



**AUTORITÉ  
DES MARCHÉS  
FINANCIERS**

## **Disclosure Guide – Annual Declaration of Guaranteed Deposits**

Authorized institutions under the  
*Deposit Institutions and Deposit Protection  
Act*

April 2021

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## 1. Filing requirements for the declaration of guaranteed deposits for authorized deposit institutions

Under the *Deposit Institutions and Deposit Protection Act*, CQLR, c. I-13.2.2 (the “Act”), and the Regulation respecting the application of the Act, you must prepare and file with the *Autorité des marchés financiers* (the “AMF” or the “Authority”), in such form as the AMF may determine and within the prescribed time period, the documents and information required under the Act or requested by the AMF pursuant to specific provisions of the Act.

**Important:** You must download the declaration and attestation of compliance relating to the annual declaration of guaranteed deposits from [the AMF website](#).

All amounts entered in the form must be **to the nearest dollar**. Values in thousands of dollars will not be accepted.

### *Important!*

*Make sure you use and submit the latest versions of files. The system will automatically reject files that are not the most recent version.*

### 1.1 Attestation of compliance

The AMF expects the attestation of compliance of the declaration of guaranteed deposits to be signed by a person with the appropriate level of authority, in particular when the signatory is a member of the institution’s senior management, such as the chief compliance officer, the chief financial officer or the chief risk management officer.

In addition, when a signatory attests to the compliance of the declaration of guaranteed deposits on behalf of more than one institution, the AMF expects that he or she has been delegated the required authority in an appropriate form. This could include a resolution of the institution’s board of directors delegating responsibility to this person for preparing and attesting to the declaration of guaranteed deposits, or a provision of a by-law. The institution does not need to attach proof of the delegated authority to the declaration, but the AMF may request a copy of it.

#### How to complete the electronic attestation form

Make sure that Acrobat Reader is installed on your computer and then follow these steps:

1. Download the attestation of compliance pdf file and save it on your computer.
2. Open the document.
3. Select Tools and the option Fill and sign. The fields are now fillable. Complete all the fields.
4. To sign the document, click on the Sign icon and create a signature or use a signature file (in .jpeg format, for example).

- 
5. Save the document and submit it via AMF E-Services following the usual procedure.

## 2. Document submission

All required or requested documents and information **must** be filed electronically via AMF E-Services or the *Système de Transfert Automatisé des Divulgations* ("STAD").<sup>1</sup>

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

Once you have a clicSÉCUR account, you can access your client file and keep track of the regulatory disclosures you have to submit to the AMF.

### 2.1 Disclosure schedule

In AMF E-Services, access your "Disclosure schedule" under "Client File". The schedule will display the links to use for submitting **disclosures and/or supporting documents over the next 12 months**. The links will be available as of the production date indicated.



### 2.2 Disclosure of documents and identification

**Click** on the disclosure hyperlink.

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<sup>1</sup> Use of the STAD is covered in a separate guide.

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Client Number :  Help | Sign out

1 877 525-0337

Home Client File Public Contracts Financial services cooperative Other

### Disclosure schedule

Use this schedule to keep track of the regulatory disclosures you must submit to the AMF and the filing due dates. You can comply with certain disclosures by submitting more than one application. This will enable you to send the required documents as and when they become available. As of the production date, you can send a disclosure application by clicking on the appropriate hyperlink. For more information, consult On-line help.

Title	Production date	Due date (23:59 ET)	Late
<a href="#">Declaration of guaranteed deposits</a>	2018-04-30	2018-07-15	

Click on “Next”.

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### Disclosure application – Documents to be filed

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

Use this form to submit your annual declaration of guaranteed deposits to the AMF.

#### Identification and description of application or request

**Client information**

Client No.

Name of firm

**Mailing address**

Civic No  Suite / Apt. / Unit

Street / Delivery Installation

Municipality  Province / State

Country  Postal code / Zip code

Back to menu Reset **Next**

**Tick** the box(es) corresponding to the documents to be submitted.

Documents may be submitted **as and when** they become available. **Several submissions** may therefore be made within the time period set out in the schedule.

**Step 1: Select** the disclosure or supporting document you want to attach.

**Step 2: Click** on “Attach” to attach the disclosure or supporting document.

Repeat steps 1 and 2 to attach all documents to be submitted.

## 2.3 File type requirements

The **attestation of compliance** (in PDF) and **declaration of guaranteed deposits** (in Excel) are the only supporting documents that are **accepted**.

**Important:** Documents to be filed must not be protected by a password or any other security measure.

Hyperlinks to external documents are **prohibited**, but hyperlinks **within a document** are permitted.



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**Disclosure application – Documents to be filed** ?

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.

Use this page of the form to submit the documents required by the AMF.

