

## Canada Savings Bonds and Canada Premium Bonds Certificated Products (Form CPB-12)

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## Customer Change of Address

In order to ensure that bond owners 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 from 8 a.m. to 8 p.m., Eastern Time
- by facsimile at **(613) 782-8096**
- by sending a completed [Change of Address and Direct Deposit Form and Guidelines \(COADD\)](#).

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 COADD.

Registered owners must send a letter of authorization to do the transaction. In the case of a minor, the legal parent or guardian can act on their behalf but they must specify their capacity and all requests must be signed.

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 [Change of Address and Direct Deposit Form and Guidelines \(COADD\)](#).

- The registration information provided on Form COADD 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 enrolment must appear on Form COADD 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. Form COADD 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.

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 COADD or with the signed letter.

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

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.

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 and a cheque is automatically issued to the registered owner's address, if the address is valid.

Inquiries concerning payment of interest should be directed as follows:

- by calling **1 800 575-5151** (teletypewriter only **1 800 354-2222**) from 8 a.m. to 8 p.m., 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** (teletypewriter only **1 800 354-2222**) from 8 a.m. to 8 p.m. Eastern Time, Monday to Friday. When the total amount of interest earned on the bonds held under the registration is \$50.00 or less, a T5 will not be issued however, the amount must still be claimed. Refer to Canada Revenue Agency (CRA) for further information.

## **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  
PO Box 2770, Station D  
Ottawa, ON K1P 1J7**

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, Social Insurance Number is mandatory unless client is 18 years of age or younger as of the bond issue date. If client is 18 years and younger as of issued date and does not have a Social Insurance Number they are required to provide a valid date of birth.

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**

Alternatively, the client can call directly **1 800 575-5151** from 8 a.m. to 8 p.m. Eastern Time, Monday to Friday.

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**) or writing to the Canada Savings Bond office at the following address:

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

## **Assignability and Transferability**

For bonds issued November 1, 2008 and subsequently

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 beneficiary as the result of the death of a registered owner;
- if the registered owner has a spouse, or the Bonds are owned or held 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;
- to The Canada Retirement Savings Plan or to The Canada Retirement Income Fund (providing that the registered owner has an existing Canada Retirement Savings Plan or Canada Retirement Income Fund);
- to The Canadian Depository of Securities Limited; and
- where they are to be pledged to Her Majesty in right of Canada as security for any purpose.

### For bonds issued prior to November 1, 2008

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;
- The Canadian Depository of Securities Limited; 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 the below address using the [Transfer Form TRF](#)

**Canada Savings Bonds  
Attn Transfer and Exchange  
PO Box 2770, Station D  
Ottawa, ON K1P 1J7**

In the case of a deceased registered owner who was a resident of any province except Quebec, [Estate Transfer Form \(2351\) ETRF](#) is to be used. If the deceased registered owner was a resident of the province of Quebec, [Quebec Estate Transfer Form QETRF](#), is to be used. These forms, their guidelines and the Bank of Canada Business Rules are available at <http://www.csb.gc.ca/about/customer-service/transferrededeem-from-a-deceased-owner-all-provinces-except-quebec/>.

An executor requiring further information may call **1 800 575-5151** from 8 a.m. to 8 p.m. Eastern Time, Monday to Friday.

### **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** from 8 a.m. to 8 p.m. Eastern Time, Monday to Friday.

## 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, refer to the following section, [“Original Issue Corrections Procedures,”](#) further in this section.

## 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 [Change of Address and Direct Deposit Form and Guidelines \(COADD\)](#).
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.**

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 Change of Address and Direct Deposit Form and Guidelines (COADD).

