

**Guideline 7B: Submitting Large Cash Transaction
Reports to FINTRAC by Paper**

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This replaces the previous version of *Guideline 7B: Submitting Large Cash Transaction Reports to FINTRAC by Paper* issued in June 2008. The changes made since then are indicated by a side bar to the right of the modified text.

Table of Contents

1	General.....	3
2	Who Has to Send a Large Cash Transaction Report to FINTRAC?.....	5
2.1	Financial Entities.....	5
2.2	Life Insurance Companies, Brokers and Agents	5
2.3	Securities Dealers.....	5
2.4	Money Services Businesses.....	5
2.5	Agents of the Crown	6
2.6	Accountants and Accounting Firms.....	6
2.7	Real estate	7
2.8	Casinos.....	8
2.9	Dealers in Precious Metals and Stones	8
2.10	British Columbia Notaries	9
3	Large Cash Transaction Reporting Requirements.....	9
3.1	When Does a Large Cash Transaction Report Have to be Made?.....	9
3.2	Cash Transactions in Foreign Currency.....	11
3.3	Other Requirements Associated with Large Cash Transactions.....	11
3.4	Means of Reporting to FINTRAC.....	12
4	Paper Reporting	13
4.1	How to Complete Paper Reports	13
4.2	How to Send Paper Reports to FINTRAC	13
4.3	Acknowledgement of Receipt of a Paper Report	13
5	Instructions for Completing a Large Cash Transaction Report	14
6	Comments?	32
7	How to Contact FINTRAC.....	32

1 General

The objective of the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act* (the Act) is to help detect and deter money laundering and the financing of terrorist activities. It is also to facilitate investigations and prosecutions of money laundering and terrorist activity financing offences. This includes reporting, record keeping, client identification and compliance regime requirements for individuals and entities described in section 2.

If you are such an individual or entity, this guideline has been prepared to help you submit large cash transaction reports by paper. It explains reporting timelines, how reports have to be sent to the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC), and what information has to be included in these reports. It also explains who has to report large cash transactions if you are a reporting entity and are an employee, an agent or acting on behalf of another reporting entity.

Information is included about new obligations or changes to existing obligations that took effect on June 23, 2008. If you need information about requirements in effect before June 23, 2008, consult the previous version of this guideline (April 2006).

This guideline uses plain language to explain the most common reporting situations under the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act* (the Act) as well as the related Regulations. It is provided as general information only. It is not legal advice, and is not intended to replace the Act and Regulations. For more information about money laundering, terrorist financing or other requirements under the Act and Regulations, see the guidelines in this series:

- *Guideline 1: Background* explains money laundering and terrorist financing and their international nature. It also provides an outline of the legislative requirements as well as an overview of FINTRAC's mandate and responsibilities.
- *Guideline 2: Suspicious Transactions* explains how to report a suspicious transaction. It also provides guidance on how to identify a suspicious transaction, including general and industry-specific indicators that may help when conducting or evaluating transactions.
- *Guideline 3: Submitting Suspicious Transaction Reports to FINTRAC* explains when and how to submit suspicious transaction reports. There are two different versions of Guideline 3, by reporting method.
- *Guideline 4: Implementation of a Compliance Regime* explains the requirement for reporting entities to implement a regime to ensure compliance with their obligations under the Act and associated Regulations.
- *Guideline 5: Submitting Terrorist Property Reports to FINTRAC* explains to reporting entities when and how to submit a terrorist property report.
- *Guideline 6: Record Keeping and Client Identification* explains the requirement for reporting entities to identify their clients and keep records.

There are several different versions of Guideline 6, with each one applicable to a particular sector.

- *Guideline 7: Submitting Large Cash Transaction Reports to FINTRAC* explains when and how to submit large cash transaction reports. There are two different versions of Guideline 7, by reporting method.
- *Guideline 8: Submitting Electronic Funds Transfer Reports to FINTRAC* explains when and how to submit electronic funds transfer reports. There are three different versions of Guideline 8, by type of electronic funds transfer and reporting method.
- *Guideline 9: Submitting Alternative to Large Cash Transaction Reports to FINTRAC* explains when and how financial entities can choose the alternative to large cash transaction reports. This is only applicable to financial entities.

If you need more help after you read this or other guidelines, call FINTRAC's national toll-free enquiries line at 1-866-346-8722.

Throughout these guidelines, several references are provided to additional information that may be available on external Web sites. FINTRAC is not responsible for the accuracy or reliability of the information contained on those external Web sites. The links provided are based on information available at the time of publishing of this guideline.

Throughout this guideline, any references to dollar amounts (such as \$10,000) refer to the amount in Canadian dollars or its equivalent in foreign currency. Furthermore, all references to cash mean money in circulation in any country (bank notes or coins). In this context, cash does **not** include cheques, money orders or other similar negotiable instruments.

Also throughout this guideline, the term "reporting entity" is used to refer to any individual or entity required to report to FINTRAC.

2 Who Has to Send a Large Cash Transaction Report to FINTRAC?

If you are one of the following individuals or entities, you must report large cash transactions to FINTRAC.

The large cash transaction reporting requirement does not apply to legal counsel or legal firms when they are providing legal services.

2.1 Financial Entities

Financial entities are banks (i.e., those listed in Schedule I or II of the *Bank Act*) or authorized foreign banks with respect to their operations in Canada, credit unions, caisses populaires, trust companies, loan companies and agents of the Crown that accept deposit liabilities.

If you are a financial entity and you have foreign subsidiaries or foreign branches, the large cash transaction reporting requirement does not apply to their operations outside Canada.

2.2 Life Insurance Companies, Brokers and Agents

A life insurance company means one regulated by provincial legislation, or a life company or foreign life company under the *Insurance Companies Act*. A life insurance broker or agent means an individual or entity registered or licensed provincially to carry on the business of arranging contracts of life insurance.

If you are a life insurance company and you have foreign subsidiaries or foreign branches, the large cash transaction reporting requirement does not apply to their operations outside Canada.

2.3 Securities Dealers

A securities dealer is an individual or entity authorized under provincial legislation to engage in the business of dealing in securities or any other financial instruments or to provide portfolio management or investment advising services.

If you are a securities dealer and you have foreign subsidiaries or foreign branches, the large cash transaction reporting requirement does not apply to their operations outside Canada.

