

## GUIDELINES FOR COMPLETING THE FORM

### IMPORTANT INFORMATION

Where a deceased co-owner is a resident of Quebec, the words **"and Survivor"** will not be legally recognized. Therefore, the proceeds from bonds/plans registered to a deceased Quebec resident will be distributed according to the deceased's Will, regardless of whether the **"and Survivor"** designation appears on the registration.

Form QETRF-534 is used for **Quebec Estates** only. For **all other provinces**, please refer to the ETRF-2351 Estate Transfer Form.

The form must be completed in full in order to be processed. This includes the signatures of all authorized representatives as well as all the estate beneficiaries/heirs, if applicable.

For the protection of the estate, incomplete forms, or forms with incorrect information, or incorrect documentation will be rejected and will result in the delay of your request.

Only the **ORIGINAL/AUTHENTIC** documents are acceptable. They will be returned by **Registered Mail** after completion of the transaction.

**Note: Photocopies or faxes will not be accepted.**

Any alterations made on the form must be initialed, by all authorized representatives, before the final declaration is signed.

**If the transaction involves physical certificate bonds**, the **unsigned physical certificates** in question must be sent along with the completed form. Matured bonds will be redeemed automatically. Unmatured bonds may be redeemed or transferred, but transferred bonds will not be accompanied by a new physical certificate. New registered owners will receive a letter confirming ownership and including all bond details. The confirmation letter will be sent to the address indicated on the form.

Requests for cheque payments payable to a law firm **"in trust"** will be rejected.

Government of Canada Retail Debt Instruments are also referred to as bonds, plans and securities.

**Bond series issued on or after November 1, 2008 (e.x.: CSB S114 and higher, as well as CPB P064 and higher) are not eligible to be transferred in the name of the estate.**

Any difference in name between bonds/plans and legal documents should be addressed by a letter of guarantee from a financial institution, a lawyer or a notary, on their letterhead stating, e.x.: John Doe, John H Doe and John Harry Doe are one and the same person.

For estates involving funds held in The Canada RSP or The Canada RIF, please contact us for further guidelines. Refer to page 4 of the form for our contact information.

If the surviving spouse wishes to transfer into the Canada RSP/RIF, it must be into an existing Canada RSP/RIF plan.

**LEGAL REQUIREMENTS TO REDEEM OR TRANSFER BONDS/PLANS**

Before proceeding, please note that:

Only ORIGINAL and AUTHENTIC documents will be accepted. They will be returned by registered mail.

In all situations listed below, this form is required. Instructions regarding how to fill it out are as follows:

All the legatee's/heir's names, addresses and social insurance numbers (required by the Income Tax Act) must be noted in Section G of this form.

The form must be dated and signed by all the appointed estate representatives in Section I.

The signatures must be either:

-guaranteed by a Canadian Financial Institution acceptable to the Bank of Canada or a member of the Medallion Program.

OR

-witnessed by a Commissioner for Oaths, properly identified with their stamp and signature present.

OR

-witnessed by a Notary Public, properly identified with their Notary seal/stamp and signature present.

*Note: Any survivorship clause in the Will must be respected (e.x.: 30 day clause; therefore, the QETRF-534 form can only be signed 30 days after the date of death).*

When the value of the transaction is more than **\$20,000**, this form must be either guaranteed by a Financial Institution or witnessed by a Notary and NOT a Commissioner for Oaths.

Once the situation has been identified, please refer to that section of the guidelines below to determine how to proceed in having your request processed.

**Situation # 1 - Letters Probate or Court Judgement**

Required Document	Specific instructions
Court Judgement or Letters Probate with a copy of the Will annexed	The original registered court document or a court certified true copy.
and QETRF-534 Form	Complete Sections A, B, C, G and I of the form to redeem or to transfer bonds. If the par value of the bond(s)/plan(s) is over \$20,000, all the legatees must sign in the consent area of Section F and have their signatures witnessed.

