

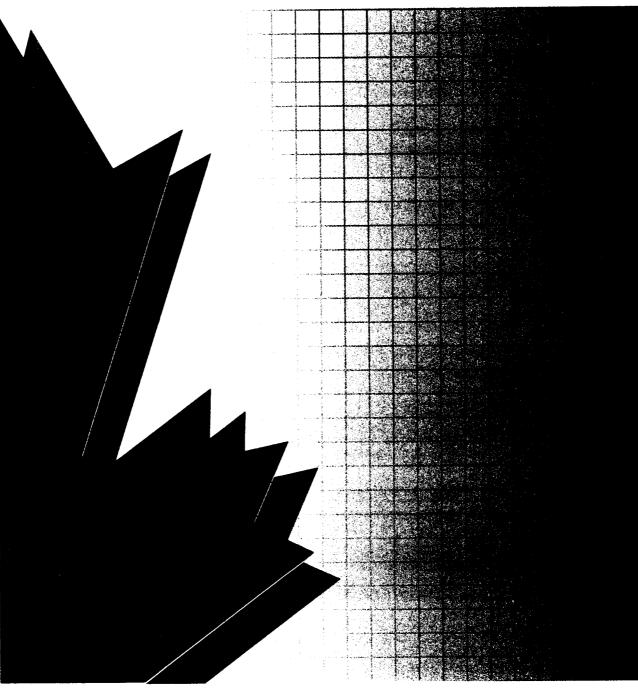
T5 GUIDE Return of Investment Income

T-BD GUIDE

Return of Investment Income Debt Obligations in Bearer Form

1989





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1989 T5 Guide Return of Investment Income The T5 Summary and the T5 Supplementary

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This Guide is not a legal document. It uses non-technical language to explain some of the laws about income tax. For official purposes, please consult the *Income Tax Act* and the related Regulations.

3

INTRODUCTION

This Guide contains information for the completion of the T5 Summary, *Return of Investment Income*, and the T5 Supplementary, *Statement of Investment Income*, for the 1989 calendar year. This Guide should be all that is needed to complete the T5 Summary and T5 Supplementarics. However, the Guide cannot deal with every circumstance that may arise. Therefore, you are referred to various departmental Interpretation Bulletins and Information Circulars which are available from any district taxation office.

Unless otherwise stated, parts, subdivisions, sections, subsections, paragraphs and subparagraphs referred to in this Guide are references to the Income Tax Act.

In some cases, the Income Tax Act deems certain payments to have a specific character. For example, subsections 15(3), 15.1(1) and 15.2(1) deem certain interest payments to be dividends. Conversely, subsections 130.1(2) and 137(4.1) deem certain dividends paid to be interest. Such amounts must be reported according to their "deemed" character.

RETURN OF INVESTMENT INCOME

The *Return of Investment Income* is a two-part return which consists of the T5 Summary and the related T5 Supplementaries. The T5 Summary provides a consolidated statement of the information contained in the T5 Supplementaries. With the exception of amounts required by subsections 148(1) or (1.1) to be included in a non-resident person's taxable income earned in Canada by reason of a disposition of an interest in a life insurance policy, the T5 Supplementaries identify the various types of investment income paid to or accrued by **residents of Canada**. Refer to Guide Item 13 regarding payments to non-residents of Canada.

The Return of Investment Income must be prepared by:

- Every person who makes a payment to a resident of Canada.
- Every person who receives a payment as a nominee or agent for a person resident in Canada.
- Every insurer who makes payments in respect of a life insurance policy.
- Every person who is indebted under, or holds as nominee or agent for a person resident in Canada, an interest in an investment contract (other than a Canada Savings Bond or a debt obligation in bearer form) described in any of subparagraphs (1)(b)(i) to (v) of Regulation 201 to which subsection 12(4) of the Act applies or would apply but for an election made under subsection 12(8).

Generally, such persons are required to report:

- accrued interest in respect of investment contracts to which subsection 12(4) applies or would apply but for an election under subsection 12(8) (see Guide Item 6);
- amounts to be included in the income of a policyholder under a life insurance policy pursuant to subsections 12.2(1), (3), (4) or (5), paragraphs 56(1)(d.1) or 56(1)(j); and
- the portion of any amounts actually paid as or on account of

- dividends (including amounts deemed by the Income Tax Act to have been paid as dividends and capital gains dividends),
- interest,
- royalties, and
- the portion of blended payments (see Guide Item 5) that is to be included in the recipient's income, to the extent that the amount paid has not previously been reported.

Refer to Guide Item 1B. entitled "The T5 Supplementary" for a complete description of the investment income paid to or accrued by residents of Canada for which the *Return of Investment Income* must be completed.

A. The T5 Summary

The T5 Summary is a single-page form on which the totals of the amounts reported on the T5 Supplementaries are recorded.

The "payer identification number" requested on the T5 Summary is the account number assigned to your annual return of income filed with the Department. If you have not been assigned such a number, this area should be left blank.

A T5 Summary is required even if only one T5 Supplementary is prepared. The T5 Summary Rev. 89 is to be used; forms T5 Summary Rev. 88 and earlier are now obsolete.

A separate T5 Summary **may** be prepared for each different type or source of investment income.

When previously unclaimed interest or unclaimed dividends are subsequently claimed by a resident of Canada, a separate T5 Summary identified as "Unclaimed Dividend Account" and/or "Unclaimed Interest Account" must be prepared for the unclaimed amounts from which tax has been withheld in accordance with subsection 153(4). See Guide Item 8 for further details.

B. The T5 Supplementary

A T5 Supplementary must be prepared, as required, for amounts paid to or accrued by a recipient which equal or exceed \$100. The T5 Supplementaries should be completed and distributed according to the instructions contained in this Guide. Do not include in the summary amounts for which no T5 Supplementary is required to be prepared. Note that interest to be reported includes interest on a debt obligation such as a term deposit that has been rolled into a new debt obligation.

If you intend to use customized T5 Supplementaries, refer to Information Circular 85-5R for instructions on approval of custom or facsimile tax forms. This circular can be obtained from any district taxation office.

When a person is required to complete one or more T5 Supplementaries, a T5 Summary must always be completed and filed with the related T5 Supplementaries.

A T5 Supplementary is to be completed to report the following:

- 1. Payments made during the year to residents of Canada as or on account of
 - (a) dividends (including amounts deemed by the Income Tax Act to have been paid as dividends and capital gains dividends);
 - (b) interest (other than the portion of such interest previously reported under 2. or 3. below)
 - on a fully registered bond or debenture,
 - in respect of money or property on loan to, on deposit with or placed with a corporation, association, organization or institution,
 - in respect of an account with an investment dealer or broker,
 - paid by an insurer in connection with an insurance policy or an annuity contract,
 - on an amount owing in respect of compensation for property expropriated;
 - (c) a royalty payment for the use of a work or invention or a right to take natural resources;
 - (d) a blended payment (see Guide Item 5) where the payment is made by a corporation, association, organization or institution.
- 2. All interest required to be reported for the year in respect of investment contracts to which subsection 12(4) applies or would apply but for an election made under subsection 12(8) (see Guide Item 6).
- 3. Amounts required to be included in a policyholder's income in respect of a life insurance policy under paragraph 56(1)(j) and subsections 12.2(1), (3), (4) or (5) or paragraph 56(1)(d.1).

Note:

If an amalgamation takes place during the year, the successor corporation may prepare the T5 Summary and related Supplementaries on a consolidated basis for itself and the predecessor corporation(s).

For payments described in 1. above, T5 Supplementaries are to be completed by every person who receives such payments as a nominee or agent for a person resident in Canada. In addition, T5 Supplementaries are to be completed by each nominee or agent who, in the year, held for a person resident in Canada, an interest in an investment contract to which subsection 12(4) applies or would apply but for an election made under subsection 12(8) (see Guide Item 6), or who acted on behalf of the payer. See Guide Item 4 for instructions concerning payments made to/by nominees and agents.

If you are acting in a fiduciary capacity and are concerned whether a T3 or T5 Supplementary should be completed, obtain a copy of the 1989 T3 Guide and Trust Return. Generally, if a person acting in a fiduciary capacity has ownership and control of a property on behalf of some other person, a T3 Supplementary is required. If the beneficial owner retains ownership and control of the property, a T5 Supplementary is required.

T5 Summaries and T5 Supplementaries are **NOT** required to be filed

- by individual payers, to report the interest portion of blended payments or interest, such as interest paid by one individual to another on a private mortgage. This exclusion does not apply to investment dealers or brokers making such payments in respect of client accounts.
- for interest paid on money on loan from banks, financial houses or other institutions whose ordinary business includes the lending of money,
- to report capital dividends (these payments are taxexempt) as described in Interpretation Bulletin IT-66R5,
- for amounts paid or credited to non-residents of Canada (see Guide Item 13),
- for interest accrued or payable during the year to a corporation, partnership, unit trust, or any trust of which a corporation or a partnership is a beneficiary, or
- for amounts paid to one recipient where the amount is less than \$100.

REQUIREMENTS AND PENALTIES

A. Late-filing penalty

The penalty under subsection 162(7) for failure to file the *Return of Investment Income* by the due date or for late distribution of the T5 Supplementaries to recipients is \$25 per day with a minimum penalty of \$100 per return and a maximum penalty of \$2,500 per return. Notices of Assessment for T5 returns are issued when a late-filing penalty is assessed.

B. Penalty for failure to provide a Social Insurance Number

Since 1988, individuals have been obliged to provide their Social Insurance Number upon request to persons required to complete T5 Supplementaries on their behalf. Penalties for failure to provide a Social Insurance Number are applicable to both the payer and the individual.

Payer

Paragraph 237(2)(a) provides that any person required to prepare an information return requiring an individual's Social Insurance Number must make a reasonable effort to obtain the Social Insurance Number from that individual. Under subsection 162(5), failure to make such an effort or to provide any information required on the T5 Supplementary may result in a penalty of \$100 for each failure.

Existing clients for whom a Social Insurance Number is not on record and for whom an information return must be made should be advised in writing of the information required and the consequence(s) of failing to provide the information and must be requested to provide the SIN within fifteen days. New clients should be asked to provide their Social Insurance Number whenever they enter into a transaction that will require the preparation of an information slip.