2.4 Money Services Businesses

A money services business means an individual or entity engaged in the business of any of the following activities:

- foreign exchange dealing;

- remitting or transmitting funds by any means or through any individual, entity or electronic funds transfer network; or
- issuing or redeeming money orders, traveller's cheques or other similar negotiable instruments. This does not include redeeming cheques payable to a named individual or entity. In other words, cashing cheques made out to a particular individual or entity is not included.

Money services businesses include alternative money remittance systems, such as Hawala, Hundi, Chitti, etc.

For more information about who is engaged in the money services business, see the FINTRAC Interpretation Notice No. 1, available under "General publications" on the Publications page of FINTRAC's Web site (<http://www.fintrac-canafe.gc.ca>).

2.5 Agents of the Crown

Agents of the Crown are government departments or agents of her Majesty in right of Canada or of a province. If you are an agent of the Crown that sells or redeems money orders, you are subject to the reporting requirements explained in this guideline.

If you are an agent of the Crown that accepts deposit liabilities in the course of providing financial services to the public, such as a provincial savings office, you are considered a financial entity (see subsection 2.1).

If you are an agent of the Crown that sells precious metals to the public, you are considered a dealer in precious metals and stones (see subsection 2.9).

2.6 Accountants and Accounting Firms

An accountant means a chartered accountant, a certified general accountant or a certified management accountant. An accounting firm means an entity that is in the business of providing accounting services to the public that has at least one accountant who is a partner, an employee or an administrator.

If you are an accountant or an accounting firm, you are subject to the reporting requirements explained in this guideline when conducting any of the following activities on behalf of any individual or entity (other than your employer) or giving instructions in respect of those activities on behalf of any individual or entity (other than your employer):

- receiving or paying funds;
- purchasing or selling securities, real property or business assets or entities; or
- transferring funds or securities by any means.

You are not subject to these obligations for the receipt of professional fees. This means that the receipt of professional fees does not trigger your obligations. However, you are subject to the reporting requirements when you engage in any of the activities mentioned above, regardless of whether or not you received any fees or have a formal letter of engagement to do so. In other words, you are subject to the obligations even if you were doing the activities on a volunteer basis.

Activities of accountants or accounting firms other than those listed above, such as audit, review or compilation engagements carried out according to the recommendations in the Canadian Institute of Chartered Accountants (CICA) Handbook, do **not** trigger reporting obligations.

Giving advice to a client, in the context of your accountant-client relationship, is not considered providing instructions. If you need further clarification about this, refer to FINTRAC Interpretation Notice No. 2, available under “General Publications” on the Publications page of FINTRAC’s Web site (<http://www.fintrac-canafe.gc.ca>).

2.7 Real estate

Real estate brokers or sales representatives

Real estate brokers or sales representatives are individuals or entities that are registered or licensed in a province to sell or purchase real estate. They are subject to the reporting requirements explained in this guideline when they act as an agent regarding the purchase or sale of real estate. This includes the buying or selling of land, buildings, houses, etc. Such activities trigger these obligations whether or not the real estate broker or sales representative gets a commission for the real estate transaction and whether or not they have fiduciary duties regarding it.

If you are a real estate broker or sales representative, these obligations do not apply to you for activities related to property management. This means that if you only deal in rental property transactions, not purchases or sales, the obligations explained in this guideline do not apply to you.

Real estate developers

A real estate developer means an individual or an entity other than a real estate broker or sales representative, who in any calendar year after 2007 has sold one of the following to the public:

- at least five new houses or condominium units;
- at least one new commercial or industrial building;
- at least one new multi-unit residential building each of which contains five or more residential units; or
- at least two new multi-unit residential buildings that together contain five or more residential units.

Effective February 20, 2009, if you are a real estate developer, you are subject to the reporting requirements explained in this guideline when you sell any of the following to the public:

- a new house;
- a new condominium unit;
- a new commercial or industrial building; or
- a new multi-unit residential building.

If you are an entity that is a corporation, you are subject to this whether you sell those buildings on your own behalf or on behalf of a subsidiary or affiliate. In this context, an entity is affiliated with another entity if one of them is wholly-owned by the other or both are wholly-owned by the same entity.

2.8 Casinos

Casinos are those authorized by a Canadian provincial, territorial or federal government to do business and that conduct their business in a permanent establishment. It only includes those where roulette or card games are played in the establishment, or where there is a slot machine. For these purposes, a slot machine does not include a video lottery terminal.

Registered charities may be authorized to carry on business temporarily as a casino for charitable purposes. If this type of business is carried out in the establishment of a casino for no more than two consecutive days at a time under the supervision of the casino, the activities are considered to be the supervising casino's. In this case, the supervising casino is responsible for the reporting requirements explained in this guideline related to the charity casino.

2.9 Dealers in Precious Metals and Stones

A dealer in precious metals and stones (DPMS) means an individual or an entity that buys or sells precious metals, precious stones or jewellery, in the course of its business activities. Precious metals include gold, silver, palladium or platinum whether in coins, bars, ingots, granules or in any other similar form. Precious stones include diamonds, sapphires, emeralds, tanzanite, rubies or alexandrite. Jewellery means objects made of precious metals, precious stones or pearls intended for personal adornment.

If you are a DPMS, effective December 30, 2008, you are subject to the reporting requirements explained in this guideline if you engage in the purchase or sale of precious metals, precious stones or jewellery in an amount of \$10,000 or more in a single transaction. However, you are not subject to the reporting requirements when you engage in a purchase or sale carried out for, in connection with, or for the purpose of manufacturing jewellery, extracting precious metals or precious stones from a mine or cutting or polishing precious stones.

An agent of the Crown (i.e., a government department or an agent of her Majesty in right of Canada or of a province) is considered to be a DPMS effective December 30, 2008, when it sells precious metals to the public in an amount of \$10,000 or more in a single transaction.

2.10 British Columbia Notaries

A British Columbia notary means a British Columbia notary public or a British Columbia notary corporation. In this context, a notary public means an individual who is a member of the Society of Notaries Public of British Columbia. Also in this context, a notary corporation means an entity that provides notary services to the public in British Columbia under the *Notaries Act* of that province.

If you are a British Columbia notary, effective December 30, 2008, you are subject to the reporting requirements explained in this guideline when you engage in any of the following activities on behalf of any individual or entity (other than your employer), or give instructions on behalf of any individual or entity (other than your employer):

- receiving or paying funds (other than those received or paid for professional fees, disbursements, expenses or bail);
- purchasing or selling securities, real property or business assets or entities; or
- transferring funds or securities by any means.