**Situation # 2 - Testate - Died with a Will**

Required Document	Specific instructions
Last Will and Testament (and Codicils attached, if applicable)	The authentic, notarial copy with the seal/stamp and signature of the original notary who executed it and registered it (or their cessionary).
and Proof of Death	See page 3 of the guideline.
and QETRF-534 Form	Complete Sections A, B, C, G and I of the form to redeem or to transfer bonds. If the par value of the bond(s)/plan(s) is over \$20,000, all the legatees must sign in the consent area of Section F and have their signatures witnessed.

**Situation # 3 - Testate - Died with a Marriage Contract**

Required Document	Specific instructions
Marriage Contract containing a testamentary clause	The original document.
and Proof of Death	See page 3 of the guideline.
and QETRF-534 Form	Complete Sections A, B, D, G and I of the form to redeem or to transfer bonds.

**Situation # 4 - Intestate - Died without a Will/Marriage Contract and no legal certificate was issued by the court for any other assets (e.x.: Court Judgement)**

Required Document	Specific instructions
Proof of Death	See below.
and QETRF-534 Form	Complete Sections A, B, E, G and I of the form to redeem or to transfer bonds. All the co-legatees/co-heirs must sign in the consent area of Section F and have their signatures witnessed.

**PROOF OF DEATH - One of the following is acceptable to the Bank of Canada:**

An **ORIGINAL** Death Certificate from a Funeral Director issued under corporate seal and **ORIGINAL** signature or a Notarial certified copy with the Notary's signature and seal/stamp of office or certified by a Canadian Financial Institution.

An **ORIGINAL** Death Certificate issued by either a Provincial Registrar or a Notarial Certified copy with a Notary's signature and seal/stamp of office or certified by a Canadian Financial Institution.

An **ORIGINAL** certificate of finding issued by a coroner properly identified or a Notarial certified copy with the Notary's signature and seal/stamp of office or certified by a Canadian Financial Institution.

An **ORIGINAL** Death Certificate issued by a church under seal and minister of religion's signature or a Notarial certified copy with the Notary's signature and seal/stamp of office or certified by a Canadian Financial Institution.

**SPECIFIC INSTRUCTIONS**

Please print clearly or type the required information into the form fields.

Please be sure to complete all required Sections to avoid delays in processing your request.

Sign page 4 (of the form) and mail your request to the destination indicated on page 4 (of the form).

If space is insufficient, please complete and attach a separate sheet that includes all the required fields, in the same order they appear. Please initial all attached sheets.

**INSTRUCTIONS SPECIFIC TO FILLING OUT SECTION B "Account Numbers" OF THE FORM**

Examples of a Payroll Savings Plan Number:

-10 digit number that begins with a "2", e.x.: 2123456789.

-Can be found on a copy of your statement, your T5 slip or **online at CSB Online Services: [mybonds.gc.ca](http://mybonds.gc.ca)**.

Examples of an account or serial number for certificated Canada Savings Bonds, Canada Premium Bonds or Government of Canada Marketable Bonds are:

**Account Number:**

-10 digit number, e.x.: 1234567890.

-Can be found on your T5 slip.

**Serial Number:**

-Located in the top of the bond.

e.x.: CS123F1234567M or CP15F7654321L or H85M023416.

Examples of a Canada RSP/RIF Plan Number:

-Can be up to 11 digits long, e.x.: 01234567890.

-The **Canada RSP** number can be found on your semi-annual statement.

-The **Canada RIF** number can be found on your quarterly statement.

This form is for the province of Quebec only.

**SECTION A - DETAILS REGARDING THE DECEASED AND THEIR REPRESENTATIVES**

*Note: If you are unsure of the old address we have on file, please provide all the previous addresses on a separate sheet. Please initial all attached sheets.*

[Empty text box for address]

Full name(s) of the deceased (list all variations seen within the legal documents. e.g. death certificate, Last Will and Testament, Codicil(s))

\_\_\_\_ / \_\_\_\_ / \_\_\_\_  
Date of death  
(dd/mmm/yyyy)

[Empty text box]  
Social Insurance Number  
(required by the Income Tax Act)

