



**AUTORITÉ
DES MARCHÉS
FINANCIERS**



E-Services

Disclosure Guide

February 2024

TABLE OF CONTENTS

1. REQUIREMENTS RELATED TO THE FILING OF ANNUAL STATEMENTS, SEMI-ANNUAL STATEMENTS, MONTHLY STATEMENTS AND OTHER DOCUMENTS FOR TRUST COMPANIES AND SAVINGS COMPANIES LICENSED IN QUÉBEC	1
2. DOCUMENT TRANSFER	3
3. POSSIBLE ERRORS	12

1. REQUIREMENTS RELATED TO THE FILING OF ANNUAL STATEMENTS, SEMI-ANNUAL STATEMENTS, MONTHLY STATEMENTS AND OTHER DOCUMENTS FOR TRUST COMPANIES AND SAVINGS COMPANIES LICENSED IN QUÉBEC

Under an Act respecting trust companies and savings companies and Deposit Institutions and Deposit Protection Act, you must prepare the required documents and information and submit them to the AMF in the form specified in the table below.

All documents must be filed electronically through AMF E-Services.

Paper copies of the signed documents must be kept at the company's premises so that they are available for examination by the AMF, if necessary.

Required Documents	Format	Disclosure				Link
		Annual	Semi-annual	Quarterly	Monthly	
Companies with a Québec charter						
Annual financial statement to the AMF	Excel	●				TCSC forms
Annual financial statement to the AMF signed by two directors	PDF	●				
Auditor's report on the annual financial	PDF	●				
BCAR (Simplified Capital Adequacy Return for Category III SMDIs)	Excel	●				TCSC forms
BCAR signed by two directors	PDF	●				
Audited consolidated financial statements of the company and its subsidiaries	PDF	●				
Audited consolidated financial statements of the parent company	PDF	●				
Annual report to shareholders of the company or the parent company	PDF	●				
Compliance report for the administration of third-party assets ¹	PDF	●				
Ethics Committee report	PDF	●				
Budget estimates	PDF	●				
Organizational chart	PDF	●				
Semi-annual financial statement to the AMF	Excel		●			TCSC forms
Semi-annual financial statement to the AMF signed by two officers	PDF		●			
BCAR (Simplified Capital Adequacy Return for Category III SMDIs)	Excel		●			TCSC forms
BCAR signed by two officers	PDF		●			
Liquidity Ratio (Operating Cash Flow Statement SMDI III)	Excel				●	
Liquidity disclosure transmission form ⁴	Excel				●	TCSC forms

Companies with a Canadian charter or charter from another province

Annual financial statement to the AMF	Excel	●				TCSC forms
Annual financial statement to the AMF signed by two directors	PDF	●				
Auditor's report on the annual financial statement	PDF	●				
BCAR (Basel capital adequacy report)	Excel	●				Other form ²
BCAR signed by two directors	PDF	●				
Leverage ratio statement ³	Excel	●				Other form ²
Audited consolidated financial statements of the company and its subsidiaries	PDF	●				
Organizational chart	PDF	●				
Semi-annual financial statement to the AMF	Excel		●			TCSC forms
Semi-annual financial statement to the AMF signed by two officers	PDF		●			
BCAR (Basel capital adequacy report)	Excel		●			Other form ²
BCAR signed by two officers	PDF		●			
Leverage ratio statement ³	Excel		●			Other form ²
Liquidity Ratio (LCR) ³	Excel				●	Other form ²
Liquidity Ratio (Streamlined NCCF form) ³	Excel				●	Other form ²
Liquidity Ratio (NFSR) ³	Excel			●		Other form ²
Liquidity Ratio (Operating Cash Flow Statement SMDI III) ³	Excel				●	Other form ²
Liquidity disclosure transmission form ⁴	Excel				●	TCSC forms

- 1- Independent Practitioner's Reasonable Assurance Report on the Company's Explicit Written Statement on Sound and Prudent Management Practices and Internal Control Relating to the Administration and Safekeeping of Property Administered for Others (Reference: Canadian Standard of certification mission 3000)
- 2- You must use the AMF's forms ([TCSC forms](#)). However, you can submit copies of the completed forms used to meet the same requirements of a regulatory authority other than the AMF.
- 3- The required disclosures relating to liquidity and leverage are based on the categorization of Small and Medium-Sized Deposit Institutions (SMDI) as presented in the guidelines on standards relating to liquidity adequacy and that on capital adequacy.
- 4- This form is mandatory to enable the transmission of the applicable liquidity forms at each liquidity disclosure period. Note that the liquidity disclosure is presented as a separate filing hyperlink in the Disclosure Schedule.