3 Large Cash Transaction Reporting Requirements

3.1 When Does a Large Cash Transaction Report Have to be Made?

If you are a reporting entity as described in section 2, you have to send a large cash transaction report to FINTRAC in the following situations:

- You receive an amount of \$10,000 or more in cash in the course of a single transaction; or
- You receive two or more cash amounts of less than \$10,000 each that total \$10,000 or more. In this case, if you are an individual, you have to make a large cash transaction report if you know the transactions were made within 24 consecutive hours of each other by or on behalf of the same individual or entity. If you are an entity, you have to make a large cash transaction report if your employee or senior officer knows the transactions were made within 24 consecutive hours of each other by or on behalf of the same individual or entity.

You have to send large cash transaction reports to FINTRAC within 15 calendar days after the transaction.

Employees or agents of another reporting entity

If you are an individual described in section 2 and you are an employee of a reporting entity, your employer is responsible for meeting the large cash transaction

reporting requirement associated to any of your activities as an employee. This would apply, for example, in the case of an accountant employed by a bank.

Similarly, if you are an individual or entity described in section 2 and you are an agent of or you are authorized to act on behalf of a reporting entity, it is that reporting entity's responsibility to meet the large cash transaction reporting requirement associated to any of your activities on their behalf. This would apply for example in the case of a credit union acting as an agent for another credit union. However, if you are a life insurance broker or independent agent and as such are authorized to act on behalf of another reporting entity, you are responsible for meeting the large cash transaction reporting requirement to FINTRAC (unless you are an employee as explained above).

Exceptions to reporting large cash transactions

You do **not** have to make a large cash transaction report to FINTRAC if the cash is received from a financial entity. In this context, a financial entity means any of the following:

- a bank (i.e., one that is listed in Schedule I or II of the *Bank Act*) or an authorized foreign bank with respect to its operations in Canada;
- a credit union or a caisse populaire;
- a trust and loan company; or
- an agent of the Crown that accepts deposit liabilities.

You do **not** have to make a large cash transaction report to FINTRAC if the cash is received from a public body. In this context, a public body means any of the following or their agent:

- a provincial or federal department or Crown agency;
- an incorporated municipal body (including an incorporated city, town, village, metropolitan authority, district, county, etc.);
- a hospital authority. A hospital authority means an organization that operates a public hospital and that is designated to be a hospital authority for GST/HST purposes. For more information on the designation of hospital authorities, refer to GST/HST Memoranda Series, Chapter 25.2, *Designation of Hospital Authorities* available from the Canada Revenue Agency's Web site. At the time of publishing of this guideline, the document was available at the following link: <http://www.cra-arc.gc.ca/E/pub/gm/25-2/README.html>

Financial entities may choose, in certain specific circumstances, an alternative to making large cash transaction reports for certain clients that are corporations. If you are a financial entity, see *Guideline 9: Submitting Alternative to Large Cash Transaction Reports to FINTRAC* for more information about this.

3.2 Cash Transactions in Foreign Currency

If a cash transaction is in foreign currency, you will need to check whether it is the equivalent of \$10,000 Canadian dollars or more to determine whether or not it is reportable as a large cash transaction. For this purpose only, use the last noon rate provided by the Bank of Canada available at the time of the transaction. This calculation is not based on the actual exchange rate used to process the transaction — this is only to check whether the \$10,000 threshold is met for the transaction to be reportable as a large cash transaction.

For example, for a cash transaction in foreign currency that happened at 9:00 am on Tuesday following a holiday Monday, you would use the Bank of Canada noon rate from the previous Friday to determine whether it is a large cash transaction. You can find the noon rate applicable at the time of a transaction on the Bank of Canada Web site at <http://www.bankofcanada.ca/en/exchange.htm>. If there is no Bank of Canada noon rate published for the currency of the transaction, use the actual exchange rate applied when you processed the transaction to determine whether it is reportable.

Once you have determined that a cash transaction in foreign currency is in fact reportable based on the Bank of Canada noon rate, you will have to send a large cash transaction report to FINTRAC. On this report, you will indicate any amounts involved in the transaction in foreign currency, and indicate the appropriate currency code. The large cash transaction report does not require information about any exchange rate applicable to the transaction. The exchange rate is only relevant to determine whether or not the transaction is a large cash transaction.

3.3 Other Requirements Associated with Large Cash Transactions

In addition to the reporting requirements explained in this guideline, consider the following relating to a large cash transaction:

Record keeping and client identification

Large cash transactions have associated record keeping and client identification requirements. These are explained in *Guideline 6: Record Keeping and Client Identification*.

Electronic funds transfer report

If a large cash transaction results in an electronic funds transfer, you may have to make an electronic funds transfer report to FINTRAC about the same transaction in addition to the large cash transaction report.

For more information about making electronic funds transfer reports, consult *Guideline 8: Submitting Electronic Funds Transfer Reports to FINTRAC*.

Suspicious transaction report

If anything about a large cash transaction gives you reasonable grounds to suspect that it could be related to a money laundering or a terrorist activity financing offence, you have to make a suspicious transaction report to FINTRAC. This would be in addition to making the large cash transaction report about the same transaction as required.

The suspicious transaction report has very similar fields to those of a large cash transaction report. There are some differences, such as a field in the suspicious transaction report for you to explain your suspicion about the transaction. There is also a field in that report for you to describe what action, if any, was taken by you as a result of the suspicious transaction. This would include stating that you have made a large cash transaction report for the same transaction (if that is the case).

For more information about suspicious transaction reports, consult the following:

- *Guideline 1: Backgrounder*
- *Guideline 2: Suspicious Transactions*
- *Guideline 3: Submitting Suspicious Transaction Reports to FINTRAC*

Transactions related to terrorist property

If you know that any proposed transaction is related to property owned or controlled by or on behalf of a terrorist or a terrorist group, you cannot complete the transaction. This is because terrorist property must be frozen under the *Regulations Implementing the United Nations Resolutions on the Suppression of Terrorism* as well as the *Criminal Code*.

For more information about this and to find out what your obligations are regarding any terrorist property in your control or possession, consult the following:

- *Guideline 1: Backgrounder*
- *Guideline 5: Submitting Terrorist Property Reports to FINTRAC*

3.4 Means of Reporting to FINTRAC

Electronic reporting

As a reporting entity, you will have to submit all large cash transaction reports to FINTRAC **electronically** if you have the technical capabilities to do so. The minimum technical capabilities are as follows:

- A personal computer with the following characteristics:
 - 32 MB memory
 - 640 x 480 VGA video display (800 x 600 or higher is preferable)
 - any operating system running a Web browser, such as Internet Explorer (version 5.x or greater) or its equivalent; and
- An Internet connection

See *Guideline 7A: Submitting Large Cash Transactions to FINTRAC Electronically* for more information.