Recipient

Subsection 237(1) requires individuals (other than trusts) to provide their Social Insurance Number upon request to persons required to make an information return containing that information. If an individual has not been assigned a Social Insurance Number, paragraph 237(1)(b) requires that individual to make application for such a number within 15 days after the request, and to provide the number thereafter to any person required to make an information return requiring the Social Insurance Number.

Application for a Social Insurance Number can be made either in person or by mail. An application form EMP 2120 (7-86) or NAS 2120 (7-86) may be obtained in person from any Canada Employment Centre or by telephoning or writing the nearest Centre and requesting that the necessary documents be mailed. Once the application has been completed, it should be submitted along with any other required documents to the nearest Canada Employment Centre.

Subsection 162(6) provides that an individual who fails to supply his or her Social Insurance Number upon request to any person obliged to make an information return requiring that number is liable to a \$100 penalty for each failure. However, the penalty will not apply if an individual makes application for the assignment of a Social Insurance Number within 15 days following the request to provide the number, and the number is provided to the person within 15 days after its receipt.

Further information about Social Insurance Number reporting requirements and applicable penalties for failure to provide such information is available in Information Circular 82-2R which can be obtained from any district taxation office.

C. Interest on penalties

Subsection 161(11) provides that, where a taxpayer is required to pay a penalty in respect of an information return, interest on that penalty at the prescribed rate must be paid to the Receiver General, together with the applicable penalty.

D. Offences under the Income Tax Act

In addition to the penalties outlined above, the Act provides fines and/or imprisonment on summary conviction for the situations specified below.

Prohibited use of the Social Insurance Number

A person required to make an information return on which an individual's Social Insurance Number is required to be provided is prohibited, under paragraph 237(2)(b), from **knowingly** using, communicating or allowing to be communicated that Number, otherwise than as required by the Act or a Regulation, without the individual's written consent.

Persons who contravene this provision are guilty of an offence under subsection 239(2.3) and are liable on summary conviction to a maximum fine of \$5,000, or a maximum prison term of 12 months or a combined penalty and prison term.

Failure to make or file a return

Persons who fail to make or file a return as and when required by the Act or a Regulation are guilty of an offence under subsection 238(1). In addition to any penalty otherwise imposed, these persons are liable on summary conviction to a fine ranging from a minimum of \$1,000 to a maximum of \$25,000, or both a fine and imprisonment for a maximum period of 12 months.

3 INSTRUCTIONS FOR COMPLETING THE T5 SUPPLEMENTARY

Recipient

In the case of an individual, enter the surname first, followed by the usual first name and initials. If there are two individual recipients, enter both their names in the recipient's name and address area. For a corporation, enter the company's name. If the payment is made to an organization, association or institution, enter the name of the organization, association or institution, not the name of the secretary-treasurer or other individual with signing authority. The recipient's address must be shown in all cases.

Social Insurance Number

Enter the recipient's Social Insurance Number. For interest credited to a joint account, only one T5 Supplementary should be completed and only the Social Insurance Number of one individual is to be recorded on the T5.

If more than two individuals are involved and the T5 is being prepared to reflect the name and Social Insurance Number of one individual, enter the notation "joint account" immediately following the individual's name.

If an individual has not provided his or her Social Insurance Number by the time an information slip is being prepared, the Social Insurance Number area should be left blank. However, if an individual has **refused** to provide his or her Social Insurance Number, the payer should enter "REFUSED" or 999-999-998 in the space provided for the Social Insurance Number.

When an individual indicates that he or she does not have a Social Insurance Number and must apply for one, the Department does not expect the payer to delay completion of the annual information return beyond the required filing date. When a taxpayer provides his or her Social Insurance Number after the completion and submission of an otherwise valid information return, the Department does not require that an amended information slip be filed.

All individuals should be asked to provide their Social Insurance Number. However, individuals under 18 years of age at the end of the taxation year to which the information return relates are not required to provide their Social Insurance Number if their total income for the year is \$2,500 or less.

Name and Address of the Payer

This area must be completed on each T5 Supplementary.

Year

The year must be entered on each T5 Supplementary. It may be entered in either the upper portion of the box beside Box (A) or in the lower portion beside Box (F).

Boxes (A), (B) and (C) Dividends from Taxable Canadian Corporations

Dividends include all dividends in cash or kind (including stock dividends), and all payments deemed to be dividends (see Guide Item 7).

Do not include amounts paid or payable by a credit union to a member in respect of his or her share in the credit union which are deemed to be interest under subsection 137(4.1). In addition, do not include taxable dividends paid by a mortgage investment corporation to a shareholder of such a corporation which, by virtue of subsection 130.1(2), are deemed to be received by the shareholder as interest payable on a bond issued after 1971.

The amounts to enter in Box (A) are the taxable dividends from taxable Canadian corporations (as defined in paragraph 89(1)(i)) paid to an individual, other than a trust that is a registered charity. These dividends are increased by 1/4 to arrive at the amount to include in the recipient's income and are eligible for the federal dividend tax credit. Dividends paid to corporations and dividends which are not eligible for the federal dividend tax credit are reported in Box (E) "Other Income from Canadian Sources."

Interpretation Bulletin IT-67R2 deals with the subject of taxable dividends from Canadian corporations in some detail.

To report other dividends, see the instructions relating to Boxes (E) and (I).

Box (A) Actual Amount of Dividends

Report, in Canadian currency, the actual amount of taxable dividends, or the amount deemed to be taxable dividends, paid by a taxable Canadian corporation to an individual (other than a trust that is a registered charity) resident in Canada, other than

 dividends paid or payable by a credit union to a member, in respect of his or her share in the credit union, which are deemed to be interest;

- taxable dividends paid by a mortgage investment corporation to a shareholder of such a corporation which are deemed to be received by the shareholder as interest payable on a bond issued after 1971; and
- capital gains dividends (report in Box (I)).

Box (B)

Taxable Amount of Dividends

Calculate and enter the taxable amount of taxable dividends which is $\frac{5}{4}$ of the actual amount reported in Box (A).

Box (C)

Federal Dividend Tax Credit

Calculate and enter the amount of federal dividend tax credit which is $13 \frac{1}{3}\%$ of the amount entered in Box (B).

Box (D)

Interest from Canadian Sources

Enter, in Canadian currency, the amount of all interest required to be reported on the T5 Supplementary (see 1.(b) and (d) and 2. under Guide Item 1B., "The T5 Supplementary,") including:

- dividends paid or payable by a credit union to a member, in respect of his or her share in the credit union, which are deemed to be interest;
- taxable dividends paid by a mortgage investment corporation to a shareholder of such a corporation which are deemed to be received by the shareholder as interest payable on a bond issued after 1971; and
- amounts brought into a policyholder's income by life insurers under paragraph 56(1)(j) (except to the extent that they arise from a policy loan) and under section 12.2 and paragraph 56(1)(d.1).

Do not include interest from a source outside Canada which should be reported in Box (F).

Box (E)

Other Income from Canadian Sources

"Other income" includes the following amounts:

- dividends or amounts deemed by the Income Tax Act to be received by a person as dividends if they are not required to be reported in Box (A). For example:
 - taxable dividends and deemed dividends (see Guide Item 7) from a corporation resident in Canada other than a taxable Canadian corporation as defined in paragraph 89(1)(i),
 - taxable dividends and deemed dividends from a taxable Canadian corporation paid to a corporation resident in Canada (other than capital gains dividends to be reported in Box (I));
- amounts to be included in the income of a policyholder under a life insurance policy pursuant to paragraph 56(1)(j) if they arise from a policy loan (see reference to life insurers under Box (D)).

Box (F) Gross Foreign Income

Gross foreign income is the amount received from sources outside Canada and includes any foreign income tax that was withheld. This amount is to be reported in Canadian currency. If the amount cannot be reported in Canadian currency, the name of the foreign currency must be entered below Box (F).

Box (G) Foreign Toy I

Foreign Tax Paid

An entry is required in this box for purposes of calculating a foreign tax credit. This box should be completed if foreign income tax was withheld from the gross foreign income reported in Box (F). The amount of the foreign income tax withheld must also be reported in Canadian currency.

Box (H)

Royalties from Canadian Sources

"Royalties" include royalty payments for the use of a work or invention or the right to take natural resources.

Box (I)

Capital Gains Dividends

This box is used to report a capital gains dividend from an investment corporation, a mortgage investment corporation or a mutual fund. "Capital Gains Dividend" means a dividend paid by an investment corporation, mortgage investment corporation or mutual fund that is deemed to be a capital gain in accordance with the provisions of subsections 130(2), 130.1(4) and 131(1).

Box (J)

Pension Income

This box is used to report amounts included in Box (D) as the income of a policyholder under a life insurance policy pursuant to section 12.2 and paragraph 56(1)(d.1). These are amounts that may qualify as pension income or qualified pension income.

Box (K)

Amount Eligible for Resource Allowance Deduction

Enter all amounts included in Box (H) that qualify as "production royalties" for purposes of the resource allowance deduction permitted the recipient under paragraph 20(1)(v.1) of the Income Tax Act.

PAYMENTS MADE TO NOMINEES AND AGENTS

A nominee or agent **receiving** income described in this Guide or holding an interest in a debt obligation for a person resident in Canada will complete T5 Supplementaries as follows:

 Income from Canadian sources will be reported, depending on the nature of the income, in Boxes (A),(B),(D),(E),(H) and (I) in accordance with the instructions relating to those boxes. • Income from foreign sources will be reported in Box (F) and, if required, Box (G) in accordance with the instructions relating to those boxes.

5 BLENDED PAYMENTS

A blended payment is an amount referred to in subsection 16(1). It can be defined as a payment, the makeup of which is not readily identifiable, but one that can reasonably be regarded as being partly interest or other payment of an income nature, and partly an amount of a capital nature. The part of the amount that can reasonably be considered interest is deemed to be interest on a debt obligation. As such, these deemed amounts are subject to all the interest reporting requirements.

Subsection 16(1) does not apply to any amount received by a taxpayer when

- any component of the amount is definitely known,
- the amount is received as an annuity payment or in satisfaction of the recipient's rights under an annuity contract,
- the payment arose from certain types of obligations, or
- the income element of the payment must be included in income under another tax provision.