2. DOCUMENT TRANSFER

You must send your disclosures through AMF E-Services. To access E-Services, you must first register with clicSÉCUR, the Québec government's authentication service. To do so, consult our web page at <http://www.lautorite.qc.ca/en/professionals/e-services/> and click on "Create your clicSÉCUR account."

In your client file, you will find a schedule of documents to be submitted to the AMF. Follow these steps to submit your disclosure document(s).

2.1 Access your [Disclosure schedule](#)

In AMF E-Services, access your **Disclosure schedule** under **Client File**. The schedule will display the links to use for submitting disclosures or supporting documents.

The screenshot shows the AMF E-Services web interface. At the top, the logo for 'AUTORITÉ DES MARCHÉS FINANCIERS' is on the left, and 'AMF E-SERVICES' is in the center. The right side of the header includes 'Client Number : 3001015455', 'Help | Français | Sign out', and a phone icon with the number '1 877 525-0337'. Below the header is a navigation bar with 'Home', 'Client File', 'Public Contracts', and 'Other'. The 'Client File' dropdown menu is open, listing options: 'Secure Message Inbox', 'Contact information and preferences', 'Follow up on applications/requests', 'Statement of account', 'Disclosure schedule' (highlighted with a red circle), 'Manage business relationships', and 'Inspection'. To the right of the menu is a photograph of hands typing on a laptop. Further right is a 'Welcome (SEKOU FIDUCIE)' widget with a green checkmark icon, 'Last accessed: February 14, 2017', and a 'Secure Message Inbox' widget showing 'You have 5 new message(s) (0 old message(s))'. Below these is a 'Need Help? Contact Us' widget with the text 'Further information about our on-line services is available from our Information Centre.', the phone number '1 877 525-0337 from 8:30 a.m. to 5:00 p.m.', and a link 'Request for information'.

2.2 Click on the [Disclosure hyperlink](#)

Client Number : 3001015455 Help | Sign out

AUTORITÉ DES MARCHÉS FINANCIERS AMF E-SERVICES 1 877 525-0337

Home Client File Public Contracts Other

Disclosure schedule

You can use this schedule to keep track of the regulatory disclosures you must file with the AMF and the filing due dates. To file a disclosure document, click on the hyperlink. Consult On-line help for more information.

Required disclosures and filing due dates

Title	Report date	Due date	Late
Annual financial statement – Québec charter	9/30/2016	12/31/2016	Yes
Annual financial statement – Québec charter	9/30/2016	12/31/2016	Yes
Annual financial statement – Québec charter	2/1/2017	4/1/2017	
Annual financial statement – Québec charter	9/30/2017	11/29/2017	
Annual financial statement – Québec charter	9/30/2017	11/29/2017	
Annual financial statement – Québec charter	2/1/2018	4/2/2018	

Displaying items 1 - 6 of 6

Back to menu

2.3 Click on [Next](#)

Client Number : 3001015455 Help | Sign out

AUTORITÉ DES MARCHÉS FINANCIERS AMF E-SERVICES 1 877 525-0337

Home Client File Public Contracts Other

Disclosure - Supporting documents

1 2 3 4 Step 1 of 4 : Identification and description of application or request

Use this form to comply with your annual disclosure obligations with the AMF.

Identification and description of application or request

Client information

Client No. 3001015455

Name of firm SEKOU FIDUCIE

Mailing address

Civic No. 7000 Suite / Apt. / Unit

Street / Delivery Installation RUE D'ABANCOURT

Municipality SAINT-LÉONARD Province / State QC

Country CANADA Postal code / Zip code H1S 2K7

Back to menu Reset **Next**

2.4 Tick the box corresponding to the documents to be submitted

- **Step 1:** Select the disclosure or supporting document you want to attach.
- **Step 2:** Click on **Attach** to append the disclosure or supporting document.
- Repeat steps 1 and 2 to attach all documents to be submitted.

Disclosure - Supporting documents



1 2 3 4 Step 2 of 4 : Supporting documents required


Credit Card – For security reasons, do not indicate credit card numbers in electronic documents you submit to the AMF.