Paper reporting

If you do **not** have the technical capabilities to send reports electronically, you must submit reports on paper. See sections 4 and 5 for more information on submitting paper large cash transaction reports to FINTRAC.

4 Paper Reporting

4.1 How to Complete Paper Reports

If you do **not** have the technical capability (see subsection 3.4), you will have to submit paper large cash transaction reports to FINTRAC. In this case, forms will be available for paper filing as follows:

- A file is accessible from the reporting forms area of the publications section of FINTRAC's Web site (<http://www.fintrac-canafe.gc.ca>) to be printed at your local library or any other place with Internet access.
- Call 1-866-346-8722 for a copy to be faxed or mailed to you.

See section 5 for completion instructions. It includes details of what each field must contain for a large cash transaction report and indicates which parts of the form you may need to make copies of before you complete your report.

4.2 How to Send Paper Reports to FINTRAC

There are two ways to send a paper report to FINTRAC:

- Fax: 1-866-226-2346; or
- Mail to the following address:
Financial Transactions and Reports Analysis Centre of Canada
Section A
234 Laurier Avenue West, 24th floor
Ottawa, ON K1P 1H7
Canada

4.3 Acknowledgement of Receipt of a Paper Report

FINTRAC will not send you any acknowledgement when your paper large cash transaction report has been received.

5 Instructions for Completing a Large Cash Transaction Report

The fields in this section correspond with the paper form called the *Large Cash Transaction Report*. As explained in section 3.4, completing a paper report is only permitted if you do not have the capability to report electronically.

Fields in reports are either mandatory, mandatory where applicable, or require “reasonable efforts” to complete, as follows:

- **Mandatory:** All fields of a report marked with an asterisk (*) **have to be completed.**
- **Mandatory where applicable:** The fields that have both an asterisk and “where applicable” next to them have to be completed if they are applicable to you or the transaction being reported.
- **Reasonable efforts:** For all other fields that do not have an asterisk, you have to make reasonable efforts to get the information. “Reasonable efforts” means that you tried to get the information requested on the report. If the information is available to you, you must provide it in the report. If the information was not available at the time of the transaction, and it is not contained in your files or records, the field may be left blank.

In certain circumstances, only as directed in the instructions for certain fields, if you need to indicate that a required field in a report is not applicable, enter “N/A” or “n/a”. Do not substitute any other abbreviations, special characters (e.g., “x”, “-” or “**”) or words (e.g., unknown).

As explained in subsection 3.1, a large cash transaction report can be about multiple transactions of less than \$10,000 each conducted within 24 consecutive hours of each other that add up to \$10,000 or more. Because those individual transactions were under \$10,000, the information for some mandatory fields in the report may not be available in your records or from the time of the transaction. In this case, “reasonable efforts” applies to those otherwise mandatory fields.

There are eight parts to the large cash transaction report, but some are only to be completed if applicable. To report a large cash transaction follow the following four steps:

- Step 1 — Complete Part A to provide information about the reporting entity and about where the transaction took place.
- Step 2 — Complete Part B1 to provide details about the transaction. If you have to include more than one transaction in your report (for cash transactions of less than \$10,000 each made within 24 consecutive hours of each other that total \$10,000 or more), repeat steps 2, 3 and 4 for each one.

If the transaction was a night deposit or a quick drop to a business account, make sure to indicate this in field B3.

- Step 3 — Complete Part B2 to provide details about the transaction's disposition. If the transaction's disposition was related to an account, also complete Part C. If the transaction's disposition was on behalf of a corporation or other entity (other than an employee depositing cash into his or her employer's business account), also complete Part F. If the transaction's disposition was on behalf of an individual (other than an employee depositing cash into his or her employer's business account), complete Part G.

If there was more than one disposition for the transaction, repeat this step for each disposition.

- Step 4 — Complete Part D or E to provide information about the individual conducting the transaction, depending on whether or not the transaction's disposition was a deposit to a business account. If the transaction had no other dispositions than deposits to a business account, complete Part E. If the transaction involved a disposition that was **not** a deposit to a business account, complete Part D. However, if the transaction was a night deposit or a quick drop to a business account, **neither** Part D nor Part E is required.

The rest of this section will cover each part of the *Large Cash Transaction Report* form.

When completing the paper form, enter the date and time when you begin completing it at the top of the form. If you have to file a correction to a report on paper, follow the instructions on the first page of the form. If you need to get a paper form, see section 4.

24-hour-rule

If this report is about one transaction of \$10,000 or more, answer **no** to the 24-hour-rule question. In this case, your report should only include one transaction.

If this report is about a transaction that is part of a group of two or more cash transactions of less than \$10,000 each made within 24 consecutive hours of each other that total \$10,000 or more, answer **yes** to the 24-hour-rule question. Include each such transaction in the same large cash transaction report, unless they were not all conducted at the same location. If the transactions in such a group were conducted at different locations, separate large cash transaction reports would be required to group them for each location.

Part A: Information about where the transaction took place

This part is for information about the reporting entity required to report the transaction to FINTRAC. It is also for information about the physical location where the transaction took place.

If you need more information about what type of individual or entity is a reporting entity, see section 2 of this guideline.

If you have multiple branch or office locations, the information in this part should refer to the branch or office location where the transaction took place. Transactions that happened at different branch or office locations should be reported on separate reports.

Some reporting entities have contractual arrangements with someone outside their entity to conduct transactions on their behalf. For example, a money services business arranges for transactions, such as electronic funds transfers, to be conducted for them at a grocery store. If you have this type of arrangement, as the reporting entity, your name belongs in Part A. However, since the transaction was conducted at someone else's place of business, it is that address that must appear in Part A.

Field A1* Reporting entity's identifier number (if applicable)

This is the institution or licence number, or other identification number for the reporting entity, as outlined below. If you are a reporting entity that has multiple branch or office locations, the identification number should refer to the branch or office where the transaction took place.

- If you are an **accountant**, enter your provincial chartered accountant (CA), provincial certified management accountant (CMA), or provincial certified general accountant (CGA) number.
- If you are a **bank, caisse populaire, cooperative credit society** or **credit union**, enter your financial institution number issued by the Canadian Payments Association (CPA).
- If you are an **agent of the Crown that sells or redeems money orders**, enter your post office or similar number.
- If you are a **life insurance broker or agent**, enter your provincial broker or agent licence number.
- If you are a **federally regulated life insurance company**, enter your Office of the Superintendent of Financial Institutions (OSFI) Institution Code.
- If you are a **life insurance company that is not federally regulated**, enter your provincial licence number.
- If you are a **provincial savings office**, enter your financial institution number issued by the CPA.
- If you are a **real estate broker or sales representative**, enter your provincial broker number.