**Supporting documents required** ?

**File(s)**  
1 document(s) required  
☒ Declaration of guaranteed deposits PDF  
[DDG\\_v6\\_test.xlsx](#) **→** [Delete](#)

**Financial data – Excel**  
1 document(s) required  
☒ Declaration of guaranteed deposits  
[Attach](#)

[Reset](#) [Previous](#) [Next](#)

Click on “Delete”.

## 2.5 Validation of results prior to submitting documents

At this step of the disclosure, the system performs a brief analysis of the financial data. A second analysis is performed once the disclosure has been completed.

Therefore, before submitting the documents, **check the results** of the validation directly in the Excel file under the “Validation” tab. Validation errors are **highlighted in red** in the “Results” column.

If errors are detected during transmission, a report is generated for each document submitted. You can access the detailed list of errors by selecting the document’s **validation report**.

You can then make the necessary corrections to the document before resubmitting it.

**Important:** You must **correct all errors** detected in the form **before** you submit it; otherwise it will be **refused**.

The screenshot shows the AMF E-SERVICES portal interface. At the top, there is a header with the AMF logo, the text "AMF E-SERVICES", and a client number field. Below the header is a navigation bar with links: Home, Client File, Public Contracts, Insurer, and Other. The main content area is titled "Disclosure application – Documents to be filed". It shows a progress bar with four steps, and the current step is "Step 2 of 4 : Supporting documents required". A red warning message states: "One or more validation errors/alerts (warnings) have been detected in the attached form for the supporting document « Declaration of guaranteed deposits ». A form containing validation errors cannot be submitted to the AMF." Below this, there is a section for "Supporting documents required" with a table of documents. The table has two rows: "File(s)" and "Financial data – Excel". The "File(s)" row shows a document named "Declaration of guaranteed deposits - signed PDF" with a link to "Signature décl..." and a "Delete" button. The "Financial data – Excel" row shows a document named "Declaration of guaranteed deposits" with a link to "DDG\_v6\_err.xlsx" and a "Delete" button. A red box highlights the "Consult the validation report" link. At the bottom, there are buttons for "Reset", "Previous", and "Next".

Client Number :  Help | Sign out

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Home Client File Public Contracts Insurer Other

**Disclosure application – Documents to be filed** ?

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

• One or more validation errors/alerts (warnings) have been detected in the attached form for the supporting document « Declaration of guaranteed deposits ». A form containing validation errors cannot be submitted to the AMF.

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

Use this page of the form to submit the documents required by the AMF.

**Supporting documents required** ?

**File(s)**

1 document(s) required

☒ Declaration of guaranteed deposits - signed PDF [\(Pour tests\) Signature décl...](#) [Delete](#)

**Financial data – Excel**

1 document(s) required

☒ Declaration of guaranteed deposits [DDG\\_v6\\_err.xlsx](#) [Delete](#)

[Consult the validation report](#)

[Reset](#) [Previous](#) [Next](#)

## Example of a validation report

The screenshot shows a validation report from the AMF. It includes the AMF logo and the title "Validation report". The report details the title of the disclosure, the name of the form, and the version number. It also lists the annual return and other documents, including P&C Insurance and Annual return (P&C). A warning message states: "The rules below contain irregularities. Please review and correct them, as required. Note that these irregularities do not prevent the form from being submitted." Below the warning, there is a table with two columns: "AMF" and "P". The table lists various AMF codes and their corresponding P codes.

**AUTORITÉ DES MARCHÉS FINANCIERS** Validation report

Title of disclosure: Annual return and other documents – P&C Insurance  
Name of form: Annual return (P&C)  
Version No.: 2.0

**Warning**

The rules below contain irregularities. Please review and correct them, as required. Note that these irregularities do not prevent the form from being submitted.

AMF	P
AMF 108	P30710702-P30742901
AMF 114	P30712502-P30744901
AMF 117	P30712505-P30744911
AMF 256	P30748909-P30740909 • P30742909 • P30743909 • P30744909
AMF 61	P30615001-ROUND(0.2 * (P30612901 • P30613901 • P30614901),0)
CR0034	P10600105 • P20108901
IP0027	P40226929 • P40226910 • P40226912 • P40226914 • P40226916 • P40226918
IP0075	P60403204 • P60403202 • P60403203
IP0681	P60302110 • P60301310 • P60301710 • P60302410
IP1840	P93100404 • P93100401 • P93100402 • P93100403
IP3423	P30615001 =ROUND(0.20*(P30612901 • P30613901 • P30614901),0)

Click on “Next” to submit attached documents.



## 2.6 Transmission of application

You can review and/or print the disclosure application, including the list of supporting documents, before submitting it by **clicking** on “Print your application”.

**Step 1:** Fill in the “Contact” section.

**Step 2:** Tick the box “I declare that the information provided herein is accurate.”

**Step 3:** Click on “Submit”.

**Disclosure application – Documents to be filed** ?

1 2 3 4 Step 3 of 4 : Transmission

**i** 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

**Contact** ?

Please enter the required contact information for questions concerning this application/request.