Interpretation Bulletin IT-265R2 deals with the subject of blended payments in greater detail.

6 ACCRUED INTEREST

T5 Supplementaries must be issued in respect of an **investment contract** for each year that includes a **"third anniversary"** of the contract, and must show the total of all interest accrued after 1981 (or the date the contract was last acquired by the taxpayer, if known) minus any portion of the interest that was included on a T5 Supplementary for a previous year.

"Third anniversary" means the third December 31 following the end of the year in which the contract was originally issued and each third December 31 thereafter. In addition, the date of disposition of an investment contract is deemed to be a third anniversary of the contract. A redemption, cancellation or conversion of an investment contract is a disposition of that investment contract. A rollover of a matured debt obligation into another debt obligation is also a disposition.

For example, if a taxpayer acquired an interest in an investment contract on its issue date in 1986, and had not disposed of that interest before 1989, a T5 Supplementary must be issued to that taxpayer for 1989. The T5 Supplementary must show all interest accruing to the taxpayer on the contract from the date it was acquired in 1986 until December 31, 1989. If the taxpayer disposed of the interest in the investment contract before December 31, 1989, the T5 Supplementary must reflect the interest accruing to the taxpayer on the contract from the date it was acquired until the date of disposition, and must be issued for the year in which the disposition occurred.

The first three-year period for investment contracts acquired before 1982 and not disposed of before 1989 begins on December 31, 1988. Therefore, the third anniversary for such contracts is either December 31, 1991, or the date of disposition of the investment contract, whichever comes first.

Investment contracts acquired before November 13, 1981 are exempted from the triennial reporting requirement provided that they meet all the conditions in subsection 12(10). Contracts that may be cancelled subject to a penalty on payout are **NOT** exempted.

7 DEEMED DIVIDENDS

A. Section 84 – Deemed dividends

The following outlines some of the general situations whereby a dividend will be deemed by section 84 to be paid by a corporation resident in Canada:

- (a) an increase in paid-up capital without a corresponding increase in net assets (or a decrease in net liabilities) other than by means of a stock dividend;
- (b) a distribution of property to shareholders on a windingup, discontinuation or reorganization of a corporation's business;
- (c) a redemption, acquisition or cancellation of any shares other than by purchase in the open market; or
- (d) a reduction of the paid-up capital in respect of any share of capital stock.

There are exceptions to these "deeming" provisions. One such exception is that a dividend will **NOT** be deemed to arise where a public corporation redeems, acquires or cancels "prescribed shares" held by an individual resident in Canada who deals at arm's length with the corporation. In this case, the amounts paid in respect of the redemption, acquisition or cancellation are treated as proceeds of disposition of a share. "Prescribed shares" are those identified under section 6206 of the Income Tax Regulations.

The dividend deemed to be paid under section 84 is generally calculated as follows:

- in (a) above, the increase in paid-up capital minus the increase in the value of net assets (decrease in value of net liabilities) or the decrease in the paid-up capital of the shares of another class;
- in (b) above, the full amount distributed minus the reduction in the paid-up capital in respect of the class of shares on which the distribution was made;

- in (c) above, the full amount distributed minus the paidup capital in respect of the shares on which the distribution was made;
- in (d) above, the amount paid in excess of the decrease in paid-up capital.

Additional information on winding-up dividends, which are classified as deemed dividends, is available in Interpretation Bulletin IT-149R3.

B. Subsection 15(3) – Deemed dividends

An amount paid as interest or a dividend by a corporation resident in Canada to a taxpayer in respect of an income bond or income debenture is deemed to have been received by the taxpayer as a dividend from the corporation unless the corporation is entitled to deduct the amount so paid in computing its income. These deemed dividends are reported in Boxes (A) and (B) if paid to an individual by a taxable Canadian corporation, and in Box (E) in any other case.

Amounts not deemed to be dividends are reported as interest income in Box (D) or (E) in accordance with the instructions for those boxes. Interpretation Bulletin IT-52R4 provides additional information on income bonds and income debentures.

C. Sections 15.1 and 15.2 - Deemed dividends

Any amount paid as or on account of interest in respect of a small business development bond, or a small business bond, is deemed to have been received by the holder as a taxable dividend from a taxable Canadian corporation. The amounts so paid are reported in Box (A) if paid to an individual and in Box (E) in any other case.

8 UNCLAIMED AMOUNTS – DIVIDENDS AND/OR INTEREST

A. Remittances

Dividends or interest received by a taxpayer in a particular taxation year on behalf of another person (beneficial owner) who remains unknown at the end of the taxpayer's subsequent taxation year are referred to as **unclaimed dividends** or **unclaimed interest**, respectively.

Subsection 153(4) requires a taxpayer in receipt of such unclaimed amounts to withhold a specified percentage of these amounts on account of the tax payable under the Act by that other person. The tax withheld must be remitted to the Receiver General within 60 days after the end of the taxpayer's subsequent taxation year.

Subsection 227(9.2) imposes an interest charge on amounts which are deducted or withheld, but not remitted as required by the Income Tax Act or a Regulation. Interest at a prescribed rate is payable to the Receiver General from the required date of remittance to the actual day of remittance. In addition, subsection 227(9) imposes a two-tiered penalty on a taxpayer for failure to remit amounts that have been withheld. In the case of a first failure in a calendar year, the penalty is 10% of the amount that was withheld but not remitted. A second or subsequent failure in the same calendar year could give rise to a penalty of 20% of the amount that was withheld but not remitted.

Unclaimed interest

A taxpayer in receipt of interest in a particular taxation year, where such interest remains unclaimed at the end of the taxpayer's subsequent taxation year, is required to withhold and remit 50% of that interest. The tax withheld must be remitted within 60 days after the end of the subsequent taxation year.

Unclaimed dividends

A taxpayer in receipt of dividends in a particular taxation year, where such dividends remain unclaimed at the end of the taxpayer's subsequent taxation year, is required to withhold and remit 33 ¹/₃% of those unclaimed dividends. The tax withheld must be remitted within 60 days after the end of the subsequent taxation year.

Note:

No withholding and remittance is required in respect of unclaimed amounts that were included in computing the taxpayer's income for the current or any previous year, or on which tax was withheld and remitted in a preceding year.

B. Unclaimed amounts subsequently paid out – T5 requirements

Unclaimed amounts which are subsequently paid to a resident of Canada must be reported on separate T5 Supplementaries and related T5 Summaries for the calendar year in which they were originally received by the taxpayer. The beneficial owner of such an amount is required to include the taxable amount of the dividend and/or the total interest received in income for the calendar year indicated on the T5 Supplementary. The income tax previously withheld may be claimed as a credit by the beneficial owner of the previously unclaimed amount.

If unclaimed amounts received in different calendar years are paid to the same claimant in the same year, separate T5 Supplementaries and the related T5 Summaries must be prepared for each calendar year in which the amounts were actually received. The calendar year entered on each T5 Supplementary issued must be the calendar year in which the amount was received by the taxpayer rather than the year it was claimed by the beneficial owner.

A T5 Supplementary must be prepared in all cases regardless of the amount of income from which tax was withheld. A separate information slip must be prepared for amounts from which tax was withheld even though the beneficial owner may have received amounts from which no tax was withheld in the same calendar year.

The T5 Summary must be identified by entering, in block letters, "UNCLAIMED DIVIDEND ACCOUNT" and/or "UNCLAIMED INTEREST ACCOUNT" directly below the name of the payer or nominee.

The amount of tax deducted must also appear on the T5 Supplementary and must be identified per account (i.e., "Income Tax Deducted from Dividends" or "Income Tax Deducted from Interest"). This should be entered directly below the name and the address of the recipient. The identifier "UNCLAIMED DIVIDEND ACCOUNT" and/or "UNCLAIMED INTEREST ACCOUNT" should be entered directly below the name and address of the taxpayer and the name of the dividend and/or interest-paying person should be indicated directly below the identifier.

The federal dividend tax credit is calculated using the rate in effect for the calendar year in which the dividends were received by the taxpayer. For example, the taxable amount of 1987 dividends is $\frac{4}{3}$ of the actual amount, and the 1987 federal dividend tax credit is $16\frac{2}{3}\%$ of the taxable amount.

Information Circular 71-9R deals with unclaimed dividends in considerable detail.

The T5 Supplementary no longer provides separate boxes to report interest and/or dividends eligible for the interest and dividend income deduction. Consequently, unclaimed interest or dividends received in the 1987 or prior taxation years that are eligible for this deduction should be reported on the 1987 version of the T5 Supplementary when claimed by the beneficial owner. If copies of the 1987 version of the T5 Supplementary used to report the eligible interest and/or dividends should indicate that the amounts are eligible for the deduction.

Example – Unclaimed Dividend

ABC Co. Ltd., a taxable Canadian corporation, paid dividends to the Brokers Co. Ltd. on shares held for an unknown shareholder. The fiscal year-end of Brokers Co. Ltd. is April 30. Dividends of \$100 were received on March 15, 1987, April 15, 1988, and June 15, 1989. A 33 ¹/₃% remittance of tax on the 1987 and 1988 dividend was paid to the Receiver General within 60 days after the 1988 and 1989 fiscal year-ends respectively. There was no requirement for remittance of tax on the 1989 dividend. On June 2, 1989, Mrs. Jean A. Smith advised Brokers Co. Ltd. of her inheritance of the shares and the 1987 and 1988 dividends were subsequently paid to her.