- If you are a **securities dealer**, enter your provincial dealer licence number.
- If you are a **trust and loan company**, enter your financial institution number issued by the CPA.
- If you are a **provincial trust and loan** that is not a member of the CPA, enter your registration number.
- If you are a **money services business**, enter your money services business registration number issued by FINTRAC.
- Effective December 30, 2008, if you are a **dealer in precious metals and stones**, leave this field blank.
- Effective December 30, 2008, if you are a **British Columbia public notary**, enter your membership number. If you are a **notary corporation of British Columbia**, enter your permit number.
- Effective February 20, 2009, if you are a **real estate developer**, enter your provincial licence number if you have one. Otherwise, leave this field blank.

Field A2* Reporting entity's full name

Enter the full legal name of the business or corporation that is the reporting entity. If you are a reporting entity that does not have a business name (for example, you are a reporting entity that is an individual), enter your full name.

Fields A3* to A6* Reporting entity's full address

Enter the civic address, town or city, province and postal code where the transaction took place. If you have more than one location, this information should refer to where the transaction took place. As explained above, transactions that happened at different branch or office locations should be reported on separate reports.

Field A6A Reporting entity report reference number

If you use a reference number for your own internal purposes, you can enter it in your report to FINTRAC. This field can contain up to 20 alpha or numeric characters and must be unique for each of your reporting entity's reports.

If you do not wish to use such an internal reference number, leave this field empty.

Fields A7*, A8* and A9 Contact name

Enter the name of the individual FINTRAC can contact for clarification about this report.

Field A10* Contact telephone number

Enter the telephone number, including the area code, of the individual FINTRAC can contact for clarification. Include the extension, if applicable, in field A10A.

Field A11* Which one of the following types of reporting entities best describes you?

Enter the type of activity applicable to you. If you are involved in more than one activity type, indicate the one applicable to the transaction being reported. If there is more than one activity for one or more transactions on the report, check only one box to indicate your principal type of activity.

Part B1: Information about how the transaction was initiated

This part is for information about how the transaction was initiated (i.e., where the money came from).

You should make separate large cash transaction reports for each single transaction of \$10,000 or more.

If you are reporting two or more cash transactions of less than \$10,000 each made by or on behalf of the same individual within 24 consecutive hours of each other that total \$10,000 or more, you should group those in the same report. If the information in Part A is different for any of those multiple transactions, however, you will have to send separate reports to group them by location.

When you need to report more than one transaction, complete a separate Part B1 for each transaction. To do this, you can copy Part B1. Fill in the "Transaction ___ of ___" area at the top of Part B1 to distinguish between each transaction. When you provide the details of the transaction in Part D or E, the details of disposition in Part B2, as well as the additional details of disposition in Parts C, F and G, as applicable, indicate to which transaction that information applies.

Fields B1*, B2 and B3* When the transaction took place

Enter the date (yyyy-mm-dd) and time (hh:mm:ss) of the large cash transaction. Use a 24-hour format for time. For example, enter "15:30:00" to represent 3:30 p.m.

The time of the transaction (field B2) can be left blank if it is not available from the moment of the transaction or in your records.

The date of transaction (field B1) is mandatory. However, if the transaction was a night deposit, and you do not provide the date, you can leave field B1 blank. In this case, make sure to use the night deposit indicator at field B3 and make sure to provide the date of posting in field B4.

If the transaction was either a **night deposit** or a **quick drop** to a business account, make sure to select the appropriate indicator at field B3. In this case, neither of Parts D, E, F or G will apply to the transaction.

Field B4 Date of posting

Enter the date (yyyy-mm-dd) the transaction cleared, if this differs from the date of the transaction provided in field B1. In the case of a night deposit, if you do not provide the date of transaction at field B1, you must provide the date of posting for the transaction in field B4.

Field B5* Amount of transaction

Enter the total amount of cash involved in the transaction. This is the total cash amount received to start the transaction. What happens as a result of that cash amount will be explained in Part B2 as one or more dispositions.

If this cash was not in Canadian funds, you do not have to convert it, but you have to provide the currency information in field B6.

Field B6* Transaction currency code

Enter the code for the type of currency for the transaction. Enter CAD if Canadian dollars, or USD for United States dollars. If the transaction was in another type of currency, see the list of currency codes in Appendix 1 in *Guideline 3B: Submitting Suspicious Transaction Reports to FINTRAC by Paper*.

Field B7* How was the transaction conducted?

Check the appropriate box to indicate how the transaction was conducted. For example, if the transaction was done through an automated banking machine, check that box. If the selections provided do not cover this particular transaction, indicate "Other" and provide details in the field provided.

Part B2: Information about how the transaction was completed

This part is for information about how the transaction was completed (i.e., where the money went).

"On behalf of" indicator

At the top of Part B2, you have to indicate whether the individual who conducted the transaction was doing so on anyone else's behalf. You have to select one of the following for this entry:

- **Not applicable**
This means that **neither** Part F **nor** Part G applies to this report. "Not applicable" indicates that none of the other "On behalf of" selections is applicable to the transaction. For example, the disposition was not on anyone else's behalf (i.e., it was on behalf of the individual that conducted it).

- On behalf of an entity**
 This indicates that the disposition was on behalf of an entity, such as a business, a partnership, a corporation, a trust or other entity, but was **not** an employee depositing cash to his or her employer’s business account. For a transaction that was conducted on behalf of an entity, complete Part F for this report to provide the information about that entity.
- On behalf of another individual**
 This indicates that the disposition was on behalf of another individual but was **not** an employee depositing cash to his or her employer’s business account. For a transaction that was conducted on behalf of another individual, complete Part G to provide the information about that other individual.
- Employee depositing cash to employer’s business account**
 This indicates that the disposition was an employee depositing cash to his or her employer’s **business** account. If it was an employee depositing cash to his or her employer’s business account, **neither** Part F **nor** Part G of this report applies. Do not use this indicator if the employee deposited other than cash or if the employer’s account was other than a business account.

Unless the transaction was a night deposit or a quick drop, you have to provide information about the individual conducting the transaction in Part D or Part E. If the transaction had no other dispositions than a deposit to a business account, complete Part E. If the transaction involved a disposition that was **not** a deposit to a business account, complete Part D. If the transaction was a night deposit or a quick drop, neither of Parts D, E, F or G applies.