**Civil Status**  
 Single  
 Married  
 Other, please specify  
 (e.x.: divorced, widow) [Empty text box]

Last address of the deceased [Empty text box] (include Apt. No., R.R. or P.O. Box)

City [Empty text box] Province [Empty text box] Postal Code [Empty text box] Country [Empty text box]

I [Empty text box]  
(We) Insert full name of all authorized representatives for the deceased  
(e.x.: spouse, legal estate representative(s), liquidator(s)/executor(s), court appointed administrator(s)/executor(s))

Address (for of the estate) [Empty text box] (include Apt. No., R.R. or P.O. Box)

City [Empty text box] Province [Empty text box] Postal Code [Empty text box] Country [Empty text box]

do solemnly declare as follows, I am (we are) the:  liquidator(s)/ executor(s) of the deceased  
 other, please specify (e.x.: spouse) [Empty text box] named above.

**SECTION B - ACCOUNT NUMBERS**

*\*Refer to page 3 of the guidelines.*

[Empty text box]

**REGISTRATION - currently appearing on the bonds/plans**

Payroll Savings Plan Number

Canada Savings Bonds, Canada Premium Bonds or Government of Canada Marketable Bonds Account Number(s) Par value \$ [Empty text box]

Par value \$ [Empty text box]

Par value \$ [Empty text box]

*Note: If space is insufficient, please complete and attach a separate sheet that include all the required fields, in the same order they appear. Please initial all attached sheets.*

**or - the Bond Serial Number(s)**

Par value \$ [Empty text box]	Par value \$ [Empty text box]
Par value \$ [Empty text box]	Par value \$ [Empty text box]
Par value \$ [Empty text box]	Par value \$ [Empty text box]
Par value \$ [Empty text box]	Par value \$ [Empty text box]

I have attached the unsigned bond certificate(s) to this request.

The Canada RSP/RIF Plan Number

**SECTION C - LETTERS PROBATE (WITH WILL ANNEXED), COURT JUDGEMENT OR TESTATE - DIED WITH A WILL**

*\*See Situations # 1 or 2 described on page 2 of the guidelines.*

Select this box and complete the section below only if the following situation applies:

A Notarial Last Will was left by the deceased, dated \_\_\_ / \_\_\_ / \_\_\_ which was neither amended nor  
 Date: dd/mmm/yyyy  
 revoked or Letters Probate (with Will annexed) or a Court Judgement were issued.  
 The Proof of Death that is acceptable to the Bank of Canada is attached as well as one of the following supporting documents:  
 -The authentic, notarial copy of the Will.  
 -The original registered court Probate or Court Judgement or a court certified true copy.

\*If the par value of the bond(s)/plan(s) being redeemed/transferred exceeds \$20,000, the legatee(s) of the estate must sign below under Section F to allow consent to the redemption/transfer.

**SECTION D - TESTATE - DIED WITH A MARRIAGE CONTRACT**

*\*See Situation # 3 described on page 2 of the guidelines.*

Select this box and complete the section below only if the following situation applies:

The deceased left a Marriage Contract dated \_\_\_ / \_\_\_ / \_\_\_ which contains no un-revoked contractual disposition affecting the transaction.  
 Date: dd/mmm/yyyy  
 The Proof of Death that is acceptable to the Bank of Canada is attached as well as the original Marriage Certificate.

**SECTION E - INTESTATE - DIED WITHOUT A WILL**

*\*See Situation # 4 described on page 3 of the guidelines.*

Select this box and complete the section below only if the following situation applies:

The deceased died intestate (without leaving a Last Will and Testament).  
 No application for a Court Judgement for the estate has been made or is intended to be made in any jurisdiction.  
 Attached is a Proof of Death that is acceptable to the Bank of Canada.

\*The heir(s) of the estate must sign below under Section F to allow consent to the redemption/transfer.

**SECTION F - CONSENT TO REDEEM OR TRANSFER BOND(S)/PLAN(S)**

*\*Refer to Section C or E above.*

As stated above in Section C or E, the following are:

-in **Section C**, the deceased's legatee(s) are and hereby consent to the redemption/transfer of the securities as stated in Section G of the form, by signing below.