 +	Hovenao oanaaa	Revenu Canada Impôt	T 5 Supplementary – <i>Supplémentair</i> Rev. 89	STATEMENT OF INV é ÉTAT DES REVENUS	
		Dividends from Taxable Canadian Corporation videndes de corporations canadiennes imposa			
Year	(A) Actual Amount of Dividends	(B) Taxable Amount of Dividends	(C) Federal Dividend Tax Credit 22.2.	(D) Interest from Canadian Sources	(E) Other Income from Canadian Sources
1.0.07	Montant réel des dividendes	Montant imposable des dividendes	Crédit d'impôt fédéral pour dividendes	Intérêts de source canadienne	Autres revenus de source canadienne
1987		ign Tax Paid (H) Royalties from Canadian Sources	(I) Capital (J) s Gains Dividends	Pension Income (K) Amount Elig Resource Allowar	
Année	Revenus étrangers bruts Impôt	Redevances de étranger payé source canadienne	Dividendes e sur gains en capital	Montant donnar Revenu de pensions déduction en matièm	
bèneficiai > 5 /	SURNAME FIRST, AND FULL ADDRESS IRE: NOM DE FAMILLE D'ABORD. ET ADRES MITH, JEAN A O SeconD AV THis TOWN, C	ENUE CANADA	NAME AND ADDRESS NOM ET ADRESSE DU Brok M	3 456 Social insurance N Numéro d'assurance OF PAYER (Must appear on each slip) J PAYEUR (À inscrire sur chaque feuillet) CETS CO. Ltd. Ain Street. Anytown, CAN	ADA.
۹)	Aid to chai	MANT iN 1989)	UN	ICLAIMED DIV	VIDEND ACCOUNT
		DUCTED FROM D #33.	297 297 201 23	PAYING CORPOR	ATION ABC CO. LTD.

The T5 Supplementary for the 1988 dividend should be completed as follows:

*	Revenue Canada Taxation	Revenu Canada Impôt	T 5 Supplementary – <i>Supplémentain</i> Rev. 89	••••	VESTMENT INCOME S DE PLACEMENTS
1		Dividends from Taxable Canadian Corporation videndes de corporations canadiennes impos	ons		
Year	(A) Actual Amount of Dividends	(B) Taxable Amount of Dividends	(C) Federal Dividend Tax Credit	(D) Interest from Canadian Sources	(E) Other Income from Canadian Sources
	Montant réel des dividendes	Montant imposable des dividendes	Crédit d'impôt fédéral pour dividendes	Intérêts de source canadienne	Autres revenus de source canadienne
1988		aign Tax Paid (H) Royalties from Canadian Source	es Gains Dividends	Pension Income (K) Amount El Resource Allowa Montant dona	ince Deduction
Année	Revenus étrangers bruts Impô	tétranger payé Redevances de source canadien		Revenu de pensions déduction en matié	
	10 SECOND , THis TOWN,	CANADA CANADA		BROKERS	
		In in an I in	1989)		STREET, WN, CANADA
	(PAID loc	TAV DEDUCT	TED	unclaim	ED DiVIDEND
	FROM Di	LAIMANT IN TAX DEDUCT VIDENDS \$	3 <i>3</i> .	DAVING	ACCOUNT CORPORATION: ABC CO. LTd.
				r nyir 7	ABC CO. Ltd.

The T5 Supplementary for the 1987 dividend should be completed as follows:

9 CORRECTION OF T5 SUPPLEMENTARIES

Cancelled, amended or duplicate T5 Supplementaries should be clearly identified as such above the recipient's name. If an amended T5 Supplementary reflects a change in any of the financial data reported on the original supplementary, an amended T5 Summary with revised totals will also have to be filed. If it is not possible to show the revised totals, a T5 Summary identifying the net changes is acceptable.

Amended T5 Summaries should be clearly marked as such at the top of the form. If, after the T5 Summary and related Supplementaries are filed, it is discovered that a T5 Supplementary has been completed in error, a covering letter explaining the error and providing the name, address and Social Insurance Number of the recipient should be forwarded to the Department with the amended T5 Summary.

10 FILING REQUIREMENTS – WHEN AND WHERE

One completed T5 Summary, together with Copy 1 of form T5 Supplementary, if not filing on magnetic tape, (see Guide Item 12) must be forwarded to Revenue Canada, Taxation on or before the last day of February of the year immediately following the year for which the return is filed.

When a business or activity is discontinued, the return is to be filed within 30 days of the date of discontinuance.

The T5 Summaries and related T5 Supplementaries must be filed at the designated locations as indicated below.

- Taxation Centre St. John's, Newfoundland A1B 3Z1
- Taxation Centre Shawinigan-Sud, Quebec G9N 7S6
- Taxation Centre Jonquière, Quebec G7S 5J1
- Taxation Centre Winnipeg, Manitoba R3C 3M2
- Taxation Centre Surrey, British Columbia V3T 5E1
- Taxation Centre Sudbury, Ontario P3A 5C1
- Taxation Centre Ottawa, Ontario K1A 1A2

Summaries with addresses in Newfoundland, Prince Edward Island, Nova Scotia and New Brunswick

Summaries with addresses served by Montréal, Laval, Saint-Hubert or Trois Rivières District Taxation Offices

Summaries with addresses served by Québec, Rouyn-Noranda, Chicoutimi, Rimouski or Sherbrooke District Taxation Offices

Summaries with addresses in Manitoba, Saskatchewan, Alberta and the Northwest Territories

Summaries with addresses in British Columbia and the Yukon Territory

Summaries with addresses in Ontario other than those served by the Ottawa Taxation Centre

Summaries with addresses served by the Ottawa, Toronto, Scarborough, and Mississauga District Taxation Offices

11 DISTRIBUTION OF THE T5 SUPPLEMENTARY

Сору 1	To be delivered with form T5 Summary to Revenue Canada, Taxation on or before the last day of February immediately following the calendar year for which the return is required.
Copies 2 and 3	To be delivered to the recipient on or before the last day of February immediately following the calendar year for which the return is required.
Copy 4	To be retained by the payer.

12 FILING ON MAGNETIC TAPE

Revenue Canada, Taxation encourages payers to file their T5 Supplementaries on magnetic tape directly with the Taxation Centre, Ottawa, Ontario.

Payers who file their T5 Supplementaries on magnetic tape are reminded that the applicable copies of the T5 Summary should always accompany the tape(s) and Data Tape Transmittal form(s). Note that all the data contained on each paper T5 Supplementary issued must be exactly duplicated on the corresponding tape-filed T5 Supplementary.

The entire submission must be externally identified in clear bold print "T5 TAPE FILER" and shipped by courier or registered mail to:

Revenue Canada, Taxation Taxroll Division Ottawa Taxation Centre 875 Heron Road, Room 424 Ottawa, Ontario K1A 0Y6

Please refer to the booklet entitled "Computer Specifications for T5 Data Filed on Magnetic Tape" for the necessary technical data. Contact your district taxation office for the latest version of this publication.

If you wish to obtain more information regarding this method of filing, please direct your enquiry to Business Tax Systems Division at (613) 954-9000 (collect).

13 PAYMENTS TO NON-RESIDENTS OF CANADA

The total of all amounts of investment income and other amounts referred to in Regulation 202(1) or (2) aggregating \$10 or more paid or credited to, or on behalf of, a nonresident of Canada must be reported on NR4 or NR4A Supplementaries as applicable. Information Circular 77-16R3 deals with the subject of non-resident income tax in considerable detail and lists the specific types of interest income that are exempt from non-resident withholding tax.

Interpretation Bulletin IT-221R2 deals with the determination of an individual's residence status.

A person who fails to withhold non-resident tax on behalf of a non-resident is liable for the amount of tax that should have been withheld plus a penalty of 10% of the tax. In the case of a second or any subsequent failure in the same calendar year, the penalty is 20% of the tax. Interest is charged on the total of the tax and penalties at the prescribed rate. A payer should therefore withhold tax when an amount has been paid or credited to, or on behalf of, a non-resident person unless that person has obtained confirmation from Revenue Canada, Taxation that the person is a resident of Canada. Where such confirmation has been obtained, Revenue Canada, Taxation will issue written authorization to the Canadian resident payer not to withhold non-resident tax from the payments.

14 RELATED PUBLICATIONS

The following Interpretation Bulletins and Information Circulars are available from any district taxation office for your assistance.

Interpretation Bulletins

IT-52R4	Income Bonds and Income Debentures
IT-66R5	Capital Dividends and Life Insurance Capital
	Dividends
IT-67R2	Taxable Dividends from Canadian Resident
	Corporations
IT-88R	Stock Dividends
IT-114	Discounts, Premiums and Bonuses on Debt
	Obligations
IT-149R3	Winding-up Dividend
IT-221R2	Determination of an Individual's Residence
	Status
IT-265R2	Payments of Income and Capital Combined
IT-396R	Interest Income

Information Circulars

71 -9R	Unclaimed Dividends
77-16R3	Non-Resident Income Tax
82-2R	Social Insurance Number Legislation
85-5R	Custom and Facsimile Tax Forms

15 PRIVACY ACT

The information provided on the T5 Summary and related T5 Supplementaries is collected under the authority of and used in the administration and enforcement of the Income Tax Act.

Revenu Taxatio	 anac	la

Revenu Canada Impôt

T5 SUMMARY - T5 SOMMAIRE **RETURN OF INVESTMENT INCOME** DÉCLARATION DES REVENUS DE PLACEMENTS

Rev. 89

(Under paragraph 221(1) (d) and (e) of the Income Tax Act and Sections 201 and 217 of the Income Tax Regulations)	
(En vertu des alinéas 221(1)d) et e) de la Loi de l'impôt sur le revenu et des articles 201 et 217 du Règlement de l'impôt sur le revenu)	

Instructions and guidelines for preparing a Return of Investment Income (T5) are included in a publication entitled "T5 Guide Return of Investment Income". This Guide is available upon request at your District Taxation Office. La publication intitulée "Guide T5- Revenus de placement", que vous pouvez vous procurer à votre bureau de district, renferme des instructions et des lignes directrices sur la façon de remplir la déclaration T5 des revenus de placements.