More than one disposition

There could be more than one disposition for a particular transaction. For example, your client could initiate a transaction in cash, send an electronic funds transfer (EFT) for part of it (disposition 1), order a bank draft for another part (disposition 2) and deposit the rest (disposition 3). In that case, make sure you include the information for each disposition. If you are including more than one transaction in this report (for cash transactions of less than \$10,000 each made within 24 consecutive hours of each other that total \$10,000 or more), you have to complete Part B2 for all dispositions for each transaction.

If you have to include more than one disposition, complete a separate Part B2 for each one. To do this, you can copy Part B2. Fill in the “Transaction ____ Disposition ____ of ____ ” area at the top of Part B2 to distinguish between each disposition. If you have to include more than one transaction in this report, indicate to which transaction the disposition information applies, based on the number you assigned the transaction in Part B1. When you provide the details of disposition in Parts C, F

and G, as applicable, also indicate to which disposition and which transaction that information applies.

Field B8* Disposition of funds

This describes what happened to the funds involved in the transaction.

If the disposition of funds was a life insurance policy purchase or deposit, check that box and provide the life insurance policy number in the appropriate field. If the selections provided do not cover this particular disposition, indicate “Other” and provide details in the appropriate field.

If the transaction being reported was an employee depositing cash to an employer’s business account (as indicated by the “on behalf of” indicator at the top of Part B2), the disposition of funds in field B8 should be “deposit to an account”.

Effective December 30, 2008, if you are a dealer in precious metals and stones, select the disposition of funds in field B8 that best describes what your client purchased.

Field B9* Amount of disposition

Enter the amount of funds involved in the disposition. If the amount was not in Canadian funds, you do not have to convert it but you have to provide the currency code in field B10.

Field B10* Disposition currency code

Enter the code for the type of currency for the disposition. Enter CAD if Canadian dollars, or USD for United States dollars. If the transaction was in another type of currency, see the list of currency codes in Appendix 1 in *Guideline 3B: Submitting Suspicious Transaction Reports to FINTRAC by Paper*.

Fields B11* and 12* Other institution, entity or person name, number and account or policy number (if applicable)

These fields are for additional information about the disposition described in field B8. Where applicable, in field B11, provide the name (including the institution identification number if applicable) of any other institution, individual or entity involved in the disposition. In addition, where applicable, in field B12, provide the account number of any other individual or entity involved in the disposition. Also provide any policy number related to the other entity or individual in field B12, if applicable.

Part C: Account information, if the transaction involved an account

This part is for information about the account involved in the transaction, if it in fact involved an account. As explained earlier, it is possible to have more than one

transaction per report and more than one disposition per transaction. Provide the account information, if applicable, for each disposition included in the report.

If you have to include account information for more than one disposition, complete a separate Part C to provide information for each account involved. To do this, you can copy Part C. Fill in the “Transaction ____ Disposition ____” area at the top of Part C to distinguish between each disposition, based on the number you assigned the disposition in Part B2.

Field C1* Branch or transit number where the account is held (if this part is applicable)

Enter the branch number, transit number or other appropriate identifying number of the entity where the relevant account is held, if an account is applicable to the transaction.

Field C2* Account number (if this part is applicable)

Enter the number of the relevant account.

Field C3* Type of account (if this part is applicable)

Indicate the type of the relevant account. For example, a business account would be one that, at the time it was opened, was for a business or for a non-profit organization, etc. (i.e., other than a personal or trust account). If the selections “personal, business or trust” do not cover this particular account, indicate “Other” and provide details in the appropriate field.

If the transaction being reported was an employee depositing cash to an employer’s business account (as indicated by the “on behalf of” indicator at the top of Part B2), the account type in field C3 should be “business”.

Field C4* Account currency code (if this part is applicable)

Enter the code for the type of currency for the relevant account. Enter CAD if Canadian dollars, or USD for United States dollars. If the account is another type of currency, see the list of currency codes in Appendix 1 in *Guideline 3B: Submitting Reports to FINTRAC by Paper*.

Field C5* Full name of the individual(s) or entity that hold the account (if this part is applicable)

Enter the full name of each account holder (up to three).

This is for information about each individual or entity that holds the account. For example, in the case of a joint account for husband and wife, include the names of each spouse at field C5.

The account holder might be different from the individual(s) authorized to give instructions for the account. For example, an account for a corporation will have one or more individuals authorized to give instructions for that account.

In this case, it is the name of the corporation that holds the account that is required in field C5. Information about individuals authorized to bind the entity or to act with respect to the account belongs in Part F, if applicable, in field F12.

Part D: Information about the individual conducting the transaction if it is not a deposit into a business account (if applicable)

This part is for information about the individual who conducted the transaction if any of this transaction's dispositions was **not** a deposit into a business account. If the transaction involved nothing other than deposits to a business account, complete Part E.

If the transaction was a night deposit or a quick drop to a business account, neither of Parts D, E, F or G applies.

As explained earlier, it is possible to have more than one transaction per report. Provide information about the individual who conducted the transaction in either Part D or Part E, as appropriate, for each transaction included in the report. Fill in the "Transaction ____" area at the top of Part D to distinguish between each transaction, based on the number you assigned the transaction in Part B1.

Effective December 30, 2008, if you are a dealer in precious metals and stones, the conductor of the transaction is the individual from whom you bought or to whom you sold precious metals or stones.

Fields D1*, D2* and D3 Individual's full name (if this part is applicable)

Enter the last name, first name and middle initial (if applicable) of the individual who conducted the transaction.

If the transaction is reportable as one of multiple cash transactions of less than \$10,000 each and, because of this, information for fields D1 and D2 was not obtained at the time of the transaction (and is not available from your records), you can leave these fields blank.

Field D4* Entity client number (if applicable and if this part is applicable)

Enter the client number you issued to the individual who conducted the transaction, if applicable.

Fields D5* to D9* Individual's full address (if this part is applicable)

Enter the civic address, town or city, province or state, country and postal code of the individual who conducted the transaction.

If the transaction is reportable as one of multiple cash transactions of less than \$10,000 each and, because of this, information for fields D5 to D9 was

not obtained at the time of the transaction (and is not available from your records), you can leave these fields blank.

Field D10 Country of residence

Enter the country of permanent residence of the individual who conducted the transaction.

Field D11 Home telephone number

Enter the home telephone number, including the area code, of the individual who conducted the transaction.

