

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

RESERVED FOR FATCA/CRS  
  
 Analyst's initials

**SECTION 1 – IDENTIFICATION OF THE ACCOUNT HOLDER**

Legal name of the entity		RESERVED FOR FATCA/CRS	
		Reference number:	
Entity's residence address for tax purposes (do not enter a post office box number)			
Address line 2			
City	Province/Territory/State	Postal or ZIP code	Country
Country of incorporation or organization			
Business number (BN) in Canada (if applicable)	Quebec enterprise number (NEQ) (if applicable)	Trust account number in Canada (if applicable)	
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**SECTION 2 – DECLARATION OF TAX RESIDENCE**

- Tick the options that apply to the entity:
- The entity is a tax resident of Canada.** *If you ticked this box, complete the following sections.*
  - The entity is a United States person.** *If you ticked this box, complete the following sections.*
    - The entity is a specified United States person.** *If you ticked this box, provide the U.S. taxpayer identification number (TIN) in the table below and complete the following sections.\**
  - The entity is a tax resident of one or more countries other than Canada or the United States.** *If you ticked this box, identify the countries of tax residence in the table below, provide the taxpayer identification numbers (TINs) and complete the following sections.\**

\* If the entity does not have a TIN for a specific country, indicate one of the following reasons in the table below:

- Reason A: The entity will apply or has applied for a TIN but has not yet received it.
- Reason B: The country of tax residence does not issue TINs. *(Not applicable to the United States)*
- Reason C: Other reason. Specify in the table.

Country of tax residence	Taxpayer identification number (TIN)	If you do not have a TIN, choose a reason

**SECTION 3 – ENTITY CLASSIFICATION**

- Tick the option that best describes the entity.
- It is a commercial or professional business (restaurant, retail business, accounting office, etc.) where less than 50% of its gross income is passive income (interest, dividends, capital gains, rents or royalties) and less than 50% of its assets generate passive income. *If you ticked this box, complete sections 6 and 7.*
  - It is or is associated with an entity whose shares regularly trade on an established securities market. *If you ticked this box, complete sections 6 and 7.*
  - It is a government, central bank or international organization (or an agency of one). *If you ticked this box, complete sections 6 and 7.*
  - It is an active non-financial entity recognized by the Canada Revenue Agency and is not included in the three options described above (e.g., an NPO/NPC, a start-up of less than 24 months, an entity that has initiated liquidation proceedings). *If you ticked this box, complete sections 6 and 7.*
  - It is a passive non-financial entity where 50% or more of its gross income is from passive sources, such as interest, dividends, capital gains, rents or royalties (e.g., trusts, management companies). *If you ticked this box, complete Section 5 to identify the controlling persons of the trust or entity, then complete sections 6 and 7.*
  - It is a financial institution. *If you ticked this box, complete Sections 4, 6 and 7.*

## SECTION 4 – SPECIFIC CLASSIFICATION FOR FINANCIAL INSTITUTIONS

Provide the global intermediary identification number (GIIN) of the financial institution:

GIIN:

If the financial institution does not have a GIIN, explain why: \_\_\_\_\_

The financial institution meets the three (3) criteria below?  **YES** – If you ticked this box, complete sections 5, 6 and 7.  
 **NO** – If you ticked this box, complete sections 6 and 7.

- It resides in a non-participating country of the OECD Common Reporting Standard (consult the Canada Revenue Agency website for the list of participating countries if needed).
- At least 50% of its gross income is from investing or trading in financial assets.
- It is managed by another financial institution.

## SECTION 5 – CONTROLLING PERSONS OF THE ENTITY

Identify the natural persons who directly or indirectly control at least 25% of the entity. If no natural person owns at least 25% of the entity, identify one of the entity's directors or a senior officer. In the case of a trust, identify the trustees, settlors and beneficiaries. Attach a separate list if you need to enter the information of more than four controlling persons.

\* If the person does not have a TIN for a specific country, indicate one of the following reasons in the table below:

- Reason A: The entity will apply or has applied for a TIN but has not yet received it
- Reason B: The country of tax residence does not issue TINs. (*Not applicable to the United States*)
- Reason C: Other reason. Specify in the table.

