

2014-2015 RRSP Processing Guidelines – B2B Bank Dealer Services

In conjunction with the industry processing deadline parameters of the Investment Funds Institute of Canada (IFIC), B2B Bank Dealer Services would like to communicate the following guidelines to ensure that your clients qualify for a 2015 first 60-day contribution receipt.

Contribution Type	First 60-days Contribution	Remarks
Client Cheques: Dated March 2 or earlier	Yes	Cheques must be received by B2B Bank Dealer Services no later than March 5 .
Client Cheques: Dated March 3 or later	No	Clients will receive a Rest of Year 2015 receipt.
Dealer Cheques: Dated March 2 to 5	Yes	Cheques must be received by B2B Bank Dealer Services no later than March 5 . <ul style="list-style-type: none"> We will issue first 60-day contribution receipts unless otherwise specified by the Dealer.
Wire orders: Placed between 12:01am March 3 to 4:00pm ET on March 5	Yes	We will issue first 60-day contribution receipts for all dealer settled wire-orders, unless specified otherwise by Letter of Direction (LOD) from the dealer. <ul style="list-style-type: none"> Wire orders placed after 4:00pm ET on March 5 will be considered Rest of Year contributions.
Transfers-In: From non-registered accounts	Yes	Transfer requests must be dated March 2 or prior and received by March 5 . <ul style="list-style-type: none"> The receipt will be issued for the gross amount of the transfer as received. Transfers in units are given the unit price as of the date of transfer. The receipt will

		reflect this corresponding amount.
Dealer Move Money Deposits: Made by midnight, March 5	Yes	B2B Bank Dealer Services will issue first 60-day contribution receipts unless otherwise specified by the Dealer.
Online Direct Deposits (Investor Move Money): Made by midnight, March 2	Yes	Deposits must be made by midnight, March 2 in order to receive a first 60-day contribution receipt. <ul style="list-style-type: none"> • Clients should obtain and secure a transaction confirmation from their online banking site with the time of the transaction indicated for proof if needed.
All Contributions: Received March 6 and later	No	The decision to qualify for a first 60-day contribution receipt will be based upon whether the reason given falls within the criteria published in the IFIC Best Practices Guidelines. <ul style="list-style-type: none"> • There must be proof of intent such as a rejected wire-order at the fund company.

Money Movement

Dealer Move Money Deposits

Dealer Move Money is a service provided to some dealers where clients submit cheques directly to their dealer; the dealer deposits the cheque into their own account and then sends the money to us electronically as a client deposit. For any deposits that are received up until March 5 from the dealer, B2B Bank Dealer Services will treat the deposit as a First 60-day deposit (as per the guidelines set forth by IFIC). Questions regarding Dealer Move Money should be directed to DealerRelations@b2bbank.com or call toll free 1.800.265.6424 extension 7256.

Online Direct Deposits (Investor Move Money)

Investors can contribute money to their Investment Account(s) simply by setting up their respective dealer (B2B Bank Financial Services Inc. or B2B Bank Securities Services Inc.) as a bill payee and then entering their RRSP account number. To qualify for a first 60-day contribution receipt, investors should aim to transfer funds electronically at least 48 hours before the deadline day of March 2. This is to ensure the proceeds are processed as a first 60-day contribution. A copy of this and all other dealer communications can be found in our online Communications Centre at b2bbank.com/communications.

For more information concerning the B2B Bank Dealer Services processing guidelines for first 60-day RRSP contributions, please contact Client Services at 1.800.387.2087.



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B2B Bank Dealer Services includes B2B Bank Financial Services Inc. (an MFDA member), B2B Bank Securities Services Inc. (an IIROC member, Member - Canadian Investor Protection Fund) and B2B Bank Intermediary Services Inc. (an AMF-regulated dealer operating in Quebec). B2B Bank is a

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