If the number is one from Canada or the United States, enter the area code and local number. This should be in the following format: “999-999-9999”.

If the number is from outside Canada or the United States, provide the country code, city code and local number components. As each of those components can vary in length, use a dash (-) to separate each one. For example, “99-999-9999-9999” would indicate a two-digit country code, a three-digit city code and an eight digit local number.

Field D12* Individual’s identifier (if this part is applicable)

Check the appropriate box to show the document used to identify the individual who conducted the transaction.

You can refer to an individual’s provincial health card, provided there is no provincial or territorial legislation preventing you from using or requesting it.

If the selections provided do not cover the identifier used, indicate “Other” and provide details in the appropriate field.

Please note that although a Social Insurance Number (SIN) card can be used for identification purposes for transactions such as the opening of an account, the SIN (i.e., the number) should not be provided on this form. If you used a SIN card and no other identifying document for the individual, indicate **SIN card** in the “Other” area of field D12, but do not provide the number in field D13.

If the transaction is reportable as one of multiple cash transactions of less than \$10,000 each and, because of this, information for field D12 was not obtained at the time of the transaction (and is not available from your records), you can leave this field blank.

Field D13* ID Number (if this part is applicable)

Enter the number of the document described in field D12 that was used to identify the individual who conducted the transaction. Remember that a health card number is not acceptable for this purpose in some provinces.

Furthermore, as explained above, a SIN should not be provided on this form. If the identifier document in field D12 (and D12A) is a SIN card, enter “N/A” in field D13 to indicate the number is not applicable.

If the transaction is reportable as one of multiple cash transactions of less than \$10,000 each and, because of this, information for field D13 was not obtained at the time of the transaction (and is not available from your records), you can leave this field blank.

Fields D14* and D15* Place of issue (if this part is applicable)

Enter the province or state and country of issue of the document used to identify the individual who conducted the transaction. If the document was issued nationally and there was no province or state included in the place of issue, leave the province or state field blank.

If the transaction is reportable as one of multiple cash transactions of less than \$10,000 each and, because of this, information for fields D14 and D15 was not obtained at the time of the transaction (and is not available from your records), you can leave these fields blank.

Field D16* Individual’s date of birth (if this part is applicable)

Enter the date (yyyy-mm-dd) of birth of the individual who conducted the transaction.

If the transaction is reportable as one of multiple cash transactions of less than \$10,000 each and, because of this, information for field D16 was not obtained at the time of the transaction (and is not available from your records), you can leave this field blank.

Field D17* Individual’s occupation (if this part is applicable)

Enter the occupation of the individual who conducted the transaction.

Be as descriptive as possible regarding occupation. Provide information that clearly describes it, rather than use a general term. For example, in the case of a consultant, the occupation should reflect the area of consulting, such as “IT consultant” or “consulting forester”. As another example, in the case of a professional, the occupation should reflect the nature of the work, such as “petroleum engineer” or “family physician”.

If the individual is not employed or engaged in any type of business or profession, provide information that best describes their situation, such as “student”, “unemployed”, “retired”, etc.

If the transaction is reportable as one of multiple cash transactions of less than \$10,000 each and, because of this, information for field D17 was not

obtained at the time of the transaction (and is not available from your records), you can leave this field blank.

Field D18 Individual’s business telephone number

Enter the business telephone number, including the area code, of the individual who conducted the transaction. Include the extension if applicable in field D18A.

If the number is one from Canada or the United States, enter the area code and local number. This should be in the following format: “999-999-9999”.

If the number is from outside Canada or the United States, provide the country code, city code and local number components. As each of those components can vary in length, use a dash (-) to separate each one. For example, “99-999-9999-9999” would indicate a two-digit country code, a three-digit city code and an eight digit local number.

Part E: Information about the individual conducting the transaction if it is a deposit into a business account – other than a quick drop or night deposit (if applicable)

This part is for information about the individual who conducted the transaction if this transaction had no other dispositions than **deposits into a business account**. As explained earlier, it is possible to have more than one transaction per report. Provide this information for each transaction included in the report. Fill in the “Transaction ___” area at the top of Part E to distinguish between each transaction, based on the number you assigned the transaction in Part B1.

If the transactions involved any disposition that was not a deposit to a business account, complete Part D. If the transaction was a night deposit or a quick drop to a business account, neither of Parts D or E applies.

Fields E1*, E2* and E3 Individual’s full name (if this part is applicable)

Enter the last name, first name and middle initial (if applicable) of the individual who conducted the transaction.

If the transaction is reportable as one of multiple cash transactions of less than \$10,000 each and, because of this, information for fields E1 and E2 was not obtained at the time of the transaction (and is not available from your records), you can leave these fields blank.

Part F: Information about the entity on whose behalf the transaction was conducted (if applicable)

This part only applies if the transaction’s disposition was conducted on behalf of a third party that is an entity, as indicated in Part B2. If an employee deposited cash in

his or her employer's business account, or if the transaction was a deposit to a business account by night deposit or quick drop, Part F does not apply.

Complete a separate Part F for each disposition that was conducted on behalf of an entity. To do this, you can copy Part F. Fill in the "Transaction ____ Disposition ____" area at the top of Part F to distinguish between each disposition, based on the number you assigned the disposition in Part B2.

Field F1* Name of corporation, trust or other entity (if this part is applicable)

Enter the full name of the business, corporation, trust or other entity on whose behalf the transaction was conducted.

If the transaction is reportable as one of multiple cash transactions of less than \$10,000 each and, because of this, information for field F1 was not obtained at the time of the transaction (and is not available from your records), you can leave this field blank.

Field F2* Type of business (if this part is applicable)

Describe the type of business or entity on whose behalf the transaction was conducted.

If the transaction is reportable as one of multiple cash transactions of less than \$10,000 each and, because of this, information for field F2 was not obtained at the time of the transaction (and is not available from your records), you can leave this field blank.

Fields F3* to F7* Full address of entity (if this part is applicable)

Enter the civic address, town or city, province or state, country and postal code of the business, corporation or other entity on whose behalf the transaction was conducted.

If the transaction is reportable as one of multiple cash transactions of less than \$10,000 each and, because of this, information for fields F3 to F7 was not obtained at the time of the transaction (and is not available from your records), you can leave these fields blank.

Field F8 Business telephone number

Enter the telephone number, including the area code, of the business, corporation or other entity on whose behalf the transaction was conducted. Include the extension, if applicable, at field F8A.

