



Annoucement

2016 RRSP Season Extended Hours

During the final weeks of the RRSP season, we will be extending our Clients Services hours to assist in answering any questions you may have. Please see below for details.

	Investment Lending (for RSP Loans)	Dealer Services	Deposits
Monday, Feb 15 (Family Day)	8 a.m.-8p.m. ET	8 a.m.-8 p.m. ET	8 a.m.-8 p.m. ET
Saturday, Feb 20	9:30 a.m.-6p.m. ET	9:30 a.m.-6 p.m. ET	9:30 a.m.-6 p.m. ET
Thursday, Feb 25	7 a.m.-9p.m. ET	7 a.m.-9 p.m. ET	7 a.m.-9 p.m. ET
Friday, Feb 26	7 a.m.-9p.m. ET	7 a.m.-9 p.m. ET	7 a.m.-9 p.m. ET
Saturday, Feb 27	9:30 a.m.-6p.m. ET	9:30 a.m.-6 p.m. ET	9:30 a.m.-6 p.m. ET
Monday, Feb 29	7 a.m.-midnight ET	7 a.m.-9 p.m. ET	7 a.m.-9 p.m. ET

RRSP 2015-16 Important Reminders

With the 2015-16 RRSP season quickly coming to a close, we would like to remind you of some key dates and information that will help you with your clients' RRSP contributions.

1st 60-day contribution receipts

In order for your clients to be eligible for 1st 60-day contribution receipts, RSP loan applications and supporting documentation must be received in good order at B2B Bank by 5:00 p.m. on Monday, February 29, 2016. [EASE](#) is available until 11:59 p.m. ET on Feb 29, 2016 for new loan submission. Paperwork for outstanding EASE applications that are received in good order after this deadline will result in clients receiving a contribution receipt that may be deducted from their 2016 income. We recommend you contact the trustee for information about their final date for issuing 1st 60-day contribution receipts. As always, we strongly encourage you to send in all required documentation, in good order, by 5:00 p.m. ET on February 29, 2016.

RSP Loans

To help reduce loan application delays, we encourage you to use EASE. Refer to our [RSP Loan Checklist](#) located on the last page of the loan application to ensure you've accurately completed the application and submitted all required support documentation.

Important: If using EASE, ensure that you obtain all required client signatures on the application prior to submitting the original loan documentation.

RRSP Accounts

Cash or in-kind contributions to a B2B Bank Dealer Services RRSP account and/or a B2B Bank Deposit RRSP account made between January 1 and February 29, 2016, may either be used against 2015 or 2016 income. Beginning March 1, 2016, contributions to these accounts cannot be used against 2015 income.

Should you have any questions, please contact B2B Bank Client Services at 1.800.263.8349 or B2B Bank Dealer Services at 1.800.387.2087.



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RRSP contributions cannot be deducted from income in all circumstances. Potential tax refunds are dependent on a number of factors, and making an RRSP contribution will not yield a tax refund in all circumstances. Consult a qualified tax professional for more information.

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