-in **Section E**, the sole heirs (heirs entitled to inherit) are and hereby consent to the redemption/transfer of the securities as stated in Section G of the form, by signing below.

<input type="text"/> Name of legatee(s)/co-heir(s)/co-legatee(s)		<input type="text"/> Name of legatee(s)/co-heir(s)/co-legatee(s)	
<input type="text"/> Relationship to deceased	<input type="text"/> Age (if a minor)	<input type="text"/> Relationship to deceased	<input type="text"/> Age (if a minor)
Signature of legatee(s) or co-heir(s)/co-legatee(s)		Signature of legatee(s) or co-heir(s)/co-legatee(s)	
WITNESS must sign here		WITNESS must sign here	

**Notes:**  
 -All signatures must be witnessed and the signatories must be age of majority, qualified and duly authorized (submit tutorship or curatorship documents if necessary).  
 -If space is insufficient, please complete and attach a separate sheet that includes the fields seen above. Please initial all attached sheets.

**SECTION G - REDEMPTION/TRANSFER INSTRUCTIONS**

*Notes:*

- All matured bonds will be redeemed automatically.
- If space is insufficient, please complete and attach a separate sheet that includes all the required fields. Please initial all attached sheets.
- Redemption requests can be done by direct deposit or if the bond series being transferred is related to "regular interest bonds", the beneficiary has the option to request their annual interest be deposited directly into their bank account, by completing Section H - Direct Deposit Set Up, on page 4.
- Cheque(s) or letters confirming ownership will be sent to the address provided below under **\*\*Mailing Address\*\***.

In consideration of the redemption/transfer of the securities as requested below, I(we) undertake to indemnify and save harmless the Bank of Canada against any claim that should at any time arise as a result of such redemption/transfer. I(We) further undertake to administer and utilize the share of each beneficiary or heir only in accordance with the law.

By virtue of the foregoing, it is requested that the securities listed here:

<b>Bond Series</b>		<b>Par value \$</b>	
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be REDEEMED/TRANSFERRED in favour of the following:

**REDEEM:** Select this box if you are requesting to redeem Canada Savings Bonds (Series 32 and up) or Canada Premium Bonds.

*\*By selecting this box:*

-I(We) understand that a cheque will be issued in the name of **the estate of the deceased registered owner.**

(\*If you are unable to negotiate a cheque made payable to the estate of the deceased, please contact us.)

-I(We) also understand that for jointly registered bonds, separate payments/cheques will be issued to the estate as well as the surviving registered owner(s).

**THE ESTATE OF:** \_\_\_\_\_

**REDEEM:** Select this box if you are requesting to redeem old style CSBs (Series 1-31) and/or Government of Canada Marketable Bonds. All matured bonds will be automatically redeemed. By selecting this box, payment is to be issued as follows:

**PAYABLE TO THE ESTATE OF:** \_\_\_\_\_

**OR**

**PAYABLE TO:** \_\_\_\_\_

**TRANSFER:** By selecting this box, bond(s)/plan(s) will be registered under one of the following:

Note: Only unmatured bonds may be transferred to a new registered owner.

**SINGLE REGISTRATION**

Name of new registered owner: \_\_\_\_\_

**JOINT REGISTRATION**

Names of new registered owners: (1) \_\_\_\_\_ and (2) \_\_\_\_\_  **\*Check this box to add "and Survivor"**

-Physical certificates will not be reprinted. New registered owners will receive a letter confirming ownership and outlining all bond details.

-In the Province of Quebec, the term "and Survivor" does not apply under the current law.

-Series starting with CSB.S114 and CPB.P64 will automatically be registered "Joint and Survivor".

