

FATCA/CRS Centre of Expertise  
514-281-0315 or 1-844-612-5044 (Toll free)

RESERVED for FATCA/CRS  

--	--	--	--

 Analyst's initials

**PLEASE READ CAREFULLY :**

In addition to the completed form, you must include a clear and legible copy of a valid piece of identification issued by an authorized Canadian provincial or federal government body that is typically used for identification purposes.

SECTION 1 – IDENTIFICATION OF THE ACCOUNT HOLDER			
Last name	First name(s)	Date of birth	
		YYYY-MM-DD	
Address (no. street, apt.)			
Address (line 2)			
City	Province/Territory/State	Postal or ZIP code	Country
			RESERVED FOR FATCA/CRS
			Reference number ▶

SECTION 2 – DECLARATION OF TAX RESIDENCE																					
Tick all the options that apply to you:																					
<input type="checkbox"/> <b>I am a tax resident of Canada.</b> If you ticked this box, provide your social insurance number (SIN): <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>																					
<input type="checkbox"/> <b>I am a tax resident or a citizen of the United States.</b> If you ticked this box, provide your U.S. taxpayer identification number (TIN) in the table below* and attach the form "Request for Taxpayer Identification Number and Certification" VD170(W-9) duly completed.																					
<input type="checkbox"/> <b>I am a tax resident of a country other than Canada or the United States.</b> If you ticked this box, list your countries of tax residence and TIN in the table below*.																					
* If you do not have a TIN for a specific country, indicate one of the following reasons in the table below: <ul style="list-style-type: none"> <li>• Reason A: I will apply or have applied for a TIN but have not yet received it.</li> <li>• Reason B: My country of tax residence does not issue TINs. (Not applicable to the U.S.)</li> <li>• Reason C: Other reason. Specify in the table below.</li> </ul>																					
Country of residence or U.S. citizenship	Taxpayer identification number (TIN)	If you do not have a TIN, choose a reason																			

SECTION 3 – TEMPORARY VISITORS TO THE UNITED STATES	
This certification is applicable to certain Canadian citizens (e.g., students who are receiving an education or retirees who winter in the United States ["Snowbirds"]).	
<b>Certification:</b> I certify that I am a resident of Canada. I further certify that any U.S. address, U.S. telephone number, or standing instructions to transfer funds to an account maintained in the U.S. associated with this account exists or will arise only in the context of temporary visits that I make to the U.S. while I remain a resident of Canada and not, at any time, because I am a resident of the U.S. for tax purposes or a U.S. citizen. I agree to notify Desjardins Securities if events cause this certification to become false or misleading.	
<input type="checkbox"/> Yes (tick if you are making this certification) <input type="checkbox"/> No (tick if you are not making this certification)	

#### SECTION 4 – AUTHORIZATION FOR THE COLLECTION AND COMMUNICATION OF PERSONAL INFORMATION

I authorize Desjardins Securities to collect, hold, use and communicate with Desjardins Group components information about me strictly for the purposes of enforcing the *Income Tax Act*. I understand that Desjardins Securities is required to disclose the necessary information to the Canada Revenue Agency if I am a resident of a country other than Canada for tax purposes or a citizen of the United States.

Name (print)	Signature	Date (YYYY-MM-DD)
--------------	-----------	-------------------

#### SECTION 5 – CERTIFICATION

**I certify that the information provided on this form is correct and complete.** I will communicate with Desjardins Securities within **30 days** of any change that causes the information on this form to become incomplete or inaccurate.

Name (print)	Signature	Date (YYYY-MM-DD)
--------------	-----------	-------------------

#### SECTION 6 – PERSONAL INFORMATION MANAGEMENT NOTICE

Desjardins Securities handles the personal information it collects in a confidential manner. This information is used strictly for the purposes of the *Income Tax Act* of Canada. Desjardins Securities keeps your information in a file which is only accessed by its employees for the purposes of performing their duties. In accordance with and to the extent permitted by applicable laws, Desjardins Securities may communicate certain personal information regarding its members and clients with another Desjardins Group component. Sharing such information may be used for risk management purposes. You have the right to access your file, subject to certain terms and conditions. You may also correct information in the file if you can demonstrate that it is inaccurate, incomplete, ambiguous or unnecessary. If certain information on this document requires correction, please inform us at the following address: [taxresidence@desjardins.com](mailto:taxresidence@desjardins.com).

## ADDITIONAL INFORMATION

Canadian financial institutions are required under parts XVIII and XIX of the *Income Tax Act* to collect tax residency information from account holders to determine if any financial accounts must be reported to the Canada Revenue Agency (CRA). The CRA may share this information with the government of a foreign country where the account holder is a resident for tax purposes or with the U.S. government if the account holder is a U.S. citizen. Failure to provide this information may result in a penalty imposed by the CRA.

### DEFINITIONS

<b>DECLARATION OF TAX RESIDENCE</b>	<p>In general, a person is considered a resident of a country for tax purposes if, according to the laws of that country, they pay or should pay taxes because they are domiciled or have a residence in the country or meet other similar criteria.</p> <p>Individuals who are tax residents in more than one country can rely on the tiebreaker rules in tax conventions (when they apply) to resolve cases of dual tax residence.</p> <p>For more information on tax residency, contact a tax advisor or visit the Canada Revenue Agency's website.</p>
<b>TAXPAYER IDENTIFICATION NUMBER</b>	<p>A Taxpayer Identification Number (TIN) is a unique combination of letters or numbers that a country assigns to a person to identify them for the purposes of administering tax legislation. Enter the TIN in the same official format in which you receive it.</p> <p>If you don't have a TIN, you have <b>90 days</b> to apply for one. You must provide your TIN to Desjardins Securities as soon as possible.</p> <p>Reasons that fall under "<b>Reason C: Other reason</b>" for not having a TIN include not being eligible to receive one and depend on country-specific rules. For example, a minor or a person who is not authorized to work in a country may not be eligible to receive a TIN. Please refer to the website of the OECD or the tax authority of your country.</p>
<b>US PERSON</b>	<p>Refers to an individual who is a citizen or a resident of the United States.</p> <p>If you were born in the United States but you answer that you are not a US person on this form, please provide a copy of your Certificate of Loss of Nationality of the United States or a reasonable explanation as to why:</p> <p>a. You do not have this certificate despite having relinquished U.S. citizenship; or</p> <p>b. You did not obtain U.S. citizenship at birth.</p>
<b>VALID CANADIAN IDENTIFICATION</b>	<p>Acceptable identification:</p> <ul style="list-style-type: none"> <li>• passport</li> <li>• national identity card</li> <li>• driver's licence</li> <li>• provincial health insurance card (if not prohibited by provincial law)</li> <li>• birth certificate provided by an individual under the age of 21</li> <li>• government-issued age of majority card</li> <li>• Canadian citizenship card</li> <li>• Record of Landing (IMM1000) or a Confirmation of Permanent Residence (IMM 5292) issued before 1/1/2004</li> <li>• permanent residence card</li> <li>• Canadian Armed Forces identity card</li> <li>• government-issued Certificate of Indian Status</li> <li>• provincial identity card</li> <li>• Nexus card</li> </ul>