Do not report on this form amounts for which no T5 Supplementary has been issued. N'inscrivez pas sur cette formule des montants pour lesquels un T5 Supplémentaire n' a nas átá nroduit

		an to supplemental end pas ele produit.
PAYER IDENTIFICATION NUMBER NUMÉRO D'IDENTIFICATION DU PAYEUR		NAME OF PAYER OR NOMINEE AND ADDRESS OF BRANCH / OFFICE FILING THIS SUMMARY NOM DU PAYEUR OU DU MANDATAIRE ET ADRESSE DE LA SUCCURSALE OU DU BUREAU QUI ÉTABLIT LE PRÉSENT SOMMAIRE
TAXATION CENTRE CENTRE D'IMPÔT	D.O. CODE CODE B.D.	RETURN FOR THE YEAR ENDED DECEMBER 31, 19 DÉCLARATION POUR L'ANNÉE TERMINÉE LE 31 DÉCEMBRE 19
T5 SUPPLEMENTARY TOTALS -	TOTAUX DES T5	

A)	ACTUAL AMOUNT OF DIVIDENDS MONTANT RÉEL DES DIVIDENDES	
D)	INTEREST FROM CANADIAN SOURCES	
E)	OTHER INCOMÉ FROM CANADIAN SOURCES AUTRES REVENUS DE SOURCE CANADIENNE	
H)	ROYALTIES FROM CANADIAN SOURCES REDEVANCES DE SOURCE CANADIENNE	
I)	CAPITAL GAINS DIVIDENDS DIVIDENDES SUR GAINS EN CAPITAL	
tot Rev	AL INCOME REPORTED IN BOXES (A), (D), (E), (H) AND (I) OF ATTACHED T5 SUPPLEMENTARIES ENU TOTAL DECLARE DANS LES CASES (A), (D), (E), (H) ET (I) DES T5 SUPPLEMENTAIRE CI-JOINTS	
TOT	AL NUMBER OF T5 SLIPS FILED	

UNCLAIMED AMOUNTS - DIVIDENDS AND INTEREST REVENUS DE PROPRIÉTAIRES INCONNUS - DIVIDENDES OU INTÉRÊTS TAX DEDUCTED FROM UNCLAIMED AMOUNTS

SPECIFY ANY OTHER TYPE OF INCOME REQUIRED TO BE REPORTED BY YOU ON A T5 RETURN BUT NOT REPORTED HEREIN

PRÉCISER TOUT AUTRE GENRE DE REVENU QUE VOUS ÊTES TENU D'INDIQUER DANS UNE DÉCLARATION T5, MAIS QUE VOUS NE SIGNALEZ PAS DANS LA PRÉSENTE.

IF YOU WILL BE FILING MORE THAN ONE RETURN, INDICATE THE TOTAL NUMBER HERE SI VOUS PRÉVOYEZ PRODUIRE PLUS D'UNE DÉCLARATION, EN INDIQUER LE NOMBRE ICI	NUMBER OF THOSE ON TAPE NOMBRE DE DÉCLARATIONS SUR BANDE MAGNÉTIQUE
FORWARD COPY 1 OF THE SUMMARY AND COPY 1 OF THE RELATED T5 SUPPLEMENTAL RETURN OF INVESTMENT INCOME".	RY TO THE REVENUE CANADA TAXATION CENTRE INDICATED IN THE 'T5 GUIDE

ENVOYER LA COPIE 1 DU SOMMAIRE ET LA COPIE 1 DES 15 SUPPLÉMENTAIRE CONNEXES AU CENTRE FISCAL DE REVENU CANADA INDIQUÉ DANS LE "GUIDE T5-REVENUS DE PLACEMENT"

----- ALTERNATIVELY - OU -----

IF YOU SUBMIT YOUR T5 RETURN ON MAGNETIC TAPE, PLACE A TICK MARK (✓) INSIDE THE SYMBOL AT LEFT AND ENSURE THAT TAPE(S) AND PAPER SUMMARY ARE SHIPPED TOGETHER TO THE TAPE FILER ADDRESS IN THE BOOKLET ENTITLED "COMPUTER SPECIFICATIONS FOR T5 DATA FILED ON MAGNETIC TAPE".

SI VOUS PRODUISEZ VOTRE DÉCLARATION T5 SUR BANDES MAGNÉTIQUES, COCHEZ (√) LE SYMBOLE À GAUCHE ET ASSUREZ-VOUS QUE LA OU LES BANDES ET LA SOMMAIRE SUR SUPPORT PAPIER SONT ENVOYÉES ENSEMBLE À L'ADRESSE DU SECTEUR DES DÉCLARATIONS SUR BANDES QUI FIGURE DANS LA BROCHURE INTITULÉE "EXIGENCES POUR LES ENTREPRISES QUI PRODUISENT LEURS DÉCLARATIONS T5 SUR BANDES MAGNÉTIQUES".

PERSON FROM WHOM FURTHER INFORMATION MAY BE OBTAINED REGARDING THE 15 RETURN PERSONNE QUI PEUT FOURNIR D'AUTRES RENSEIGNEMENTS AU SUJET DE LA DÉCLARATION 15			
NAME TELEPHONE NO. NOM N° DE TÉL			
CERTIFICATION I HEREBY CERTIFY THAT THE INFORMATION GIVEN ON THE 15 SUM- MARY AND RELATED 15 SUPPLEMENTARIES, IS TRUE, CORRECT AND COMPLETE IN EVERY RESPECT.	ATTESTATION JE CERTIFIE PAR LES PRÉSENTES QUE LES RENSEIGNEMENTS DONNÉS DANS LE 75 SOMMAIRE ET DANS LES 75 SUPPLÉMENTAIRE CORRES- PONDANTS SONT VRAIS, EXACTS ET COMPLETS SOUS TOUS LES RAP- PORTS.		
SIGNATURE	DATE		

1989/1990 T-BD Guide Return of Investment Income Debt Obligations in Bearer Form The T-BD Summary and the T-BD Supplementaries

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This Guide is not a legal document. It uses non-technical language to explain some of the laws about income tax. For official purposes, please consult the *Income Tax Act* and the related Regulations.

INTRODUCTION

Since January 1, 1989, "Event Reporting" for the disposition of debt obligations in bearer form has been required. This Guide contains information for the preparation of the T-BD(3) Summary and the T-BD(4) Interim Summary, and the related T-BD(1) and T-BD(2) Supplementaries, for the 1989 and 1990 calendar year. The instructions needed to complete most of the information required on the supplementaries are provided on the reverse of copy 4 of the form(s).

1 RETURN OF INVESTMENT INCOME --DEBT OBLIGATIONS IN BEARER FORM

The Return of Investment Income for Debt Obligations in Bearer Form is a two-part return that consists of the T-BD(3) Summary and, as required, the related T-BD(1) and/or T-BD(2) Supplementaries. The T-BD(3) Summary provides a consolidation of the information contained in the supplementaries which report dispositions of debt obligations in bearer form by an **individual resident in Canada**.

The return must be prepared by:

- Every person who makes a payment to an **individual** resident in Canada in respect of the disposition or redemption of a debt obligation in bearer form.
- Every person who acts as a nominee or agent for an **individual** resident in Canada in respect of the disposition or redemption of a debt obligation in bearer form.

"Debt obligation in bearer form" means any debt obligation in bearer form other than:

- A debt obligation that is redeemed for the same amount as the issue price.
- A debt obligation described in paragraph 7000(1)(b) of the Income Tax Regulations, eg., strip coupons.
- A coupon, warrant or cheque referred to in subsection 207(1) of the Regulations.

A. The T-BD Summary and the T-BD Interim Summary

The T-BD Summary (the T-BD(3)) is a single-page form that provides a consolidated statement of the proceeds of disposition reported on the T-BD Supplementaries.

To accommodate the various needs of payers, the Department accepts the submission of the T-BD Supplementaries on a monthly basis. The Interim Summary (the T-BD(4)) provides cumulative data for the final summary. It is available upon request at any district taxation office. Once a reporting method has been selected, i.e., monthly or annually, the payer should continue to use the chosen method for the calendar year. The Department must be advised in writing of any change to the reporting method before the date the first Interim Summary is required for the calendar year. Unless otherwise stated, parts, subdivisions, sections, subsections, paragraphs and subparagraphs referred to in this Guide are references to the Income Tax Act.

Throughout this Guide, references to the T-BD Supplementary are references to both the T-BD(1) and T-BD(2) Supplementaries unless otherwise specified.

The "payer identification number" requested on the T-BD Summary/Interim Summary is the account number assigned to your annual return of income filed with the Department. If you have not been assigned such a number, this area should be left blank.

A T-BD Summary/Interim Summary is required even if only one T-BD Supplementary is prepared.

When previously unclaimed proceeds of disposition in respect of debt obligations in bearer form are subsequently claimed by a resident of Canada, a separate T-BD(3) identified as "Unclaimed Proceeds of Disposition" must be prepared for the unclaimed proceeds of disposition from which tax has been withheld by a taxpayer in accordance with subsection 153(4). See Guide Item 6 for further details.

B. The T-BD Supplementary forms

Event Reporting Forms

There are two forms available for reporting the disposition of debt obligations in bearer form.

The T-BD(1) entitled Statement of Disposition - Debt Obligation in Bearer Form is used for transactions that involve a single redemption or disposition of a debt obligation in bearer form with a specific payer. Instructions for completing the supplementary are on the reverse of copy 4 of the form.

The T-BD(2) entitled Statement of Disposition – Debt Obligations in Bearer Form is used when an individual redeems or disposes of several debt obligations in bearer form on a particular day through a specific payer. In addition, when a payer has chosen to submit the supplementaries on a monthly basis, the total number of dispositions for an individual in a particular month may be recorded. The form provides space to report 17 dispositions. If the number of transactions in either situation exceeds this amount, an additional information slip can be prepared and the number of multiple transaction slips prepared for the individual for the same day or month should be recorded in the bottom righthand corner of the form. Instructions for completing the supplementary are on the reverse of copy 4 of the form.

The proceeds of disposition recorded on the T-BD Supplementary and the foreign tax paid, if any, must be reported in Canadian currency. If the amounts cannot be entered in Canadian currency, the name of the foreign currency must be entered below the applicable box on the supplementary.

REQUIREMENTS AND PENALTIES

A. Late-filing penalty

The penalty under subsection 162(7) for failure to file the *Return of Investment Income for Debt Obligations in Bearer Form* by the due date or for late distribution of the T-BD Supplementaries to recipients is \$25 per day with a minimum penalty of \$100 per return and a maximum penalty of \$2,500 per return. Notices of Assessment for T-BD returns are issued when a late-filing penalty is assessed.

B. Penalty for failure to provide a Social Insurance Number

Since 1988, individuals have been obliged to provide their Social Insurance Numbers upon request to persons required to complete information slips on their behalf. Penalties for failure to provide a Social Insurance Number are applicable to both the payer and the recipient.