Option Only

Preferred language of communication:  French  English Date of birth (dd/mmm/yyyy) \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Social Insurance Number (required by the Income Tax Act) \_\_\_\_\_

**\*\*MAILING ADDRESS\*\***

Care of \_\_\_\_\_ (if applicable)  
Address \_\_\_\_\_ (include Apt. No., R.R. or P.O. Box)  
City \_\_\_\_\_ Province \_\_\_\_\_ Postal Code \_\_\_\_\_  
Country \_\_\_\_\_ Telephone (primary) \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Telephone (other) \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

**SECTION H - DIRECT DEPOSIT SET UP** \*Attach a "PERSONALIZED VOID CHEQUE" to this form\*.

**Notes:**  
-The Bank Account (cheque) must be in the name of the estate of the deceased for payments issued in the name of the estate.  
or  
-The Bank Account (cheque) must be in the names of ALL bond owner(s).

**If you do not have a personalized void cheque, fields 1-5 below, MUST all be filled out. The financial institution MUST affix their branch stamp in field 5 once they have completed the verification of fields 1-4.**

<b>1</b> Name of the Registered Bank Account Holder(s)		
<b>2</b> Branch Number	<b>3</b> Institution Number	<b>4</b> Account Number

5

Branch stamp here

**SECTION I - FINAL DECLARATION**

- All debts of the estate have been or will be fully paid; I(we) hereby undertake to be responsible for the same to the extent of the amount of the above mentioned securities.
- I(We) give all right, title and interest in the securities described above absolutely and the Bank of Canada is hereby authorized to make such entries in the books of registration as are required to give effect to such redemption/transfer.
- I(We) make this solemn declaration conscientiously believing it to be true and knowing that it is of the same force and effects as if made under oath and by virtue of the Canada Evidence Act.
- In the case of jointly owned bonds, the registered owners consent to the Bank of Canada adding "and Survivor" to the registration.

Declared before me at  on \_\_\_ / \_\_\_ / \_\_\_ .  
City Date: dd/mmm/yyyy

- Canadian Financial Institution: Signature Guaranteed stamp, Endorsement Guaranteed stamp or Medallion Guaranteed stamp and authorized signature required.
- Commissioner for Oaths: Stamp and signature required.
- Notary Public/Lawyer: Notarial stamp/seal and signature required.

I am a legal representative acting on behalf of the estate of the bond owner.

\_\_\_\_\_  
Signature

I am a legal representative acting on behalf of the estate of the bond owner.

\_\_\_\_\_  
Signature

*I swear that I have witnessed and guarantee that the person signing on the right, as the registered owner(s) or as the legal representative(s) for the registered owner, is/are whom they say they are.*

Place stamp / seal and sign here

\_\_\_\_\_  
Signature

**Notes:**  
-Any alterations must be initialed by all the estate representative(s) before the declaration is signed.  
-When the value of the transaction is more than \$20,000, this form MUST be either guaranteed by a Financial Institution or be witnessed by a Notary and NOT a Commissioner for Oaths.

**Once fully completed, the form can be sent by:**

• MAIL to:	P.O. Box 2770, Station D • Ottawa, Ontario K1P 1J7	-for Certificate Bonds and for Bonds purchased through the Payroll Savings Program.
	P.O. Box 2390, Station D • Ottawa, Ontario K1P 1K8	-for The Canada RSP/RIF.
• COURIER delivery:	2500 Solandt Rd • Suite 100 • Kanata, Ontario K2K 3G5	

**If you require further information, please contact Customer Service, Monday to Friday, 9 a.m. to 5 p.m. (ET) at:**

• for Bonds purchased through the Payroll Savings Program	1 877 899-3599
• for certificated Canada Savings Bonds (series 32 and up), Canada Premium Bonds or The Canada RSP/RIF	1 800 575-5151
• by TTY(teletypewriter)	1 800 354-2222
• for Canada Savings Bonds (series 1 - 31) or Government of Canada Marketable Bonds (Monday to Friday, 8 a.m. to 4 p.m. (ET) Bank of Canada, Retail and Wholesale Debt Administration, 234 Wellington, 2 West, Ottawa, Ontario K1A 0G9	1 800 665-8650

Please visit us online at: [csb.gc.ca](http://csb.gc.ca)

The personal information provided on this form is protected under the provisions of the **PRIVACY ACT** and will be used solely for the purpose for which it was collected.