering his/her RRSP/RRIF and have them initiate a transfer request (using Transfer [Form T2033](#) or its equivalent) and complete a purchase request (Application [Form RIF3](#)).

**Q<sub>7</sub>** Are transfers of securities held at other financial institutions allowed in The Canada RIF?

**A** Only Transfers In Kind of eligible Compound Interest (C Bond) CSBs or CPBs currently held in an RRSP or RRIF are allowed. (Other securities such as GICs, mutual funds, etc. must be liquidated prior to an In Cash transfer to The Canada RIF.)

**Q<sub>8</sub>** Is there an age restriction for purchasing or holding The Canada RIF?

**A** No. RIFs are designed to provide retirement income until an Owner's death.

**Q<sub>9</sub>** Why does the client have to provide his/her date of birth?

**A** The date of birth is required in order to calculate the [Annual Minimum payment](#) from the RRIF required to be paid to the client each year under current legislation.

**Q<sub>10</sub>** Why would an individual use their spouse's birth date to calculate their Annual Minimum payment?

**A** If the spouse is younger, the legislated Annual Minimum payment will be lower; therefore, both the tax deferral of the proceeds in the RRIF and the amount of income it earns would be greater.

**Q<sub>11</sub>** If a beneficiary for the RRIF is not recorded on the Application [Form RIF3](#), who receives the entitlement in the case of the Owner's death?

**A** In the event of the Owner's death where no beneficiary has been named on the application form, a will is usually applicable where appropriate provincial legislation governs. If there is no will, then the estate of the Owner becomes the beneficiary of the RRIF. For more detailed information, financial institutions should contact the Trustee.

**Q<sub>12</sub>** Can a client contribute directly to The Canada RIF?

**A** No. You can only transfer existing RRSP or RRIF proceeds into The Canada RIF.

**Q<sub>13</sub>** How does a client calculate his/her Annual Minimum payment?

**A** Current legislation provides annual payment factors (expressed as a percentage) that, when multiplied by the market value of the RIF as at January 1, will indicate how much is required to be withdrawn for the year. (Refer to [Tables 2 & 3](#) ) in the "Required Information on The Canada RIF Application [Form RIF3](#)" section)

**Q<sub>14</sub>** How does an individual know if they currently have a Qualifying RRIF or a Non-qualifying RRIF?

**A** If the RRIF was established prior to January 1, 1993 and has not had any other property transferred to it, it is a Qualifying RRIF. Accounts opened after this date are considered a Non-Qualifying RRIF. The difference between these is the factors used to calculate the annual payment schedule.

**Q<sub>15</sub>** Do I have to transfer my RRSP to a RRIF?

**A** Current legislation governing RRSPs indicates that an individual must close his/her RRSP by December 31 of the year in which he/she **turns 71 years of age**. An individual's options at this time are to:

- divest the RRSP and receive a cash payment for the full value of the RRSP, less withholding taxes
- use the funds to purchase an annuity; or
- transfer the funds to a RIF, where they will retain their tax-sheltered status.

**Q<sub>16</sub>** How does a client transfer The Canada RSP to The Canada RIF?

**A** Call the Canada Savings Bonds Contact Centre at **1 800 575-5151 (TTY only 1 800 354-2222) from 8am to 8pm Eastern Time, Monday to Friday.**

**Q<sub>17</sub>** Can a client transfer-in locked-in funds held by another financial institution?

**A** No. Locked-in funds are not accepted at this time.

## Payments

**Q<sub>18</sub>** Can the Owner receive payments at any time?

**A** Payments can be made every month, every two, three, four or six months, or once a year. Payments are made on the first business day of the month.

**Q<sub>19</sub>** Can a client receive his/her first payment in the first year since the inception of the fund?

**A** Yes, however, payments made in the first year that the fund is opened are considered to be Lump Sum Withdrawals and are subject to withholding tax.

**Q<sub>20</sub>** How will Owners know what their [Annual Minimum payments](#) will be each year?

**A** The December 31 statement, usually mailed no later than the end of January, will provide Owners with all details relevant to their selected payment options and [Annual Minimum payment](#) amount.