Payer

Paragraph 237(2)(a) provides that any person required to prepare an information return requiring an individual's Social Insurance Number must make a reasonable effort to obtain the Social Insurance Number from that individual. Under subsection 162(5), failure to make such an effort or to provide any information required on the T-BD Supplementaries may result in a penalty of \$100 for each failure.

Existing clients for whom a Social Insurance Number is not on record and for whom an information return must be made should be advised in writing of the information required and the consequence(s) of failing to provide such information, and must be requested to provide the SIN within fifteen days. New clients should be asked to provide their Social Insurance Number whenever they enter into a transaction that will require the preparation of an information slip.

Recipient

Subsection 237(1) requires individuals (other than trusts) to provide their Social Insurance Number upon request to persons required to make an information return containing that information. If an individual has not been assigned a Social Insurance Number, paragraph 237(1)(b) requires that individual to make application for such a number within 15 days after the request, and to provide the number thereafter to any person required to make an information return requiring the Social insurance Number.

Application for a Social Insurance Number can be made either in person or by mail. An application form EMP 2120 (7-86) or NAS 2120 (7-86) may be obtained in person from any Canada Employment Centre or by telephoning or writing the nearest Centre and requesting that the necessary documents be mailed. Once the application has been completed, it should be submitted along with any other required documents to the nearest Canada Employment Centre.

Subsection 162(6) provides that an individual who fails to supply his or her Social Insurance Number upon request to any person obliged to make an information return requiring that number is liable to a \$100 penalty for each failure. However, the penalty will not apply if an individual makes application for the assignment of a Social Insurance Number within 15 days following the request to provide the number, and the number is provided to the person within 15 days after its receipt.

Further information about Social Insurance Number reporting requirements and applicable penalties for failure to provide such information is available in Information Circular 82-2R which can be obtained from any district taxation office.

C. Interest on penalties

Subsection 161(11) provides that, where a taxpayer is required to pay a penalty in respect of an information return, interest on that penalty at the prescribed rate must be paid to the Receiver General, together with the applicable penalty.

D. Offences under the Income Tax Act

In addition to the penalties outlined above, the Act provides fines and/or imprisonment on summary conviction for the situations specified below.

Prohibited use of the Social Insurance Number

A person required to make an information return on which an individual's Social Insurance Number is required to be provided is prohibited, under paragraph 237(2)(b), from **knowingly** using, communicating or allowing to be communicated that Number, otherwise than as required by the Act or a Regulation, without the individual's written consent.

Persons who contravene this provision are guilty of an offence under subsection 239(2.3) and are liable on summary conviction to a maximum fine of \$5,000, or to a maximum prison term of 12 months or a combined penalty and prison term.

Failure to make or file a return

Persons who fail to make or file a return as and when required by the Act or a Regulation are guilty of an offence under subsection 238(1). In addition to any penalty otherwise imposed, these persons are liable on summary conviction to a fine ranging from a minimum of \$1,000 to a maximum of \$25,000, or both a fine and imprisonment for a maximum of 12 months.

3 INSTRUCTIONS FOR COMPLETING THE T-BD SUPPLEMENTARY

Recipient

In the case of an individual, enter the surname first, followed by the usual first name and initials. If there are two individual recipients, enter both their names in the recipient's name and address area. If the payment is made to an organization, association or institution that is other than a corporate entity, enter the name of the organization, association or institution. Do not enter the name of the secretary-treasurer or other individual with signing authority. The recipient's address must be shown in all cases.

SOCIAL INSURANCE NUMBER

Enter the recipient's Social Insurance Number. To report the disposition of a jointly-owned debt obligation in bearer form, only one T-BD Supplementary should be completed and only the Social Insurance Number of one individual should be recorded on the T-BD Supplementary.

If more than two individuals are involved and the T-BD Supplementary is being prepared to reflect the name and Social Insurance Number of one individual, enter the notation "joint account" immediately following the individual's name.

If an individual has not provided his or her Social Insurance Number by the time an information slip is being prepared, the Social Insurance Number area should be left blank. However, if an individual has **refused** to provide his or her Social Insurance Number, the payer should enter "REFUSED" or 999-999-998 in the space provided for the Social Insurance Number.

When an individual indicates that he or she does not have a Social Insurance Number and must apply for one, the Department does not expect the payer to delay completion of the annual information return beyond the required filing date. When an individual provides his or her Social Insurance Number after the completion and submission of an otherwise valid information return, the Department does not require that an amended information slip be filed.

All individuals should be asked to provide their Social Insurance Number. However, individuals under 18 years of age at the end of the taxation year to which the information return relates are not required to provide their Social Insurance Number if their total income for the year is \$2,500 or less.

5 PAYMENTS MADE TO/BY NOMINEES AND AGENTS

A nominee or agent **receiving** proceeds of disposition from debt obligations in bearer form for individuals resident in Canada is required to prepare T-BD Supplementaries for those individuals.

Since the reporting requirements do not apply to corporations, T-BD Supplementaries are not required from investment counsellors acting as agents for a corporation.

Individuals who operate as investment counsellors for individuals must issue T-BD Supplementaries to such taxpayers for the disposition or redemption of debt obligations in bearer form. It is the investment counsellor's responsibility to report any personal income in his or her income tax return that arises from the disposition of debt obligations in bearer form. To avoid reassessment, individual investment counsellors should advise the Department in their income tax returns of any information slips they received in their capacity as nominee, agent or investment counsellor.

6 UNCLAIMED PROCEEDS OF DISPOSITION

A. Remittances

Proceeds of disposition of property received by a taxpayer in a particular taxation year on behalf of a person (beneficial owner) who remains unknown at the end of the taxpayer's subsequent taxation year are referred to as **unclaimed proceeds of disposition**.

Subsection 153(4) requires a taxpayer in receipt of such unclaimed amounts to withhold a specified percentage of these amounts on account of the tax payable under the Act by that other person. The tax withheld must be remitted to the Receiver General within 60 days after the end of the taxpayer's subsequent taxation year.

Subsection 227(9.2) imposes an interest charge on amounts which are deducted or withheld, but not remitted as required by the Income Tax Act or a Regulation. Interest at a prescribed rate is payable to the Receiver General from the required day of remittance to the actual day of remittance. In addition, subsection 227(9) imposes a two-tiered penalty on a taxpayer for failure to remit amounts that have been withheld. In the case of a first failure in a calendar year, the penalty is 10% of the amount that was withheld but not remitted. A second or subsequent failure in the same calendar year could give rise to a penalty of 20% of the amount that was withheld but not remitted.

A taxpayer in receipt of proceeds of disposition received in a particular taxation year, where such proceeds remain unclaimed at the end of the taxpayer's subsequent taxation year, is required to withhold and remit 50% of the difference between those proceeds and any outlays and expenses incurred by the taxpayer for the purpose of disposing of the property. The tax withheld must be remitted to the Receiver General within 60 days after the end of the taxpayer's subsequent taxation year.

Note:

No withholding and remittance is required in respect of unclaimed proceeds of disposition that were included in computing the taxpayer's income for the current or any previous year, or on which tax was withheld and remitted in a preceding year.

B. Unclaimed proceeds of disposition subsequently paid out - T-BD requirements

Unclaimed proceeds of disposition in respect of debt obligations in bearer form which are subsequently paid to an individual resident in Canada must be reported on separate T-BD Supplementaries and related T-BD Summaries for the calendar year in which they were originally received by the taxpayer. The beneficial owner of such an amount is required to calculate the amount of interest or deemed interest in respect of those proceeds and include that interest or deemed interest in his or her income for the calendar year indicated on the T-BD Supplementary. The income tax previously withheld may be claimed as a credit by the beneficial owner of the previously unclaimed proceeds of disposition.

4

If unclaimed proceeds of disposition received in different calendar years are paid to the same claimant in the same year, separate slips must be prepared for each calendar year in which the proceeds were actually received. A T-BD Supplementary must be prepared in all cases regardless of the amount of proceeds of disposition from which tax has been withheld.

A separate information slip must be prepared for amounts from which tax was withheld even though the beneficial owner may have received amounts from which no tax was withheld in the same calendar year.

The T-BD Summary must be identified by entering, in block letters, "UNCLAIMED PROCEEDS OF DISPOSITION ACCOUNT" directly below the name of the payer or nominee.

The T-BD Supplementary should be completed in the usual manner. However, the year should be the year the proceeds of disposition were received by the taxpayer rather than the year they were received by the beneficial owner.

The amount of tax deducted must also appear on the T-BD Supplementary and must be identified per account, i.e., "Income Tax Deducted from Proceeds of Disposition." This should be entered directly below the name and address of the recipient. The identifier "UNCLAIMED PROCEEDS OF DISPOSITION ACCOUNT" should be entered directly below the name and address of the taxpayer and the name of the proceeds-paying person should be indicated directly below the identifier.

name. If an amended T-BD Supplementary reflects a change in any of the financial data reported on the original supplementary, an amended T-BD Summary/Interim Summary with the revised totals will also have to be filed. If it is not possible to show the revised totals, a T-BD Summary/Interim Summary identifying the net changes is acceptable.

Amended T-BD Summaries/Interim Summaries should be clearly marked as such at the top of the form. If, after the T-BD Summary/Interim Summary and related Supplementaries are filed, it is discovered that a T-BD Supplementary has been completed in error, a covering letter explaining the error and providing the name, address and Social Insurance Number of the recipient should be forwarded to the Department with the amended T-BD Summary/Interim Summary.

8 FILING REQUIREMENTS – WHEN AND WHERE

One copy of the T-BD Summary together with Copy 1 of the applicable T-BD Supplementaries must be forwarded to Revenue Canada, Taxation on or before the last day of February of the year immediately following the year for which the return is filed.

When a business or activity is discontinued, the return is to be filed within 30 days of the date of discontinuance.

CORRECTION OF T-BD SUPPLEMENTARIES

Cancelled, amended or duplicate T-BD Supplementaries should be clearly identified as such above the recipient's

The T-BD Summary/Interim Summary and related T-BD Supplementaries must be filed at the designated locations as indicated below.