### CONTROLLING PERSON 1

Last name	First name(s)	Date of birth (YYYY-MM-DD)
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Type of controlling person

### Permanent residence address

Apartment no., street no. and name		City
Province/Territory/State	Country	Postal or ZIP code

### Declaration of tax residence

Tick all options that apply:

**The controlling person is a tax resident of Canada.**

*If you ticked this box, give the controlling person's social insurance number.*

SIN:

**The controlling person is a tax resident or citizen of the United States.**

*If you ticked this box, give the controlling person's 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.*

**The controlling person is a tax resident of a country other than Canada or the United States.**

*If you ticked this box, give the controlling person's countries of tax residence and TINs in the table below.*

Country of tax residence or U.S. citizenship	Taxpayer identification number (TIN)	If the person does not have a TIN, choose a reason

**CONTROLLING PERSON 2**

Last name	First name(s)	Date of birth (YYYY-MM-DD)
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Type of controlling person

**Permanent residence address**

Apartment no., street no. and name	City
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Province/Territory/State	Country	Postal or ZIP code
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**Declaration of tax residence**

Tick all options that apply:

**The controlling person is a tax resident of Canada.**

*If you ticked this box, give the controlling person's social insurance number.*

SIN:

**The controlling person is a tax resident or citizen of the United States.**

*If you ticked this box, give the controlling person's 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.*

**The controlling person is a tax resident of a country other than Canada or the United States.**

*If you ticked this box, give the controlling person's countries of tax residence and TINs in the table below.*

Country of tax residence or U.S. citizenship	Taxpayer identification number (TIN)	If the person does not have a TIN, choose a reason

**CONTROLLING PERSON 3**

Last name	First name(s)	Date of birth (YYYY-MM-DD)
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Type of controlling person

**Permanent residence address**

Apartment no., street no. and name	City
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Province/Territory/State	Country	Postal or ZIP code
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**Declaration of tax residence**

Tick all options that apply:

**The controlling person is a tax resident of Canada.**

*If you ticked this box, give the controlling person's social insurance number.*

SIN:

**The controlling person is a tax resident or citizen of the United States.**

*If you ticked this box, give the controlling person's 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.*

**The controlling person is a tax resident of a country other than Canada or the United States.**

*If you ticked this box, give the controlling person's countries of tax residence and TINs in the table below.*

Country of tax residence or U.S. citizenship	Taxpayer identification number (TIN)	If the person does not have a TIN, choose a reason

**CONTROLLING PERSON 4**

Last name	First name(s)	Date of birth (YYYY-MM-DD)
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Type of controlling person
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**Permanent residence address**

Apartment no., street no. and name	City
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Province/Territory/State	Country	Postal or ZIP code
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**Declaration of tax residence**

Tick all options that apply:

**The controlling person is a tax resident of Canada.**  
*If you ticked this box, give the controlling person's social insurance number.*

SIN: 

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**The controlling person is a tax resident or citizen of the United States.**  
*If you ticked this box, give the controlling person's 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.*

**The controlling person is a tax resident of a country other than Canada or the United States.**  
*If you ticked this box, give the controlling person's countries of tax residence and TINs in the table below.*

Country of tax residence or U.S. citizenship	Taxpayer identification number (TIN)	If the person does not have a TIN, choose a reason

**SECTION 6 – AUTHORIZATION FOR THE COLLECTION AND COMMUNICATION OF PERSONAL INFORMATION**

The undersigned authorizes Desjardins Securities to collect, hold, use and communicate information about the entity with other Desjardins Group components strictly for the purposes of enforcing the *Income Tax Act*. The undersigned understands that Desjardins Securities must report required information to the Canada Revenue Agency (CRA) if the entity or at least one of its controlling persons is a tax resident of a country other than Canada or a U.S. citizen in the case of an individual.

Last name of authorized representative	First name(s) of authorized representative
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Signature	Title or position	Date (YYYY-MM-DD)
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**SECTION 7 – CERTIFICATION**

I, the undersigned, declare that I have carried out the required verifications of the entity and confirm that my declaration includes the following assertions, as applicable:

- i) I am a duly authorized representative with the capacity to sign for and on behalf of the entity.
- ii) I have made the required verifications and the information provided herein is true, accurate and complete.
- iii) I will provide Desjardins Securities with a new duly completed form updated to include any change in circumstances that may render the information on this form inaccurate or incomplete.