Pursuant to An Act respecting trust companies and savings companies, the AMF asks that you forward your financial statement and the related files.

Supporting documents required		?
File(s)		
<input checked="" type="checkbox"/> Annual financial statement – signed PDF	Step 1	<input type="button" value="Attach"/> Step 2
<input type="checkbox"/> Annual report to shareholders of the company or the parent company		
<input type="checkbox"/> Audit Committee report		
<input type="checkbox"/> Audited consolidated financial statements of the company and its subsidiaries		
<input type="checkbox"/> Audited consolidated financial statements of the parent company		
<input type="checkbox"/> Auditor's report on assets under management		
<input type="checkbox"/> Auditor's report on related-party transactions and conflicts of interest		
<input type="checkbox"/> Auditor's report on the annual financial statement		
<input type="checkbox"/> BCAR - signed PDF		
<input type="checkbox"/> Budget estimates		
<input type="checkbox"/> Ethics Committee report		
<input type="checkbox"/> Organizational chart		
Financial data – Excel		
<input type="checkbox"/> Annual financial statement		
<input type="checkbox"/> BCAR		
<input type="checkbox"/> Leverage ratio statement		
<input type="button" value="Reset"/>	<input type="button" value="Previous"/>	<input type="button" value="Next"/>

2.4.1 How to remove an attached document

To remove a document and replace it with another, click on "Delete" in the upper right corner.

 **Credit Card** – For security reasons, do not indicate credit card numbers in electronic documents you submit to the AMF.

 Pursuant to An Act respecting trust companies and savings companies, the AMF asks that you forward your financial statement and the related files.

Supporting documents required ?

File(s)

<input checked="" type="checkbox"/> Annual financial statement – signed PDF	Attached file	Autoévaluations- Mut (3) Ré...	Delete
<input type="checkbox"/> Annual report to shareholders of the company or the parent company			
<input type="checkbox"/> Audit Committee report			Remove the attached file
<input type="checkbox"/> Audited consolidated financial statements of the company and its subsidiaries			
<input type="checkbox"/> Audited consolidated financial statements of the parent company			
<input type="checkbox"/> Auditor's report on assets under management			
<input type="checkbox"/> Auditor's report on related-party transactions and conflicts of interest			
<input type="checkbox"/> Auditor's report on the annual financial statement			
<input type="checkbox"/> BCAR - signed PDF			
<input type="checkbox"/> Budget estimates			
<input type="checkbox"/> Ethics Committee report			
<input type="checkbox"/> Organizational chart			


Financial data – Excel

<input type="checkbox"/> Annual financial statement
<input type="checkbox"/> BCAR
<input type="checkbox"/> Leverage ratio statement

Reset <<< Previous Next >>>

2.5 Click on [Next](#) to submit attached documents

 **Credit Card** – For security reasons, do not indicate credit card numbers in electronic documents you submit to the AMF.

 Pursuant to An Act respecting trust companies and savings companies, the AMF asks that you forward your financial statement and the related files.

Supporting documents required		?
File(s)		
<input checked="" type="checkbox"/> Annual financial statement – signed PDF	Autoévaluations- Mut (3) Ré...	Delete
<input type="checkbox"/> Annual report to shareholders of the company or the parent company		
<input type="checkbox"/> Audit Committee report		
<input type="checkbox"/> Audited consolidated financial statements of the company and its subsidiaries		
<input type="checkbox"/> Audited consolidated financial statements of the parent company		
<input type="checkbox"/> Auditor's report on assets under management		
<input type="checkbox"/> Auditor's report on related-party transactions and conflicts of interest		
<input type="checkbox"/> Auditor's report on the annual financial statement		
<input type="checkbox"/> BCAR - signed PDF		
<input type="checkbox"/> Budget estimates		
<input type="checkbox"/> Ethics Committee report		
<input type="checkbox"/> Organizational chart		
Financial data – Excel		
<input type="checkbox"/> Annual financial statement		
<input type="checkbox"/> BCAR		
<input type="checkbox"/> Leverage ratio statement		
Reset	Previous	Next

2.6 List of attached documents

Click on [Print your application](#) to review and/or print the list of disclosures or supporting documents before submitting them.

