

# PAYROLL SAVINGS PROGRAM



## Campaign Director Guide

Your guide to running and managing the CSB Payroll Savings Program

# CONTACT INFORMATION

	FOR EMPLOYERS	FOR EMPLOYEES
Web:	<a href="http://csb.gc.ca/employers">csb.gc.ca/employers</a>	<a href="http://csb.gc.ca/employees">csb.gc.ca/employees</a>
Email:	<a href="mailto:employerhelpdesk@csb.gc.ca">employerhelpdesk@csb.gc.ca</a>	<a href="mailto:csb@csb.gc.ca">csb@csb.gc.ca</a>
Mail:	CSB Payroll Savings Program 50 O'Connor Street, Suite 201 Ottawa, Ontario K1P 6L2	CSB Payroll Savings Program 50 O'Connor Street, Suite 201 Ottawa, Ontario K1P 6L2
Phone:	1 877 899-3599 (Monday to Friday, 8 a.m. to 6 p.m. ET)	1 877 899-3599 (Monday to Friday, 8 a.m. to 8 p.m. ET)

<p>SEPTEMBER 2015</p> <table border="1"> <thead> <tr><th>S</th><th>M</th><th>T</th><th>W</th><th>T</th><th>F</th><th>S</th></tr> </thead> <tbody> <tr><td></td><td></td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td></tr> <tr><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td></tr> <tr><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td></tr> <tr><td>27</td><td>28</td><td>29</td><td>30</td><td></td><td></td><td></td></tr> </tbody> </table>	S	M	T	W	T	F	S			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30				<p>OCTOBER 2015</p> <table border="1"> <thead> <tr><th>S</th><th>M</th><th>T</th><th>W</th><th>T</th><th>F</th><th>S</th></tr> </thead> <tbody> <tr><td></td><td></td><td></td><td></td><td>1</td><td>2</td><td>3</td></tr> <tr><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td></tr> <tr><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td></tr> <tr><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td></tr> <tr><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td><td>30</td><td>31</td></tr> </tbody> </table>	S	M	T	W	T	F	S					1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	<p>NOVEMBER 2015</p> <table border="1"> <thead> <tr><th>S</th><th>M</th><th>T</th><th>W</th><th>T</th><th>F</th><th>S</th></tr> </thead> <tbody> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td></tr> <tr><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td></tr> <tr><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td></tr> <tr><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td></tr> <tr><td>29</td><td>30</td><td></td><td></td><td></td><td></td><td></td></tr> </tbody> </table>	S	M	T	W	T	F	S	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30						<p>DECEMBER 2015</p> <table border="1"> <thead> <tr><th>S</th><th>M</th><th>T</th><th>W</th><th>T</th><th>F</th><th>S</th></tr> </thead> <tbody> <tr><td></td><td></td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td></tr> <tr><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td></tr> <tr><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td></tr> <tr><td>27</td><td>28</td><td>29</td><td>30</td><td>31</td><td></td><td></td></tr> </tbody> </table>	S	M	T	W	T	F	S			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31																
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# THE REVIEWS ARE IN

*“The feedback from employees about the CSB Payroll Savings Program is always positive. They like the ability to save money with little effort and track their funds online. It is a great benefit to employees with little work required for the employer.”*

Marilyn Underwood  
Kelowna Flightcraft  
Kelowna, BC 

*“The CSB Payroll Savings Program has been available to our employees for several decades. Employees are happy knowing that their ‘nest egg’ is steadily growing.”*

 Eleanor Litkovich  
Wawanesa Mutual Insurance Company  
Winnipeg, MB

# INTRODUCTION

The CSB Payroll Savings Program has been around for 69 years and continues to be a valuable savings tool that helps over 900,000 Canadians save for the things they want.

As Campaign Director, you are helping employees in your organization achieve financial goals that matter to them.

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## ANNUAL CAMPAIGN DIRECTOR SURVEY

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Every year, we send out a survey to all Campaign Directors to obtain feedback on the past campaign. Thank you to everyone who took the time to respond.