If the number is one from Canada or the United States, enter the area code and local number. This should be in the following format: "999-999-9999".

If the number is from outside Canada or the United States, provide the country code, city code and local number components. As each of those components can vary in length, use a dash (-) to separate each one. For

example, “99-999-9999-9999” would indicate a two-digit country code, a three-digit city code and an eight digit local number.

Fields F9* to F11* Incorporation information (if applicable and if this part is applicable)

If the transaction was conducted on behalf of an entity that is a corporation, provide the incorporation number. Also provide the province or state, and country of the incorporation number’s place of issue. If an incorporation number does not exist for the corporation, enter “N/A” in fields F9, F10 and F11. If the incorporation number was issued nationally and there was no province or state included in the place of issue, leave the province or state field blank.

If the transaction is reportable as one of multiple cash transactions of less than \$10,000 each and, because of this, information for fields F9, F10 and F11 was not obtained at the time of the transaction (and is not available from your records), you can leave these fields blank.

Field F12 Individual(s) authorized to bind the entity or act with respect to the account (up to three)

Provide the names of up to three individuals who have authority to bind the entity or conduct transactions through the account.

Part G: Information about the individual on whose behalf the transaction was conducted (if applicable)

This part only applies when the transaction’s disposition was conducted on behalf of a third party that is an individual, as indicated in Part B2.

If the individual conducted the transaction’s disposition on his or her own behalf, this part does not apply. In that case, see Part D or Part E.

If an employee deposited cash in his or her employer’s business account, or if the transaction was a deposit to a business account by night deposit or quick drop, Part G does not apply. If the transaction’s disposition was conducted on behalf of an entity (such as a business, a partnership, a corporation, etc.), see Part F.

Complete a separate Part G for each disposition that was conducted on behalf of an individual. To do this, you can copy Part G. Fill in the “Transaction _____ Disposition _____” area at the top of Part G to distinguish between each disposition, based on the number you assigned the disposition in Part B2.

Fields G1*, G2* and G3 Individual’s full name (if this part is applicable)

Enter the last name, first name and middle initial (if applicable) of the individual on whose behalf the transaction was conducted.

If the transaction is reportable as one of multiple cash transactions of less than \$10,000 each and, because of this, information for fields G1 and G2 was not obtained at the time of the transaction (and is not available from your records), you can leave these fields blank.

Fields G4* to G8* Individual's full address (if this part is applicable)

Enter the civic address, town or city, province or state, country and postal code of the individual on whose behalf the transaction was conducted.

If the transaction is reportable as one of multiple cash transactions of less than \$10,000 each and, because of this, information for fields G4 to G8 was not obtained at the time of the transaction (and is not available from your records), you can leave these fields blank.

Field G9 Home telephone number

Enter the home telephone number, including the area code, of the individual on whose behalf the transaction was conducted.

If the number is one from Canada or the United States, enter the area code and local number. This should be in the following format: "999-999-9999".

If the number is from outside Canada or the United States, provide the country code, city code and local number components. As each of those components can vary in length, use a dash (-) to separate each one. For example, "99-999-9999-9999" would indicate a two-digit country code, a three-digit city code and an eight digit local number.

Field G10 Business telephone number

Enter the business telephone number, including the area code, of the individual on whose behalf the transaction was conducted. Include the extension if applicable at field G10A.

If the number is one from Canada or the United States, enter the area code and local number. This should be in the following format: "999-999-9999".

If the number is from outside Canada or the United States, provide the country code, city code and local number components. As each of those components can vary in length, use a dash (-) to separate each one. For example, "99-999-9999-9999" would indicate a two-digit country code, a three-digit city code and an eight digit local number.

Field G11 Individual's date of birth

Enter the date of birth (yyyy-mm-dd) of the individual on whose behalf the transaction was conducted.

Field G12 Individual's identifier

Check the appropriate box to show the document used to identify the individual on whose behalf the transaction was conducted.

You can refer to an individual's provincial health card, provided there is no provincial or territorial legislation preventing you from using or requesting it.

If the selections provided do not cover the identifier used, indicate "Other" and provide details in the appropriate field.

Please note that although a Social Insurance Number (SIN) card can be used for identification purposes for transactions such as the opening of an account, the SIN (i.e., the number) should not be provided on this form. If you used a SIN card and no other identifying document for the individual, indicate **SIN card** in the "Other" area of field G12, but do not provide the number in field G13.

Field G13 ID number

Enter the number of the document described in field G12 that was used to identify the individual on behalf of whom the transaction was conducted. Remember that a health card number is not acceptable for this purpose in some provinces. Furthermore, as explained above, a SIN should not be provided on this form. If the identifier document in field G12 (and G12A) is a SIN card, enter "N/A" in field G13 to indicate the number is not applicable.

Field G14 Country of residence

Enter the country of permanent residence of the individual on whose behalf the transaction was conducted.

Fields G15 and G16 Place of issue of the individual's identifier

Enter the province or state, and country of issue of the document used to identify the individual on whose behalf the transaction was conducted. If the document was issued nationally and there was no province or state included in the place of issue, leave the province or state field blank.

Field G17 Individual's occupation

Enter the occupation of the individual on whose behalf the transaction was conducted.

Be as descriptive as possible regarding occupation. Provide information that clearly describes it, rather than use a general term. For example, in the case of a consultant, the occupation should reflect the area of consulting, such as "IT consultant" or "consulting forester". As another example, in the case of a professional, the occupation should reflect the nature of the work, such as "petroleum engineer" or "family physician".

If the individual is not employed or engaged in any type of business or profession, provide information that best describes their situation, such as “student”, “unemployed”, “retired”, etc.

Field G18 Relationship of the individual named in Part D or Part E to the individual named above

Check the appropriate box to indicate the relationship of the individual conducting the transaction to the individual on whose behalf the transaction was conducted.

If the selections provided do not cover the relationship, indicate “Other” and provide details in the appropriate field.

6 Comments?

These guidelines will be reviewed on a periodic basis. If you have any comments or suggestions to help improve them, please send your comments to the mailing address provided below or by email to guidelines-lignesdirectrices@fintrac-canafe.gc.ca.

7 How to Contact FINTRAC

For further information on FINTRAC and its activities, and report submission, please go to FINTRAC's Web site (<http://www.fintrac-canafe.gc.ca>) or contact FINTRAC:

Financial Transactions and Reports Analysis Centre of Canada
234 Laurier Avenue West, 24th floor
Ottawa, Ontario K1P 1H7
Canada

Toll-free: 1-866-346-8722