Client Number : 3001015455 Help | Sign out

AUTORITÉ DES MARCHÉS FINANCIERS AMF E-SERVICES

1 877 525-0337

Home Client File Public Contracts Other

Disclosure - Supporting documents

1 2 3 4 Step 3 of 4 : Transmission

Use this page of the form to send your application to the AMF. Please read the statement, then tick the box to confirm that the information you provided is accurate. Before submitting your application, print out a copy and review it. Keep the printed copy for your files. When you have completed your application and reviewed it to ensure that all information is accurate, click on Submit.

* Mandatory field

Declaration on information provided

I declare that the information provided herein is accurate.

Warning

Please check your application carefully. Once it is submitted, you will not be able to cancel or modify it.

Reset Previous **Print your application** Submit

Client Number : 3001015455

AUTORITÉ DES MARCHÉS FINANCIERS

Disclosure - Supporting documents

Identification

Client information

Client No. 3001015455

Name of firm SEKOU FIDUCIE

Mailing address

Civic No. 7000 Suite / Apt. / Unit

Street / Delivery Installation RUE D'ABANCOURT

Municipality SAINT-LÉONARD Province / State QC

Country CANADA Postal code / Zip code H1S 2K7

Supporting documents required

File(s)	
<input checked="" type="checkbox"/> Annual financial statement – signed PDF	Autoévaluations- Mut (3) RéviséJP 2014-05-08 .xlsx

Financial data – Excel

Declaration on information provided

I declare that the information provided herein is accurate.

2.7 Final transmission of documents

- **Step 1:** Tick the box "I declare that the information provided herein is accurate."
- **Step 2:** Click on [Submit](#).

The screenshot displays the AMF E-SERVICES interface. At the top, the logo for "AUTORITÉ DES MARCHÉS FINANCIERS" is on the left, and "AMF E-SERVICES" is in the center. The top right corner shows "Client Number : 3001015455" and "Help | Sign out". Below the logo, the phone number "1 877 525-0337" is visible. A navigation bar contains "Home", "Client File", "Public Contracts", and "Other". The main content area is titled "Disclosure - Supporting documents" and shows a progress indicator with steps 1, 2, 3, and 4, where step 3 is active. An information icon and text instruct the user to use this page to send their application to the AMF, read the statement, and tick the box to confirm accuracy. Below this, a "Declaration on information provided" section contains a checked checkbox for "I declare that the information provided herein is accurate." A "Warning" section below it states, "Please check your application carefully. Once it is submitted, you will not be able to cancel or modify it." At the bottom, there are four buttons: "Reset", "Previous", "Print your application", and "Submit".

Client Number : 3001015455 Help | Sign out

AUTORITÉ DES MARCHÉS FINANCIERS

AMF E-SERVICES

1 877 525-0337

Home Client File Public Contracts Other

Disclosure - Supporting documents

1 2 3 4 Step 3 of 4 : Transmission

Use this page of the form to send your application to the AMF. Please read the statement, then tick the box to confirm that the information you provided is accurate.
Before submitting your application, print out a copy and review it. Keep the printed copy for your files.
When you have completed your application and reviewed it to ensure that all information is accurate, click on Submit.
* Mandatory field

Declaration on information provided

I declare that the information provided herein is accurate.

Warning

Please check your application carefully. Once it is submitted, you will not be able to cancel or modify it.

Reset Previous Print your application Submit

2.8 Confirmation of receipt by the AMF

After the documents have been submitted, an acknowledgement of receipt will be sent to your inbox. You can print this confirmation from the screen by clicking on [Print](#) or by accessing your **Secure Message Inbox**.

The screenshot shows the AMF E-SERVICES interface. At the top right, it displays 'Client Number : 3001015455' and 'Help | Sign out'. The main header includes the AMF logo and 'AMF E-SERVICES' with a phone number '1 877 525-0337'. A navigation bar contains 'Home', 'Client File', 'Public Contracts', and 'Other'. The main content area is titled 'Disclosure - Supporting documents' and shows a progress indicator with steps 1, 2, 3, and 4 (Step 4 of 4: Confirmation of delivery). The 'Confirmation of delivery' section contains the following text: 'We have received your application. An acknowledgement of receipt will be sent to your inbox. Please use the number shown below on all correspondence with us relating to this application. Client No.: 3001015455 Application/request No.: 1730012090'. At the bottom, there are two buttons: 'Back to menu' and 'Print' (the latter is circled in red).