Here are some interesting statistics from the 2014 Campaign Director Survey:



86% of respondents said it is *Easy* or *Very Easy* to run the Program.



88% of respondents said they refer to the Campaign Director Guide or the Employers web page to answer questions received from employees.



54% of respondents said they are personally enrolled in the Program.

Whether you are a new or experienced Campaign Director, being a participant yourself is a great way to better understand the program and help employees with their questions.

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## ORGANIZATION ID

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This five-digit number is a unique identifier for your organization.

The Organization ID should be shared with employees wanting to enroll in the Program and set up a plan on CSB Online Services. Be sure to indicate it on brochures, posters and any communications sent to your employees during the campaign.

Your Organization ID must also be included in the contribution files you send to the Bank of Canada, and is required to access the CSB Orders website should you need additional printed campaign material.

YOUR ORGANIZATION ID: .....

# WHAT'S NEW IN 2015

We are always looking for ways to make your life easier as Campaign Director and we think you'll agree this year's updates do just that.

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## THE CSB.GC.CA WEBSITE HAS BEEN REVAMPED

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You may have noticed that the [csb.gc.ca](http://csb.gc.ca) website has an entirely new look and feel. The goal was to have a more user-friendly design that allows for greater organization of content and layout. You and your employees should find it easier and quicker to scan and access information. The new design also responds to an increased number of users that view information on mobile devices.

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## HOW-TO VIDEOS

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The introduction of short, informative How-To Videos is our response to an increasing demand for useful tools that help employees complete transactions on CSB Online Services.

Some of the most recurring questions coming from your employees can be addressed by viewing these tutorials. The videos are available on the Employees web page at [csb.gc.ca/employees](http://csb.gc.ca/employees). Make sure to tell all your employees where to access them.

This year, we have videos on how to:

- change contributions
- enroll in the CSB Payroll Savings Program
- create a CSBOS account for existing plan owners
- redeem funds

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## THE EMPLOYEE PAYROLL DATA FILE IS NOW AVAILABLE IN EXCEL FORMAT

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We heard through the Campaign Director survey that the Employee Payroll Data File (used to update the deduction amounts in your payroll systems) could be much easier to read and use if the file was also available in an Excel format. You'll be pleased to see that this option is now offered in the Payroll Resource Centre (PRC).

Refer to the Employee Payroll Data File section of this guide to find out more.

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## THANK YOU FOR YOUR SUPPORT

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We are bringing back the 16-month wall calendar, included with the campaign material kit, along with a pen, to thank you for your ongoing support of the CSB Payroll Savings Program.

# 2015 CAMPAIGN TIMELINES AND IMPORTANT DATES

Below is a checklist of key activities and dates to help you plan and prepare for the campaign.

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## IMPORTANT DATES – 2015

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1 October	Start of campaign
1 November	End of campaign at 8 p.m. (ET)
3 November	Download the Employee Payroll Data File (log in to PRC)
30 November	Last day to update employee pay records in your payroll system
31 December	Last day to access the campaign statistics (log in to PRC)

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## BEFORE THE CAMPAIGN – SEPTEMBER

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- Review the *What's New* email for the latest news and information on the 2015 campaign.
- Verify the campaign material you received by mail and, if required, order more by selecting *Order Additional Campaign Materials* in the Campaign Material section on the Employers web page. Write your Organization ID on the campaign posters.
- Use the Sample Employee Communication found on the Employers web page to create your own email, memo or newsletter to share information about the Program.
- Place a web banner on your company's intranet in preparation for campaign launch, and obtain permission, if necessary, to forward campaign emails to employees.
- Test your system's capability to download the Employee Payroll Data File at [csb.gc.ca/employers/importantdates](http://csb.gc.ca/employers/importantdates).
- Be sure to add [csb@csbemail.org](mailto:csb@csbemail.org) to your safe senders list to ensure you receive the Employee emails.
- Set your campaign objectives (i.e., help more employees in your organization achieve their savings goals).