\* Name

\* First name

\* Business telephone  **i**

\* Business e-mail

**Declaration on information provided** ?

\* ☐ I declare that the information provided herein is accurate.

**IMPORTANT**

In the “Contact information” section, enter the name and contact information of the person in charge of the declaration of guaranteed deposits.

After the information submitted is analyzed and if a premium is payable, an invoice will be issued. You will be able to access it through E-Services from the main menu, under “Client File / Statement of account.”

**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**

## 2.7 Confirmation of receipt from the AMF

Once the documents have been submitted, an **acknowledgement of receipt**, including the list of documents filed, will be sent to your **Secure Message Inbox**.

You can also **print** this confirmation from the screen by clicking on “Print”.

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**Disclosure application – Documents to be filed** ?

1 2 3 4 Step 4 of 4 : Confirmation of delivery

**Confirmation of delivery** ?

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.:   
Application/request No.: 1730076459

Back to menu Print

## 2.8 Documents previously submitted

You can send your documents one at a time, in separate submissions.

The confirmation message “**Received on: (date)**” will appear below the name of the document submitted.

Note that **all documents** must be submitted **before the filing due date** (Eastern Time).

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**Disclosure application – Documents to be filed** ?

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.

Use this page of the form to submit the documents required by the AMF.

**Supporting documents required** ?

**File(s)**  
1 document(s) required  
● Declaration of guaranteed deposits - signed PDF  
Received on: 12/11/2017 Attach

**Financial data – Excel**  
1 document(s) required  
● Declaration of guaranteed deposits  
Received on: 12/11/2017 Attach

Reset Previous Next

## 2.9 Resubmitting documents

Should you (or the AMF after analysis) determine that certain documents already submitted are not compliant, you may **resubmit** them.

### If the disclosure is still available

If the disclosure is still available in the disclosure schedule you can submit the documents the same way they were submitted originally. Those documents will replace the originals. It is not necessary to notify the AMF of the resubmission.

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AMF E-SERVICES

Client Number : [ ] Help | Sign out

1 877 525-0337

Home Client File Public Contracts Insurer Other

**Disclosure application – Documents to be filed** ?

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

<sup>1</sup> 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.

Use this page of the form to submit the documents required by the AMF.

**Supporting documents required** ?

**File(s)**  
1 document(s) required  
☒ Declaration of guaranteed deposits - signed PDF  
Received on: 3/7/2018 **Attach**

**Financial data – Excel**  
1 document(s) required  
☒ Declaration of guaranteed deposits<sup>1</sup>  
Received on: 3/7/2018 **Attach**

**Reset** **Previous** **Next**

### If the disclosure has been closed

If the disclosure is not available anymore in the disclosure schedule, it's because the AMF has considered it compliant and closed it after reception and analysis of the original data. In that case, a general disclosure must be made through the menu "Institution (variable depending on the type of institution) / Deposit institution / Applications/requests – Deposit institutions".

You will be prompted to provide a description for the submission and then upload the files.



The system will provide you an application number. It is important to **keep this number** and **send it** to the AMF through the email address [Protection.Depots@lautorite.qc.ca](mailto:Protection.Depots@lautorite.qc.ca). If the AMF is not notified directly, the resubmitted documents might not be considered.

### 3. Error messages

Error Message	Reason	Correction
The file name extension for the supporting document "{0}" cannot be processed by the AMF's computer system.	The file that you are trying to attach has an extension that is not accepted (iso, xlsx, etc.).	Attach only Word, Excel or PDF files.
To send supporting documents electronically, you must attach a file.	You did not attach at least one supporting document.	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.	The attached file is probably infected or corrupted.	Ensure that submitted file is virus free.
You must select at least one type of supporting document in order to continue.	You did not select any supporting document.	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 cannot be found on the disk or in the location indicated.	Check location of file.
Your form is not the most recent version of 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.


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Error Message	Reason	Correction
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 has one or more unauthorized characters.	Rename the file or select another file.

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#### 4. Payment of deposit protection premium

If a deposit protection premium is payable, an invoice and a remittance slip will be generated and sent in PDF to your **Secure Message Inbox** a few days after the documents have been submitted.



<input type="checkbox"/>	Date	AMF unit	No Client	Category	No Demande	Subject	
<input type="checkbox"/>		Finance		Invoice		 Declaration of guaranteed deposits	

You must **print** and **detach the remittance slip and send it, along with your cheque made to the order of the Autorité des marchés financiers**, to the address indicated in the invoice header (Québec City Office).

The payment may be made in **two instalments**. If you choose this option, you must **send a copy of the remittance slip along with the second cheque** in order to ensure that your second payment is processed correctly.

**Important:** Your cheque for payment of the deposit protection premium must reach the AMF **before the July 15 disclosure deadline**.

Therefore, your documents must be submitted **at least a few days before the deadline** to allow enough time for the system to generate the invoice and remittance slip. **Monetary administrative penalties and interests** may apply in the event of **late filing or late payment**.