## 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:

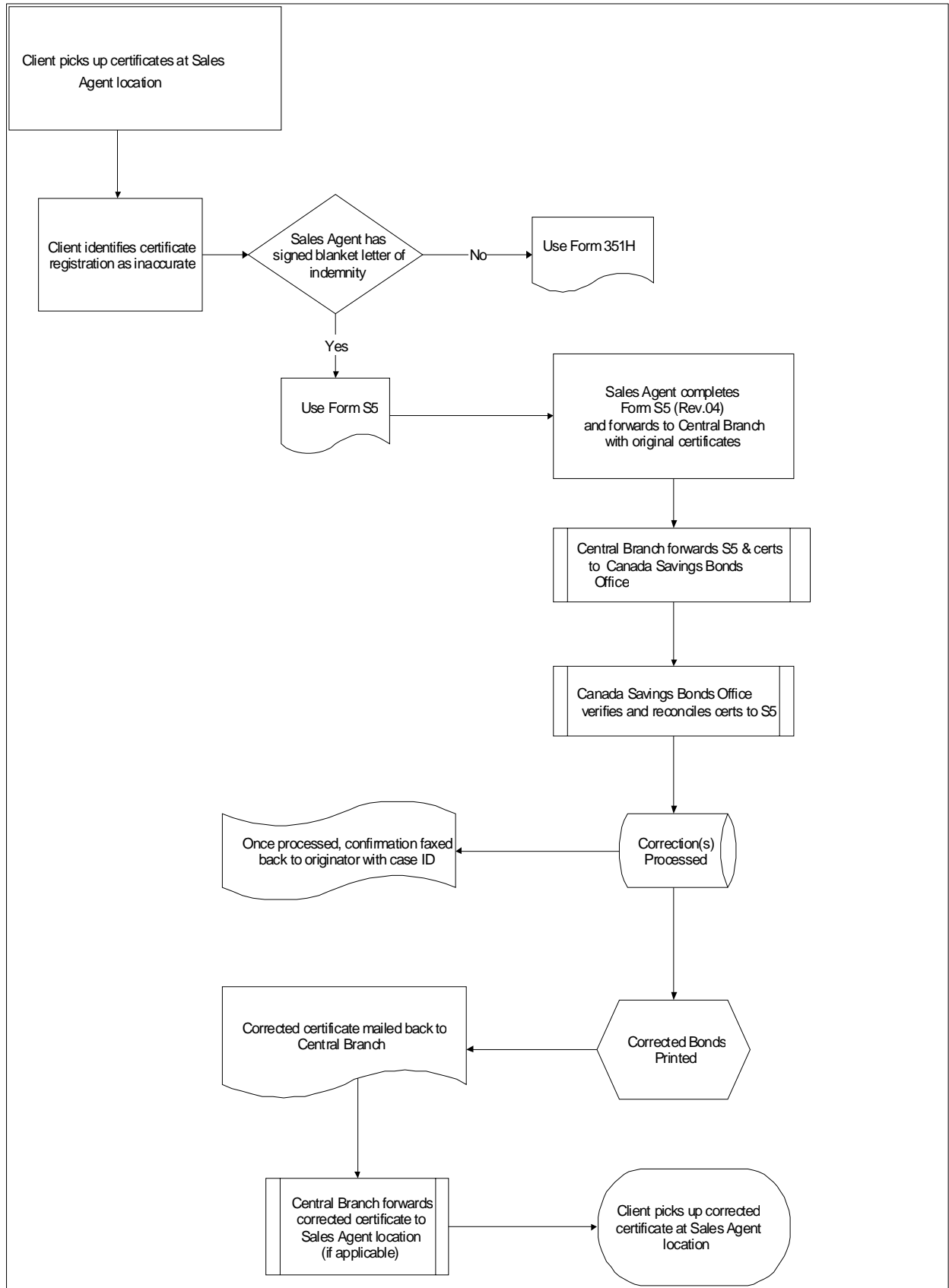
**Canada Savings Bonds  
PO Box 2770, Station D  
Ottawa, ON K1P 1J7**

<p style="text-align: center;"><b>NOTE</b></p> <p>It is preferable that Original Issue Corrections using <a href="#">Form S5</a> 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.</p>
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**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



**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:

**Assistant Director - Retail Debt Funds Management and Banking Department  
Bank of Canada  
234 Laurier Avenue West, 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, which 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.

## 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.

**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 (e.g., CPB P82 (R) CPB P82 (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 (e.g., CPB P82 (R), CPB P82 (C)).

### Example of Original Issue Registration Correction Form S5

## Canada Savings Bonds Obligations d'épargne du Canada

S5 REV. 04

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

Government of Canada Retail Debt Instruments  
ORIGINAL ISSUE CORRECTION

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

**BRANCH / SUCCURSALE**

**INSTITUTION**

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

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

**PROVINCE**

**POSTAL CODE POSTAL**

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PLEASE PRINT CONTACT NAME / PERSONNE-RESSOURCE (EN LETTRES MOULÉES)

**PHONE NUMBER / N° DE TÉLÉPHONE**

**FAX NO. / N° DE TÉLÉCOPIEUR**

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

PAR VALUE / VALEUR NOMINALE

**DATE**  
DD/JJ

**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 DEMANDÉ

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

**CASE ID / ID DU CAS**

**CLIENT ID / ID DU CLIENT**

**DATE**  
DD/JJ

**MM**

**YYYY/AAAA**

PART: PARTIE: **1. 2-** BANK OF CANADA  
BANQUE DU CANADA**3-** SALES AGENT  
AGENT VENDEUR

The above form is just a sample and could be rejected if submitted. This form must be obtained through the Order CSB Material website at the following address:  
<http://www.csborders.ca/index.htm>.

Maintenance

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

1. **Multiple Registrations** refers to two or more old (cancelled) registrations or two or more new (issued) registrations 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 an existing 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 cannot be transferred or exchanged.

## 5. Issue Details

### NOTE

Depending on the issue dates of the bonds, some of the following Issue Details may not be applicable.

- **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 Bond owner'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.