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## CAMPAIGN LAUNCH – 1 OCTOBER

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- Place campaign posters in visible areas throughout your workplace.
- Forward the First Employee Email, or send your own communication to employees to inform them that the campaign has begun (add your Organization ID in the subject line so employees have all required information).
- Distribute Employee Brochures to all employees. There's a space to write your Organization ID.

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## DURING THE CAMPAIGN – 1 OCTOBER TO 1 NOVEMBER

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- Promote the CSB Payroll Savings Program by encouraging employees to enroll in the Program or to increase their existing contributions on CSB Online Services.
- Refer employees to the Employee How-To Guide or the new How-To Videos available on [csb.gc.ca/employees](https://csb.gc.ca/employees), for a step-by-step approach on how to complete transactions on CSB Online Services.
- A week or so before the end of the campaign, forward the Reminder Employee Email to employees to inform them that they have until 1 November to enroll in the Program or make changes to their contributions.

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## AFTER THE CAMPAIGN – NOVEMBER AND DECEMBER

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- In early November, download the Employee Payroll Data File by logging in to PRC and selecting *Statistics and Employee Payroll Data File* under PRC Services from the *My PRC Account* page. New this year, you can download an Excel version of this file.
- Update employee pay records in your payroll system.
- Employee pay deductions start on the first pay in December (for new plans or changes to contribution amounts requested by participating employees).
- View your final campaign statistics by logging in to PRC and selecting *Statistics and Employee Payroll Data File* under PRC Services from the *My PRC Account* page. Have you helped more employees in your organization with their savings goals?



# CAMPAIGN MATERIAL AND COMMUNICATION TOOLS

In early September you will receive a campaign material kit containing posters and brochures for your employees. You can also download campaign material and communication tools from the Employers web page.

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## CAMPAIGN MATERIAL

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### POSTER\*

Write your Organization ID on the posters and display them at your workplace during the campaign.



### EMPLOYEE BROCHURE\*

An informative brochure that describes the Program benefits to employees. Include your Organization ID before distributing to all employees and encourage them to write down their Plan and login information for CSB Online Services on the detachable card.



### INTRANET BANNER

If your organization has an intranet website, you can use our animated banner to increase employee awareness of the Program. Consult with your IT support staff to install the banner.



### NEW! EMPLOYEE HOW-TO VIDEOS

Short videos that demonstrate how to complete common transactions on CSB Online Services. Employees can learn how to change contributions, how to enroll in the CSB Payroll Savings Program, how to create a CSBOS account or how to redeem funds.



### EMPLOYEE HOW-TO GUIDE

This step-by-step guide shows employees how to complete different transactions on CSB Online Services. Encourage employees to download a copy.

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Note: Items identified with an asterisk (\*) can be ordered in paper form by selecting *Order Additional Campaign Materials* in the Campaign Material section on the Employers web page.

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## COMMUNICATION TOOLS

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### SAMPLE EMPLOYEE COMMUNICATION

Use the information contained in the Sample Employee Communication to prepare your own memos, emails or newsletters to increase awareness of the Program.

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### EMPLOYEE EMAILS

Two email messages on the benefits of the Program will be sent to you to pass on to your employees during the campaign. Simply add your Organization ID in the subject line before forwarding to employees.

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# EMPLOYERS WEB PAGE

The Employers web page at [csb.gc.ca/employers](http://csb.gc.ca/employers) is the primary source of information for Campaign Directors and provides access to materials such as forms, guides and brochures.

The [csb.gc.ca](http://csb.gc.ca) website has undertaken a complete revamp this year, with improvements to the Employers web page that will make it easier than ever for you to navigate and access the information you want.

You are one click away from finding the information you need to run a successful campaign!