- Taxation Centre St. John's, Newfoundland A1B 3Z1
- Taxation Centre Shawinigan-Sud, Quebec G9N 7S6
- Taxation Centre Jonquière, Quebec G7S 5J1
- Taxation Centre Winnipeg, Manitoba R3C 3M2
- Taxation Centre Surrey, British Columbia V3T 5E1
- Taxation Centre Sudbury, Ontario P3A 5C1
- Taxation Centre Ottawa, Ontario K1A 1A2

Summaries with addresses in Newfoundland, Prince Edward Island, Nova Scotia and New Brunswick

Summaries with addresses served by Montréal, Laval, Saint-Hubert or Trois Rivières District Taxation Offices

Summaries with addresses served by Québec, Rouyn-Noranda, Chicoutimi, Rimouski or Sherbrooke District Taxation Offices

Summaries with addresses in Manitoba, Saskatchewan, Alberta and the Northwest Territories

Summaries with addresses in British Columbia and the Yukon Territory

Summaries with addresses in Ontario other than those served by the Ottawa Taxation Centre

Summaries with addresses served by the Ottawa, Toronto, Scarborough and Mississauga District Taxation Offices

9 RELATED PUBLICATIONS

The following Interpretation Bulletins and Information Circulars are available from any district taxation office for your assistance.

Interpretation Bulletins

IT-114 Discounts, Premiums and Bonuses on Debt Obligations IT-396R Interest Income

Information Circulars

82-2R	Social Insurance Number Legislation
85-5R	Custom and Facsimile Tax Forms

10 PRIVACY ACT

The information provided on the T-BD Summary and related T-BD Supplementaries is collected under the authority of and used in the administration and enforcement of the Income Tax Act.

Revenue Canad Taxation	Impôt	Canada	T-BD SOMM	T-BD(3)	
T-BD SUMMX. Return of Investment Income Debt As required under paragraphs 221(1) Act and subsections 201(6) and (7) of This form is to be prepared by all monthly interim statements. COPY 1 of this form together with the must be filed not later than the last of calendar year for which the return is re-	Obligations in Beare (d) and (e) of the Ir the Income Tax R payers, including t related T-BD Supple day of February foll	ncome Tax egulations. hose filing ementaries	Revenus de placement Dette Formule publiée selon les exigences de la Loi de l'impôt sur le revenu et des parag ment de l'impôt sur le revenu. La présente formule doit être produite p qui produisent chaque mois un état périoo La COPIE 1 de la présente formule, acco plémentaire correspondantes, doit être pr du mois de février qui suit l'année civile pou	obligataire au porteur es alinéas 221(1)d) et 221(1)e) de graphes 201(6) et 201(7) du Règle- ar tous les payeurs, y compris ceux lique. ompagnée des formules T-BD Sup- oduite au plus tard le dernier jour	
Instructions and guidelines for preparing Income are included in a publication ei Investment Income, Debt Obligations i incorporated with the T5 Guide and is district taxation office.	ntitled "T-BD Guide, n Bearer Form." Th	Return of is Guide is	Les instructions et les lignes directric Déclaration de revenus de placement BD – Revenus de placement – Dette fait partie du Guide T5 que vous pouve bureau de district d'impôt.	T-BD figurent dans le Guide T- obligataire au porteur. Ce guide	
PAYER IDENTIFICATION NUMBER NUMÉRO D'IDENTIFICATION DU PAYEUR		NOM DU PAYEU	YER OR NOMINEE AND ADDRESS OF BRANCH / OFFICE FILING THIS SUMMARY YEUR OU DU MANDATAIRE ET ADRESSE DE LA SUCCURSALE OU DU BUREAU QUI PRÉSENT SOMMAIRE		
TAXATION CENTRE CENTRE D'IMPÔT	D.O. CODE CODE B.D.				
			e year ended december, 31, 19 OUR L'ANNÉE TERMINÉE LE 31 DÉCEMBRE 19	_	
T-BD(1) AND T-BD(2) \$	SUPPLEMENTARY	TOTALS -	TOTAUX DES T-BD(1) ET T-BD(2) SU	PPLÉMENTAIRE	
Enter Amounts as required Inscrivez les montants appropriés				1	
Total Proceeds of Disposition previously for the calendar year.) Total des produits de disposition déjà o finale pour l'année civile).				(1)	
Total Proceeds of Disposition per attacl and Box 6 of the T-BD(2) Supplemental Total des produits de disposition selon T-B(1) Supplémentaire et à la case 6 du	ies.) les T-BD Supplémer	ntaire ci-joints ((2)	
Total Proceeds of Disposition for the year to date. (Total of line (1) and (2) above) Total à ce jour des produits de disposition pour l'année (ligne (1) plus ligne (2) ci-dessus).				(3)	
Total number of T-BD Supplementaries Summary for the calendar year.) Nombre total des T-BD Supplémentaire périodique finale pour l'année civile).	. ,		•	(1)	
Total Number of T-BD Supplementaries Nombre total des T-BD Supplémentaire				(2)	
Total Number of T-BD Supplementaries filed for the year. (Total of line (1) and (2) above) Nombre total des T-BD Supplémentaire produits pour l'année (ligne (1) plus ligne (2) ci-dessus). (3)			(3)		
IF YOU WILL BE FILING MORE THAN ONE T-BD RET SI VOUS PRÉVOYEZ PRODUIRE PLUSIEURS DÉCLAR. DÉCLARATIONS. (Ne comptez pas les formules Somm	ATIONS T-BD POUR L'ANNE				
PERSON FROM WHOM FURTHER INFORMATION MAY PERSONNE RESSOURCE POUR DE PLUS AMPLES R	BE OBTAINED REGARDIN ENSEIGNEMENTS SUB LA	g the t-bd returi Déclaration de r	n of investment income, debt obligations in Bi Evenus de placement T-BD, dette obligataire A	EARER FORM AU PORTEUR.	
NAME NOM			TELEPHONE NO. N° DE TÉLÉPHONE		
CERTIFICAT I HEREBY CERTIFY THAT THE INFORMA MARY AND THE RELATED T-BD SUPPLI AND COMPLETE.	TION GIVEN ON THE		ATTESTAT JE CERTIFIE PAR LES PRÉSENTES QUE DANS LA FORMULE T-BD SOMMAIRE L MENTAIRE CORRESPONDANTES SONT V	LES RENSEIGNEMENTS DONNÉS ET LES FORMULES T-BD SUPPLÉ-	

Revenue Canada Revenu Canada Taxation Impôt

T-BD INTERIM SUMMARY Return of Investment Income Debt Obligations in Bearer Form

As required under paragraphs 221 (1) (d) and (e) of the Income

Tax Act and subsections 201 (6) and (7) of the Income Tax Regulations. This form is for use only by those payers who have chosen to submit the required T-BD Supplementaries on a monthly basis. See Guide item 1A of the 'T-BD Guide, Return of Investment Income, Debt

Obligations in Bearer Form," for further details. Commencing February 15 of the applicable calendar year through to and including January 15 of the following year, COPY 1 of this form together with the related T-BD Supplementaries must be submitted on or before the 15th of the month following the month the transactions reported therein were negotiated.

Instructions and guidelines for preparing a T-BD Return of Investment Income are included in the T-BD Guide. This guide is incorporated with the T5 Guide and is available upon request at your district taxation office.

T-BD SOMMAIRE PÉRIODIQUE Revenus de placement Dette obligataire au porteur

Formule publiée selon les exigences des alinéas 221 (1)d) et 221 (1)e) de la Loi de l'impôt sur le revenu et des paragraphes 201(6) et 201(7) du Règlement de l'impôt sur le revenu.

La présente formule est à l'usage exclusif des payeurs ayant choisi d'envoyer une fois par mois les T-BD Supplémentaire requis. Pour de plus amples détails, voyez le numéro 1A du Guide T-BD – Revenus de placements – Dette obligataire au porteur.

Du 15 février de l'année civile visée au 15 janvier de l'année suivante inclusivement, la COPIE 1 de la présente formule, accompagnée des formules T-BD Supplémentaire correspondantes, doit être présentée au plus tard le 15^e jour du mois qui suit le mois au cours duquel ont été négociées les opérations dont fait état cette formule.

Les instructions et les lignes directrices sur la manière de remplir la Déclaration de revenus de placement T-BD figurent dans le Guide TBD. Ce guide fait partie du Guide T5 que vous pouvez obtenir sur demande à votre bureau de district d'impôt.

NUMÉRO D'IDENTIFICATION DU PAYEUR		NAME OF PAYER OR NOMINEE AND ADDRESS OF BRANCH / OFFICE FILING THIS SUMMARY NOM DU PAYEUR OU DU MANDATAIRE ET ADRESSE DE LA SUCCURSALE OU DU BUREAU QUI ÉTABLIT LE PRÉSENT SOMMAIRE
TAXATION CENTRE CENTRE D'IMPÔT	D.O. CODE CODE B.D.	
		INTERIM RETURN FOR: (YEAR, MONTH, DAY) DÉCLARATION PÉRIODIQUE POUR: (ANNÉE, MOIS, JOUR)

T-BD(1) AND T-BD(2) SUPPLEMENTARY TOTALS - TOTAUX DES T-BD(1) ET T-BD(2) SUPPLÉMENTAIRE

Enter Amounts as required Inscrivez les montants appropriés

Total Proceeds of Disposition previously reported for the year (Line 3 of the preceding month's T-BD Interim Summary for the calendar year.) Total des produits de disposition délà déclarés pour l'année (ligne 3 de la T-BD Sommaire périodique du mois précédent pour l'année civile). (1)Total Proceeds of Disposition per attached T-BD Supplementaries. (The amounts reported in Box 3 of the T-BD(1) and Box 6 of the T-BD(2) Supplementaries.) Total des produits de disposition selon les T-BD Supplémentaire ci-joints (montants déclarés à la case 3 du T-BD(1) Supplémentaire et à la case 6 du T-BD(2) Supplémentaire). (2)Total Proceeds of Disposition for the year to date. (Total of line (1) and (2) above) Total à ce jour des produits de disposition pour l'année (ligne (1) plus ligne (2) ci-dessus). (3)Total number of T-BD Supplementaries previously filed to date (Line 3 of the preceding month's T-BD Interim Summary for the calendar year.) Nombre total des T-BD Supplémentaire déjà produits à ce jour (ligne 3 de la T-BD Sommaire périodique du mois précédent pour l'année civile). (1)Total Number of T-BD Supplementaries attached Nombre total des T-BD Supplémentaire ci-joints. (2)Total Number of T-BD Supplementaries filed to date (Total of line (1) and (2) above) Nombre total des T-BD Supplémentaire produits à ce jour (ligne (1) plus ligne (2) ci-dessus). (3) IF YOU WILL BE FILING MORE THAN ONE T-BD RETURN FOR THE MONTH, INDICATE THE TOTAL NUMBER HERE. SI VOUS PRÉVOYEZ PRODUIRE PLUSIEURS DÉCLARATIONS T-BD POUR LE MOIS, INSCRIVEZ ICI LE