**Signature**

Last name of authorized representative	First name(s) of authorized representative
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Signature	Title or position	Date (YYYY-MM-DD)
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**SECTION 8 – PERSONAL INFORMATION MANAGEMENT NOTICE**

Desjardins Securities handles the personal information collected on this form in a confidential manner. This information is used strictly for the purposes of the *Income Tax Act* of Canada. Desjardins Securities keeps the information in a file which is only accessed by its employees for the purposes of performing their duties. In accordance with applicable regulations and for the purposes permitted by such regulations, the financial institution may communicate certain personal information regarding its members and clients to 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).

## HOW TO COMPLETE THE FORM

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 that the entity or one of the controlling persons identified on this form is a resident of for tax purposes, or with the U.S. government if the person is a U.S. citizen. Failure to provide this information may result in a penalty imposed by the CRA.

For regulatory purposes, an entity includes a joint venture, partnership, limited partnership, corporation, association, organization, syndicate, foundation or trust. If you are a sole proprietorship, complete the *Declaration of Tax Residence for Individuals – Parts XVIII and XIX of the Income Tax Act*.

➤ **If necessary or for further information on your situation, please consult a tax specialist.**

<p><b>REVIEW, IDENTIFY AND COMPLETE THE SECTIONS APPLICABLE TO THE ENTITY WHEN REQUIRED</b></p>	<p>This form consists of eight <b>(8)</b> sections:</p> <ol style="list-style-type: none"> <li>1. Identification of the account holder</li> <li>2. Declaration of tax residence</li> <li>3. Entity classification</li> <li>4. Specific classification for financial institutions</li> <li>5. Controlling persons</li> <li>6. Authorization to the collection and communication of personal information</li> <li>7. Certification</li> <li>8. Personal information management notice</li> </ol>
<p><b>SIGN AND SEND</b></p>	<p>Read <b>SECTIONS 6 and 7</b>, then sign the form and fax it or mail it in the postage-paid envelope.</p>

### DEFINITIONS

<p><b>ACTIVE NON-FINANCIAL ENTITY "ACTIVE NFE"</b></p>	<p>An <b>active non-financial entity</b> is an entity other than a financial institution that meets at least one of the following criteria:</p> <ol style="list-style-type: none"> <li>a) Less than 50% of the entity's gross income for the preceding fiscal year is passive income and less than 50% of the assets the entity held during the preceding fiscal year are assets that produce or are held to produce passive income.</li> <li>b) The stock of the entity is regularly traded on an established securities market or the entity is related to an entity whose stock is regularly traded on an established securities market.</li> <li>c) The entity is a governmental entity, an international organization, a central bank or an entity wholly owned by one or more of the above.</li> <li>d) Substantially all the activities of the entity are made up of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a financial institution. But, an entity does not qualify for this status if the entity functions (or presents itself) as an investment fund. Examples of an investment fund include a private equity fund, a venture capital fund, a leveraged buyout fund and any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes.</li> <li>e) The entity is a start-up and is not yet operating a business and has no operating history, but it is investing capital into assets with the intention of operating a business other than the business of a financial institution. This is as long as the entity does not qualify for this exception later than 24 months after the date it was first organized.</li> <li>f) The entity is in liquidation and was not a financial institution in the past five years. And, it is in the process of liquidating its assets or is reorganizing with the intention of continuing or restarting operations in a business other than the business of a financial institution.</li> <li>g) The entity mainly engages in financing and hedging transactions with, or for, related entities that are not financial institutions. It does not provide financing or hedging services to an entity that is not a related entity. This is as long as the group of any such related entities is mainly engaged in a business other than the business of a financial institution.</li> </ol>
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<p><b>ACTIVE NON-FINANCIAL ENTITY "ACTIVE NFE"</b></p>	<p>h) The entity is a non-profit entity that meets all of the following requirements:</p> <ul style="list-style-type: none"> <li>i) It is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic or educational purposes. Or, it is established and operated in its jurisdiction of residence and is a professional organization, business league, chamber of commerce, labour organization, agricultural or horticultural organization, civic league or an organization operated exclusively to promote social welfare.</li> <li>ii) It does not have to pay income tax in its jurisdiction of residence.</li> <li>iii) It has no shareholders or members who have a proprietary or beneficial interest in its income or assets.</li> <li>iv) The laws of the entity's jurisdiction of residence that apply or the entity's formation documents do not allow any of the entity's income or assets to be distributed to, or applied for the benefit of, a private person or non-charitable entity other than in line with the entity's charitable activities, as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property the entity bought.</li> <li>v) The laws of the entity's jurisdiction of residence that apply or the entity's formation documents require that, as soon as the entity is liquidated or dissolved, all of its assets will be distributed to a governmental entity or other non-profit entity. Or, they will be handed over to the government of the entity's jurisdiction of residence or one of its political subdivisions.</li> </ul> <p>i) The entity is organized in a United States territory and all of the owners of the payee are tax residents of that United States territory.</p>
<p><b>CANADIAN FINANCIAL INSTITUTION</b></p>	<p>A <b>Canadian financial institution</b> can be any of the following:</p> <ul style="list-style-type: none"> <li>a) An authorized foreign bank within the meaning of Section 2 of the <i>Bank Act</i> in respect of its business in Canada, or a bank that Act applies to</li> <li>b) A cooperative credit society, a savings and credit union or a caisse populaire regulated by a provincial act</li> <li>c) An association regulated by the <i>Cooperative Credit Associations Act</i></li> <li>d) A central cooperative credit society, as defined in Section 2 of the <i>Cooperative Credit Associations Act</i>, or a credit union central or a federation of credit unions or caisses populaires that is regulated by a provincial act other than one enacted by the Government of Quebec</li> <li>e) A financial services cooperative regulated by the <i>Act respecting financial services cooperatives</i>, R.S.Q., c. C-67.3 or by the <i>Act respecting the Mouvement Desjardins</i>, S.Q. 2000, c. 77</li> <li>f) A life company or a foreign life company that the <i>Insurance Companies Act</i> applies to, or a life insurance company regulated by a provincial act</li> <li>g) A company the <i>Trust and Loan Companies Act</i> applies to</li> <li>h) A trust company regulated by a provincial act</li> <li>i) A loan company regulated by a provincial act</li> <li>j) An entity authorized under provincial law to deal in securities or any other financial instruments or to provide portfolio management, investment advice, fund administration or fund management services</li> <li>k) An entity that is presented or promoted to the public as a collective investment vehicle, mutual fund, exchange traded fund, private equity fund, hedge fund, venture capital fund, leveraged buyout fund or similar investment vehicle that is established to invest or trade in financial assets and is managed by an entity referred to in j) above</li> <li>l) An entity that is a clearing house or clearing agency</li> <li>m) A department or an agent of the Crown or of a province that accepts deposit liabilities</li> </ul>