The screenshot shows the top navigation bar with the Government of Canada logo and a search bar. The main header features a banner for the Canada Savings Bonds Program. Below the banner, the breadcrumb trail reads: Home » Payroll Savings Program » Payroll Savings Program: Employers. The main heading is "Payroll Savings Program: Employers", followed by a sub-heading and a paragraph: "Learn about managing the Program, download campaign materials and find important dates for the October campaign. Access the Payroll Resource Centre." To the right is a "PAYROLL RESOURCE CENTRE" box with a mouse cursor icon and links for "Employers" and "Register/Login". Below this are six content blocks: "Campaign Director Guide" (with a PDF icon), "Campaign Material", "About the Payroll Resource Centre", "Campaign Timelines", "Manage the Program", and "Sponsor the Program". Each block has a brief description. At the bottom, there are two columns of links: "Privacy", "Terms & Conditions", and "E-Newsletter" on the left; and "Contact Us" with a list of links including "Payroll Savings Program - Employers", "Payroll Savings Program - Employees", "Financial Institutions and Investment Dealers", "Certificated Bond Owners", and "Registered Product Owners (The Canada RSP or The Canada RIF)" on the right. The Canada logo is in the bottom right corner.

# PAYROLL RESOURCE CENTRE (PRC)

Last year, we launched the Payroll Resource Centre (PRC), a secure portal exclusively for Campaign Directors that allows access to multiple services required to administer the Program, from one convenient location.

These services include:

- Updating your Employer Profile (to be completed by 10 June)
- Downloading the Employee Payroll Data File (to be completed by mid-November)
- Viewing campaign statistics (accessible until 31 December)

Make sure to log in to your PRC account from the Employers web page to ensure you're ready for this year's campaign!

The screenshot shows the 'My PRC Account' page for Canada Savings Bonds. At the top, there are logos for the Government of Canada and a red maple leaf. The main header reads 'Canada Savings Bonds' with the URL 'employer.csb.gc.ca'. Navigation links for 'Français' and 'Logout' are present. The page is divided into several sections: a left sidebar with account management options, a central main content area with a campaign announcement and contact information, and a right sidebar with employer resources. At the bottom, there are links for 'Top of Page' and 'Important Notices'.

Government of Canada / Gouvernement du Canada

Canada

**Canada Savings Bonds**  
employer.csb.gc.ca

Français Logout

**My PRC Account** MY PRC ACCOUNT

Payroll Resource Centre  
Password  
Challenge Questions  
User ID  
Email Address

**Payroll Resource Centre**

**The CSB Payroll Savings Program campaign runs from 1 October to 1 November.**

**Employer Resources**  
[Campaign Director Guide](#)  
[Web Transmission Guide](#)  
[Employer web page](#)

**Contact Information:**  
JOHN SMITH  
123 STREET NAME  
CITY NAME  
A1B 2C3  
john.smith@company.ca

**PRC Services**  
[Employer Profile Update](#)  
[Statistics and Employee Payroll Data File](#)

Top of Page Important Notices

# EMPLOYEE PAYROLL DATA FILE

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## WHAT IS THE EMPLOYEE PAYROLL DATA FILE

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During the campaign period, employees who enroll in the Program or make changes to their contributions online generate transactions that are processed and stored electronically at the Bank of Canada. Within a few days after the campaign ends, your employee transaction data is saved in your Employee Payroll Data File and is ready to be downloaded from the Payroll Resource Centre (PRC).

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## WHAT TO DO WITH THE EMPLOYEE PAYROLL DATA FILE

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The information contained in the Employee Payroll Data File must be used to update your organization's payroll system so that the correct amounts are deducted from each employee's pay. It is essential that you have these updated by 30 November.

NOTE: Any contribution changes or new plan setups that are processed through paper application forms, by email or verbally with the Campaign Director will not be captured in the Employee Payroll Data File. You must remember to manually update your organization's payroll system for these transactions as only online transactions made on CSB Online Services are included in the Employee Payroll Data File.