2.9 Documents already submitted


You can send your documents one at a time, or in separate submissions. The indication **Received on: (date)** will appear below the name of the document submitted. You must follow the above steps for each document you wish to submit.


The screenshot shows a form titled 'Supporting documents required'. It includes two informational messages: a warning about credit card numbers and a note about financial statements. The form is divided into two sections: 'File(s)' and 'Financial data - Excel'. The 'File(s)' section lists various documents with checkboxes, including 'BCAR - signed PDF' which is circled in red and has the text '1005267 - Reçu le : 3/8/2017' below it. The 'Financial data - Excel' section lists 'Annual financial statement', 'BCAR', and 'Leverage ratio statement'. At the bottom, there are buttons for 'Reset', 'Previous', and 'Next'.

2.10 Submit other versions of documents already submitted

If you—or the AMF following its analysis—determine that certain documents are non-compliant, you can resubmit them. You must follow the above steps to resubmit your documents.

¹ After analysis, one or more documents has been found to be non-compliant. As requested by the AMF, please make the necessary changes and re-submit in order for your disclosure to be accepted.

 **Credit Card** – For security reasons, do not indicate credit card numbers in electronic documents you submit to the AMF.

 Pursuant to An Act respecting trust companies and savings companies, the AMF asks that you forward your financial statement and the related files.

Supporting documents required		?
File(s)		
<input checked="" type="checkbox"/> Annual financial statement – signed PDF Received on: 3/15/2017	Document deemed non-compliant	<input type="button" value="Attach"/>
<input type="checkbox"/> Annual report to shareholders of the company or the parent company		
<input type="checkbox"/> Audit Committee report		
<input type="checkbox"/> Audited consolidated financial statements of the company and its subsidiaries		
<input type="checkbox"/> Audited consolidated financial statements of the parent company		
<input type="checkbox"/> Auditor's report on assets under management		
<input type="checkbox"/> Auditor's report on related-party transactions and conflicts of interest		
<input type="checkbox"/> Auditor's report on the annual financial statement		
<input checked="" type="checkbox"/> BCAR - signed PDF Received on: 3/15/2017		<input type="button" value="Attach"/>
<input type="checkbox"/> Budget estimates		
<input type="checkbox"/> Ethics Committee report		
<input type="checkbox"/> Organizational chart		
Financial data – Excel		
<input type="checkbox"/> Annual financial statement		
<input type="checkbox"/> BCAR		
<input type="checkbox"/> Leverage ratio statement		

3. POSSIBLE ERRORS

Message d'erreur	Motif	Correction
The file name extension for support document {0} cannot be processed by the AMF's computer system.	The file that you are trying to attach (Step 4) has an extension that is not accepted (iso, xlsx, etc.).	Attach only Word, Excel or PDF files
To send support documents electronically, you must attach a file.	You did not attach at least one supporting document in Steps 4 and 5 .	Attach at least one valid copy of this supporting document
File "{0}" is refused, because the antivirus software has detected it as suspect. Please attach a compliant file.	Infected or corrupt files are not accepted	Please attach a valid file
You must select at least one type of supporting document in order to	You did not select any supporting document (Step 4).	Select at least one supporting document
File "{0}" cannot be found. Please use the Browse button to find the supporting document.	The file that you are trying to attach (Step 4) cannot be found on the disk or location indicated.	Check location of file
File "{0}" is refused because its name contains one or more unauthorized characters: "{1}." Please rename your file.	The name of the file that you are trying to attach (Step 4) has one or more unauthorized characters.	Rename the file or select another file
You cannot use the period character consecutively (..) in the middle of a file name.		
You cannot use the period character at the beginning of a file name.		
You cannot use the period character at the end of a file name.		
You cannot use the underscore character (_) at the beginning of a file name.		
You cannot use a file or folder name ending with one of the following strings: .files; _files; _files; -Dateien; _fichier; _bestanden; _file; _archivos; -filer; _tiedostot; _pliki; _soubory; _elemei; _ficheiros; _arquivos; _dosyalar; _datoteke; _fitxers; _failid; _fails; _bylos; _fajlovi; _fitxategiak.		
Your form is not the most recent version for supporting document "{0}." Please go to the AMF's site to download the latest version of the template.	The form (Financial data _Excel) that you are trying to attach is an outdated version.	Download the most recent version from the AMF website