<p><b>CONTROLLING PERSONS</b></p>	<p><b>Controlling persons</b> of an entity are the natural persons who exercise direct or indirect control over the entity. Generally, whether a person exercises control over an entity is determined in a way similar to how beneficial owners are identified for Canada’s Proceeds of Crime (Money Laundering) and Terrorist Financing Act. A person is generally considered to control an entity (other than a trust) if they own (directly or indirectly through another entity) at least 25% of its shares.</p> <p>If no individual is named as controlling the corporation, the director or senior official of the corporation is considered the corporation’s controlling person. This could be a chief operating officer, president, secretary, treasurer, comptroller, financial director, chief accountant, lead auditor, chief actuary, or any other person who performs these duties.</p> <p>In the case of a trust, controlling persons include its settlors, trustees, beneficiaries (or class of beneficiaries) and any other natural persons exercising ultimate effective control over the trust.</p> <p>A settlor, trustee, or beneficiary of a trust may be an entity. If so, to determine the trust’s controlling persons you have to look through the entity’s chain of control or ownership to identify the natural persons exercising ultimate effective control over the entity. You then have to report those you find as controlling persons of the trust.</p> <p>In the case of a legal arrangement other than a trust, controlling persons are persons in equivalent or similar positions.</p> <p>Types of controlling persons:</p> <ul style="list-style-type: none"> <li>a) Entity – Direct owner</li> <li>b) Entity – Indirect owner</li> <li>c) Entity – Officer/director</li> <li>d) Trust – Settlor</li> <li>e) Trust – Trustee</li> <li>f) Trust – Beneficiary</li> <li>g) Trust – Other</li> </ul>
<p><b>FINANCIAL INSTITUTION</b></p>	<p>A <b>financial institution</b> is a depository institution, custodial institution, investment entity or specified insurance company.</p>
<p><b>GLOBAL INTERMEDIARY IDENTIFICATION NUMBER (GIIN)</b></p>	<p>A <b>global intermediary identification number (GIIN)</b> is a 19-character identification number that the Internal Revenue Service (IRS) of the United States issues to financial institutions.</p>
<p><b>INVESTMENT ENTITY</b></p>	<p>An <b>investment entity</b> is:</p> <ul style="list-style-type: none"> <li>a) An entity that mainly carries on the business of one or more of the following activities or operations for a customer: <ul style="list-style-type: none"> <li>i) Trading in money market instruments (such as cheques, bills, certificates of deposit and derivatives); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading</li> <li>ii) Individual and collective portfolio management</li> <li>iii) Investing in, administering or managing financial assets or money for other persons</li> </ul> </li> <li>b) An entity the gross income of which is mainly from investing, reinvesting or trading in financial assets. The entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company or the first type of investment entity described in a) above.</li> </ul>
<p><b>PASSIVE NON-FINANCIAL ENTITY “PASSIVE NFE”</b></p>	<p>A <b>passive non-financial entity</b> is an entity that is:</p> <ul style="list-style-type: none"> <li>a) Not a financial institution or active non-financial entity</li> <li>b) An investment entity described in paragraph b) of the definition of an investment entity</li> <li>c) Not a withholding foreign partnership or withholding foreign trust under United States Treasury regulations</li> </ul>
<p><b>SPECIFIED INSURANCE COMPANY</b></p>	<p>A <b>specified insurance company</b> is an insurance organization (or an insurance organization’s holding company) that issues cash value insurance contracts or annuity contracts or makes payments under such contracts.</p>