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## HOW TO DOWNLOAD THE EMPLOYEE PAYROLL DATA FILE

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As early as 3 November, you may log in to PRC and select *Statistics and Employee Payroll Data File* under PRC Services from the *My PRC Account* page. This file contains your employees' transaction data, and is available for download in your choice of the two different record layouts:

- Split layout: shows each employee's contribution amount, with CSBs and RSPs, if applicable, on two separate lines.
- Combined layout: shows each employee's total contribution amount, with CSBs and RSPs, if applicable, combined in one field.

**NEW!** You now have the option of downloading the Employee Payroll Data File in an Excel format for greater flexibility and readability. Simply select the record layout of your choice (Split or Combined) and the file will contain your choice of ASCII (.txt) or Excel (.xls) format.

NOTE: Organizations that use the Employee Payroll Data File to *automatically* update their payroll system must continue to use the ASCII file and not the Excel file.

For more details, refer to the Manage the Program section of the Employers web page.

# ACCOUNT ACTIVITIES

Campaign Directors commonly get questions from employees about making changes to their CSB Payroll Savings Plans.

Whether employees want to set up a new plan, suspend their contributions while on maternity leave or leave the organization, this table outlines the key actions that you, the Campaign Director, and the employees need to take to ensure proper and timely completion of the request.

ACTIVITY	TIMING	WHAT THE CAMPAIGN DIRECTOR NEEDS TO DO	WHAT EMPLOYEES NEED TO DO
<b>SETTING UP A NEW PLAN</b>	During the campaign (1 October – 1 November)	<ul style="list-style-type: none"> <li>Remind employees of the campaign period to ensure they do not miss their opportunity.</li> <li>Encourage employees to download the How-To Guide and/or view the How-To Videos.</li> </ul>	<ul style="list-style-type: none"> <li>Access CSB Online Services and select <i>Create a CSBOS Account</i> and follow online instructions (new participants).</li> <li>Log in to CSB Online Services, select <i>Set Up New Plan</i> and follow online instructions.</li> <li>Refer to the How-To Guide and/or How-To Videos.</li> </ul>
<b>INCREASING CONTRIBUTIONS</b>	During the campaign (1 October – 1 November)	<ul style="list-style-type: none"> <li>Remind employees to make their increases online during the campaign period.</li> <li>Encourage employees to download the How-To Guide and/or view the How-To Videos.</li> </ul> <p><i>Changes will only come into effect as of the first pay in December.</i></p>	<ul style="list-style-type: none"> <li>Log in to CSB Online Services, select <i>Change Existing Contributions</i> and follow online instructions.</li> <li>Refer to the How-To Guide and/or How-To Videos.</li> </ul>
	Outside the campaign period	<p><i>It is at the Campaign Director's discretion whether or not to allow employees to increase their contributions year-round.</i></p> <ul style="list-style-type: none"> <li>If so, ensure that the changes are reflected in your payroll system and send the updated payroll contribution file to the Bank of Canada at each pay cycle.</li> </ul> <p><i>Changes will come into effect as per the date agreed upon between the employee and the Campaign Director.</i></p>	<ul style="list-style-type: none"> <li>Outside the campaign period, employees are not allowed to make changes to their contributions on CSB Online Services. Employees must inform their Campaign Director of changes by phone, email or in person.</li> </ul>