NOMBRE TOTAL DE DÉCLARATIONS. PERSON FROM WHOM FURTHER INFORMATION MAY BE OBTAINED REGARDING THE T-BD RETURN OF INVESTMENT INCOME, DEBT OBLIGATIONS IN BEARER FORM PERSONNE RESSOURCE POUR DE PLUS AMPLES RENSEIGNEMENTS SUR LA DÉCLARATION DE REVENUS DE PLACEMENT T-BD, DETTE OBLIGATAIRE AU PORTEUR. NAME NOM NOM N° DE TÉLÉPHONE

CERTIFICATION

I HEREBY CERTIFY THAT THE INFORMATION GIVEN ON THE T-BD INTERIM SUMMARY AND THE T-BD RELATED SUPPLEMENTARIES IS TRUE, COR-RECT AND COMPLETE. ATTESTATION JE CERTIFIE PAR LES PRÉSENTES QUE LES RENSEIGNEMENTS DONNÉS DANS LA FORMULE T-BD SOMMAIRE PÉRIODIQUE ET LES FORMULES T-BD SUPPLÉMENTAIRE CORRESPONDANTES SONT VRAIS, EXACTS ET COMPLETS.

DATE

ENGLISH SERVICES LOCAL	DISTRICT TAXATION OFFICES	GENEI	RAL ENQUIRIES	FORMS REQUEST
Str. Johnson Price Example Price Exa		ENGL	ISH SERVICES	LOCAL
PHNCE EDWARD ISLAND 566-7200 1-566-7200 566-7200 Chardetewn - Do Richmond Street, C1A 8L3 566-7200 1-566-7200 566-7200 NOVA SCOTIA 428-2210 1-428-2210 428-211 NEW BUNKSWCK 566-7000 1-566-7200 566-7200 NEW BUNKSWCK 566-7000 1-564-7081 566-7200 New BUNKSWCK 566-7000 1-664-7081 566-7200 Statt John - 55 Cantofbury Avenue, E21 HB 566-7020 1-800-222-8622 5648-7100 Statt John - 55 Cantofbury Avenue, E21 HB 566-7200 1-800-482-421 566-7200 Diabotative Street, Statt P1 2A7 566-5603 1-800-483-421 722-2311 Rough-Abergup Bolivard West, LPX 2A6 283-5800 1-800-48-421 722-2311 Rough-Abergup Bolivard West, LPX 2A6 283-5800 1-800-567-6403 797-4299 Stretoroke - 50 Pace de Is Cité, JTH 5L8 566-7800 1-800-567-6403 797-4299 Stretoroke - 50 Pace de Is Cité, JTH 5L8 566-5806 1-800-267-8030 572-2609 Calls from area code 519 Contamore code 519 707 572-260	NEWFOUNDLAND	LOCAL	LONG DISTANCE	
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Sydney - 138 Charlofe SL, BTP 6K3 564-7080 1-564-7081 564-7080 Berlundt - 786 King Avenue, E2A 1R5 548-7100 1-600-222-9622 548-7100 Stant John - 85 Carriebury Avenue, E2A 1R5 548-7100 1-800-222-9622 548-7100 Unard - 311 Stant Balance Mest, HTZ Ar 668-9694 1-800-453-421 648-4600 Oncountin - 100 Latontame Street, Office 211, 07H 6X2 548-5100 1-800-463-4421 648-4603 Oubbec - 165 Portleawal-Urives Street Suth, 01K 7L3 548-5126 1-800-463-4421 648-4603 Oubbec - 165 Portleawal-Urives Street Suth, 01K 7L3 564-7580 821-8562 722-3111 Ontradium - 11 Tornius, Street Suth, 30X 85 764-5171 1-800-467-403 747-4239 Stretzoke - 50 Street, Street Suth, 217, 129 283-5803 1-800-267-803 921-722-311 Ontradium - 51 Tornius, Street, KN1, 203 98-3706 1-800-267-803 963-770 Galls from sea code 519 545-871 1-800-267-803 572-280 Khender - 163 Rabon Street, KN1, K02 AN1 572-280 1-800-267-803 572-280 Galls from sea code 519 545-871 1-800-267-803	Charlottetown – 90 Richmond Street, C1A 8L3 NOVA SCOTIA	566-7200	1-566-7200	566-7250
NEW BRUNSWICK Setures 7-86 King Avenue, E2A 185 648-7100 1-800-222-9622 648-7100 Stant John – 65 Cantorony Avenue, E2L 4149 648-4600 1-800-222-9622 648-4121 OutBetC 1-800-483-4421 648-4600 648-4421 648-6924 Oncome 3131 St. Marin Buleward West, H7T 2AT 648-69634 1-800-483-4421 648-9922 OutBetC 1-800-483-4421 648-9922 648-7100 Montrida – 305 Rend-Liverage Daward West, H7T 2AT 648-93180 1-800-483-4421 648-9033 Finuski – 411 Stois Street, IGA LB 82 722-3111 1-800-463-4421 722-3111 777-4299 Calls from area code 418 1-800-587-6423 777-4299 777-4299 777-4299 St. Huber 1 - 5245 Coustname Boul-H1518 564-6983 1-800-587-6423 732-723 732-723 St. Huber 1 - 5245 Coustname Boul-H1518 522-6671 1-800-287-9403 572-2690 572-2690 572-2690 572-2691 572-2691 572-2691 572-2691 572-893 573-893 572-2691 572-2691 572-2691 572-2691 572-2691 572-2643 573-893	Halifax – 1256 Barrington Street, B3J 2T5 Sydney – 136 Charlotte St., B1P 6K3			
Saht John – 65 Cahitoburg Avenue, E2L 4H9 648 4600 1 800-222 622 648 4618 OURDEC Chicotumi – 100 Lafontano Street, Office 211, G7H 6X2 645 56026 1-800-463-421 546-6026 Chicotumi – 100 Lafontano Street, Office 211, G7H 6X2 648 56026 1-800-363-2216 546-6026 Chicotumi – 100 Lafontano Street, Street South, OK 7L3 648-3180 1-800-463-421 546-8026 Calls from area code 316 Farth Street South, OK 7L3 564-571 1-800-663-421 722-3111 Shortwork – 50 Phace de LCH, J1H SLB 564-5888 1-800-567-8428 1-800-867-8428 777-4298 Shortwork – 50 Street, KWH SL3 564-5881 1-800-267-8030 821-8565 Shortwork – 50 Street, KWH SL3 664-5821 1-800-267-8030 896-3707 Shortwork – 50 Street, KWH SL3 664-5821 1-800-267-8030 896-3707 Shortwork – 50 Street, KWH SL3 664-821 1-800-267-8030 896-3707 Shortwork – 50 Act Ref CM KN SL3 664-821 1-800-267-8030 896-3707 Shortwork – 707 572-2001 668-871 1-800-267-8030 896-3707 Shortwork – 705	NEW BRUNSWICK			
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Regina1955 Smith Street, S4P 2N9780-60151-800-667-7555780-6079Saskatoon201-21st Street East, S7K 0A8975-45951-800-667-2083975-4577ALBERTACalgs from Southern Alberta292-4101292-4118Calgary- 220-4th Avenue South East, T2G 0L1292-4101292-4118Calgs from Northern Alberta292-41011-800-332-1410420-3544Edmonton- 9700 Jasper Avenue, T5J 4C8420-3510420-3510420-3544Calls from North West Territories and North Eastern British Columbia1-800-661-6451420-3544Penticton- 277 Winnipeg Street, V2A 1N6492-92001-800-663-9033666-0337Vancouver- 1166 West Pender Street, V6E 3H8689-54111-800-663-9033666-0337Calls from Yukon Territory and North Western British Columbia1-800-663-0451388-3291Victoria- 1415 Vancouver Street, V8V 3W4388-01211-800-742-6108388-3291HEARING DISABILITY If you are deaf or have a hearing disability and have access to a telephone device for the Deaf,REGULAR HOURS OF TELEPHONE AND COUNTER SERVICE Monday to Friday - 8:15 a.m. to 5:00 p.m.Long Distance Calls: No charge to caller. Dial direct, per instructions.				
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ALBERTA Calgary – 220-4th Avenue South East, T2G 0L1 292-4101 292-4101 292-4118 Calgary – 220-4th Avenue South East, T2G 0L1 292-4101 1-800-332-1410 420-3544 Edmonton – 9700 Jasper Avenue, T5J 4C8 420-3510 1-800-232-1966 420-3544 Calls from North West Territories 1-800-661-6451 420-3544 420-3544 BRITISH COLUMBIA 1-800-661-6451 492-9200 1-800-663-9033 666-0337 Penticton – 277 Winnipeg Street, V2A 1N6 492-9200 1-800-663-9033 666-0337 Vancouver – 1166 West Pender Street, V6E 3H8 689-5411 1-800-663-0451 388-3291 Victoria – 1415 Vancouver Street, V8V 3W4 388-0121 1-800-742-6108 388-3291 HEARING DISABILITY REGULAR HOURS OF TELEPHONE Long Distance Calls: No charge to caller. Dial direct, per instructions. If you are deaf or have a hearing disability and have access to a telephone device for the Deaf, Monday to Friday - 8:15 a.m. to 5:00 p.m. Long Distance Calls: No charge to caller.		975-4595	1-800-667-2083	975-4577
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