<p><b>SPECIFIED UNITED STATES PERSON</b></p>	<p>An entity is a <b>specified United States person</b> when it is a U.S. person as described below, excluding the following:</p> <ul style="list-style-type: none"> <li>• A corporation incorporated in the U.S. whose stock is regularly traded on one or more established securities markets or that is a member of the same expanded affiliated group, as defined in Section 1471(e)(2) of the U.S. Internal Revenue Code</li> <li>• A legally constituted public company that is wholly owned by the U.S. government</li> <li>• A U.S. state or territory, including any political subdivision and any legally constituted public company that is wholly owned by a state, territory or subdivision</li> <li>• A U.S. financial institution</li> <li>• A U.S. regulated investment company</li> <li>• A U.S. real estate investment trust</li> <li>• A common trust fund</li> <li>• A U.S. tax-exempt organization or trust or an individual U.S. retirement plan</li> <li>• A U.S. dealer in securities, derivative financial instruments or commodities.</li> </ul>
<p><b>TAX RESIDENCE</b></p>	<p>In general, an entity is a <b>tax resident</b> of a jurisdiction if, under the laws of that jurisdiction, it pays or should be paying tax there because of its domicile, residence, place of management or incorporation, or a similar criteria.</p>
<p><b>TAXPAYER IDENTIFICATION NUMBER (TIN)</b></p>	<p>A <b>taxpayer identification number (TIN)</b> is a unique combination of letters or numbers that a country assigns to an individual or entity to identify them for income tax purposes. Enter the TIN in its official format.</p> <p>If you do not have a TIN, you have 90 days to apply for one. After you receive your TIN, you must give it to your financial institution 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 the rules specific to each country. For example, a minor or a person not authorized to work in a particular country may not be eligible to receive a TIN. Refer to the OECD website or the website of your country's tax authority</p>
<p><b>UNITED STATES PERSON</b></p>	<p>As a general rule, an entity is a <b>United States person</b> if it is any of the following:</p> <ul style="list-style-type: none"> <li>• A corporation or partnership incorporated in the United States or any State thereof</li> <li>• A trust subject to U.S. law that is controlled by one or more U.S. citizens or residents for income tax purposes</li> <li>• A testamentary trust or a deceased person who was, at the time of death, a citizen or resident of the United States for income tax purposes</li> </ul> <p>A corporation incorporated in Canada or organized anywhere else outside the U.S. is generally not a United States person.</p> <p>For more information on the classification of taxpayers for U.S. tax purposes, go to the following IRS website: <a href="https://www.irs.gov/individuals/international-taxpayers/classification-of-taxpayers-for-u-s-tax-purposes">https://www.irs.gov/individuals/international-taxpayers/classification-of-taxpayers-for-u-s-tax-purposes</a>.</p>