ACTIVITY	TIMING	WHAT THE CAMPAIGN DIRECTOR NEEDS TO DO	WHAT EMPLOYEES NEED TO DO
<p><b>DECREASING AND STOPPING CONTRIBUTIONS</b></p>	<p>During the campaign (1 October – 1 November)</p>	<ul style="list-style-type: none"> <li>• Inform your employees to make their changes online during the campaign period.</li> <li>• Encourage employees to download the How-To Guide and/or view the How-To Videos.</li> </ul> <p><i>Changes will only come into effect as of the first pay in December.</i></p>	<ul style="list-style-type: none"> <li>• Log in to CSB Online Services, select <i>Change Existing Contributions</i> and follow online instructions.</li> <li>• Employees may redeem their funds anytime or leave them in their Plan to continue to earn interest.</li> <li>• Refer to the How-To Guide and/or How-To Videos.</li> </ul>
	<p>Outside the campaign period</p>	<ul style="list-style-type: none"> <li>• Ensure that the changes are reflected in your payroll system and send the updated payroll contribution file to the Bank of Canada at each pay cycle.</li> <li>• For stopped contributions, it is important to remove the employee’s name and information from the payroll contribution file before it is sent to the Bank of Canada.</li> </ul> <p><i>Changes will come into effect as per the date agreed upon between the employee and the Campaign Director.</i></p>	<ul style="list-style-type: none"> <li>• Outside the campaign period, employees are not allowed to make changes to their contributions on CSB Online Services. Employees must inform their Campaign Director of changes by phone, email or in person.</li> <li>• Employees may redeem their funds anytime or leave them in their Plan to continue to earn interest.</li> </ul>
<p><b>REDEMPTIONS</b></p>	<p>Any time</p>	<ul style="list-style-type: none"> <li>• Encourage employees to download the How-To Guide and/or view the How-To Videos.</li> </ul>	<ul style="list-style-type: none"> <li>• Employees can redeem their funds anytime on CSB Online Services.</li> </ul> <p><i>Note: The employee’s last contribution amount will be held for 15 days from the date that the Bank of Canada receives it.</i></p> <ul style="list-style-type: none"> <li>• Employees with Canada RSP can make redemptions by contacting the Payroll Savings Program Customer Service.</li> <li>• Refer to the How-To Guide and/or How-To Videos.</li> </ul>

ACTIVITY	TIMING	WHAT THE CAMPAIGN DIRECTOR NEEDS TO DO	WHAT EMPLOYEES NEED TO DO
<b>SUSPENSIONS AND RESUMPTIONS</b>	Any time	<ul style="list-style-type: none"> <li>When an employee chooses to suspend contributions (e.g., maternity leave), ensure that the change is reflected in your payroll system and remove the employee's name and other information from the payroll contribution file submitted to the Bank of Canada. Keep a record of employees with suspended contributions so that they can be resumed when requested.</li> </ul>	<ul style="list-style-type: none"> <li>Employees must notify their Campaign Director by phone, email or in person. There is no penalty or fee, and their Plan balance continues to earn interest even while contributions are suspended.</li> <li>Employees may resume their contributions by notifying their Campaign Director. Contributions will resume according to the pay frequency designated by the organization.</li> </ul>
<b>DEPARTURES</b>	Any time	<ul style="list-style-type: none"> <li>When participating employees leave your organization, ensure that the change is reflected in your payroll system and remove the employee's name and information from the payroll contribution file submitted to the Bank of Canada.</li> </ul>	<ul style="list-style-type: none"> <li>Participating employees leaving your organization may have their Plan transferred to their new employer if that organization is a Payroll Savings Program sponsor.</li> <li>Employees will need to ensure that their new employer calls the Payroll Savings Program Customer Service to complete the transfer and provide the following information: Organization Name and ID, first and last name of the employee, and the name of the former employer.</li> </ul>



# THINGS TO REMEMBER

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**No contribution changes?** Employees who are already on the Program and do not wish to make changes to their existing contributions will not have to do anything. Their contribution amounts will continue to be deducted from their pay.

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**Direct Deposit** With Direct Deposit, employees will see the funds they redeem deposited into their bank account within four business days.

Employees with a Single Plan have the option to sign up for Direct Deposit online by logging in to their CSBOS account.

For Joint or Third Party Plans, Direct Deposit can be set up by completing the *Change of Address and Direct Deposit Form (COADD)*, available for download on the Employees web page at [csb.gc.ca/employees](http://csb.gc.ca/employees).

Note that employees who signed up for a Single Plan for the first time during the October campaign will only be eligible to enroll in Direct Deposit in mid-December.

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**Statements and T5** Employees with a Single Plan and active CSBOS account will receive an email informing them that their electronic statements are ready and are accessible by logging in to CSB Online Services.

If the accumulated annual interest is equal to or greater than \$50, a T5 slip will be issued for income tax purposes.

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