- Q<sub>21</sub>** Can an Owner change the election to have the [Annual Minimum payments](#) based on his/her spouse's birth date rather than on his/her birth date?
- A** No. Once a payment has been made, no changes can be made to this election/non-election.
- Q<sub>22</sub>** Can a client change his/her payment amount or payment frequency?
- A** Yes. A client can change his/her payment amount or frequency at any time by giving 15 days notice to the Trustee, subject to the legislated [Annual Minimum payment](#) amount and The Canada RIF minimum payment amount of \$25 per payment. If a payment amount is less than \$25, then the payment frequency is adjusted to the next frequency level such that the payment amount is greater than or equal to \$25.
- Q<sub>23</sub>** What happens if a client's payments don't meet the [Annual Minimum](#) requirement?
- A** If the total annual payments are less than the [Annual Minimum payment](#) requirement, an additional payment will automatically be made by December 31 of that year to satisfy the requirement.
- Q<sub>24</sub>** Which assets are used to make payments? Can the client specify which assets are to be depleted first?
- A** Owners cannot instruct which assets are to be used for regular periodic payments. Payment will be taken in the following order: first, from the Canada Savings Bonds, then from Canada Premium Bonds (formerly known as Canada RRSP Bonds) - this order is based on most to least liquid; within a category (i.e. the CSB or CPB), first from the bonds with the lowest yields; if two or more bonds have equally low yields, then from the bonds with the lowest interest rate; if two or more bonds have equally low yields and interest rates, then from the one with the shortest term to maturity. However, Owners may select the assets to be used for Lump Sum Withdrawals; if no selection is made then the periodic payment source rules list above will apply as the default, subject to the terms and conditions of the individual investment products. Payments are always taken from both principal and interest on a prorated basis.
- Q<sub>25</sub>** How are the payments made?
- A** Regular periodic payments or Lump Sum Withdrawals are made by electronic funds transfer to the Owner's bank account, or by cheque mailed to a specified address.
- Q<sub>26</sub>** What happens to the Owner's payments if he/she closes the bank account designated to receive the direct deposit payments?
- A** Direct deposit payments returned by financial institutions will be sent by cheque to the address of the Owner. Future payments will continue by cheque until the Owner provides alternate instructions.

**Q<sub>27</sub>** Is there a minimum payment amount?

**A** Yes. Payments must meet the legislated [Annual Minimum payment](#) amount as well as The Canada RIF minimum payment of \$25 per payment. If the required payment is less than \$25, the payment frequency will be adjusted to the next lower frequency level.

### **Tax Receipts / Statements**

**Q<sub>28</sub>** How often will an Owner receive RRIF statements showing account balances?

**A** A confirmation letter will be mailed to the Owner's home address by the 15th of the month following the date the RRIF was opened, confirming the creation of a RRIF account. Quarterly statements indicating the account balance will be issued as at March 31, June 30, September 30 and December 31. The December 31 statement will outline the payment details for the following year.

**Q<sub>29</sub>** What kind of tax information will the Owner receive and when?

**A** A T4RIF will be mailed to the Owner's address by the end of February in the year following the payment(s).

**Q<sub>30</sub>** Will taxes be withheld at source for any payments exceeding the legislated [Annual Minimum payment](#)?

**A** Yes, all payments in excess of the legislated [Annual Minimum](#) amount are taxed at the legislated withholding tax rate per payment.

### **RRIF Account Maintenance**

**Q<sub>31</sub>** Can investments be exchanged within The Canada RIF?

**A** Yes. Government of Canada retail debt products held within The Canada RIF can be exchanged for any other Government of Canada retail debt products within the fund at any time, subject to the terms and conditions and availability of the individual bonds

To do this, the Owner must send a Letter of Direction to the Trustee's Registered Products Department in Ottawa, providing the following information:

- The Owner's name;
- The Canada RIF account number;
- The amount to be exchanged and the details of the instruments to be exchanged;
- The signature of the Owner.

The amount actually exchanged would also include any applicable interest.

**Q<sub>32</sub>** Who does the Owner contact if he/she has questions about The Canada RIF?

**A** Clients can call **1 800 575-5151 from 8am to 8pm Eastern time, Monday to Friday** or write to:

**Canada Savings Bonds**  
**Registered Products Department**  
**PO Box 2390, Station D**  
**Ottawa, ON K1P 1K8**

### **Redemptions/Lump Sum Withdrawals/Transfers**

**Q<sub>33</sub>** Is it possible to transfer The Canada RIF to another RRIF at a different financial institution?

**A** Yes. Owners may transfer-out of The Canada RIF subject to the terms and conditions of the individual investment products and applicable legislation.

**Q<sub>34</sub>** What happens when the Bonds in the plan mature before their depletion by payments?

**A** Unless otherwise advised, the proceeds of the Bonds will be automatically reinvested in the current issue of Government of Canada retail debt products on sale at that time.

**Q<sub>35</sub>** Can Owners request more than one Lump Sum Withdrawal each year?

**A** Yes. Lump Sum Withdrawals can be made at any time with 8 days notice to the Trustee, subject to the terms and conditions of the individual investment products.

**Q<sub>36</sub>** If Owners make a Lump Sum Withdrawal, will the amount be included in the Annual Minimum payment requirement?

**A** No. The amount will not be included in the [Annual Minimum](#) requirement.

**Q<sub>37</sub>** Are Lump Sum Withdrawals taxed?

**A** Lump Sum Withdrawals are subject to federal and provincial (if applicable) withholding tax at the legislated rates. As a general rule, if an individual's marginal tax rate is higher than the withholding tax rate, he/she will likely owe further income tax when an income tax return is filed.

**Q<sub>38</sub>** Are regular periodic payments subject to tax?

**A** Yes, they are subject to federal and provincial income tax in the year received. However, tax is not withheld at the source on the [Annual Minimum](#) amount required to be withdrawn.