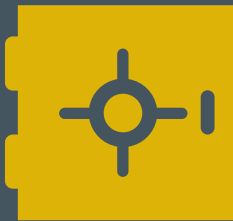


Your deposits  
are protected to  
a maximum of

**\$100,000**

per category of deposit.  
That's a guarantee!



## Protecting your deposits

Rest assured. Your deposits of money are protected in the event a financial institution authorized by the Autorité des marchés financiers (AMF) goes bankrupt.

The maximum protection is  
**\$100,000**

per category of deposits and per authorized deposit institution, including the principal and accrued interest.

This protection applies automatically to eligible deposits.



The AMF is the body mandated by the Québec government to regulate Québec's financial sector and assist consumers of financial products and services.

Among its other responsibilities, the AMF monitors the solvency, management practices and commercial practices of the deposit institutions it authorizes.

**By protecting your deposits, the AMF helps to ensure the stability of Québec's financial markets.**



## Contact us

### INFORMATION CENTRE

Québec City: 418-525-0337

Montréal: 514-395-0337

Toll-free: 1-877-525-0337

[www.lautorite.qc.ca](http://www.lautorite.qc.ca)

The information contained in this document is up to date as at April 30, 2023.

Original text in French.

# What deposits are protected?

## What's protected

Deposits of money made and payable in Québec, such as:

- Chequing accounts and savings accounts
- Term deposits and guaranteed investment certificates (GICs)

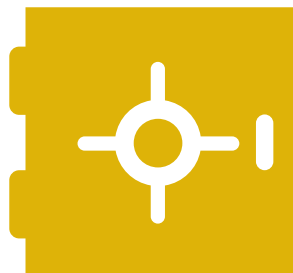
## What's not protected

Some savings products are excluded from deposit protection, such as:

- Shares, units or other equity securities
- Mutual funds
- Bonds

## Is your deposit protected?

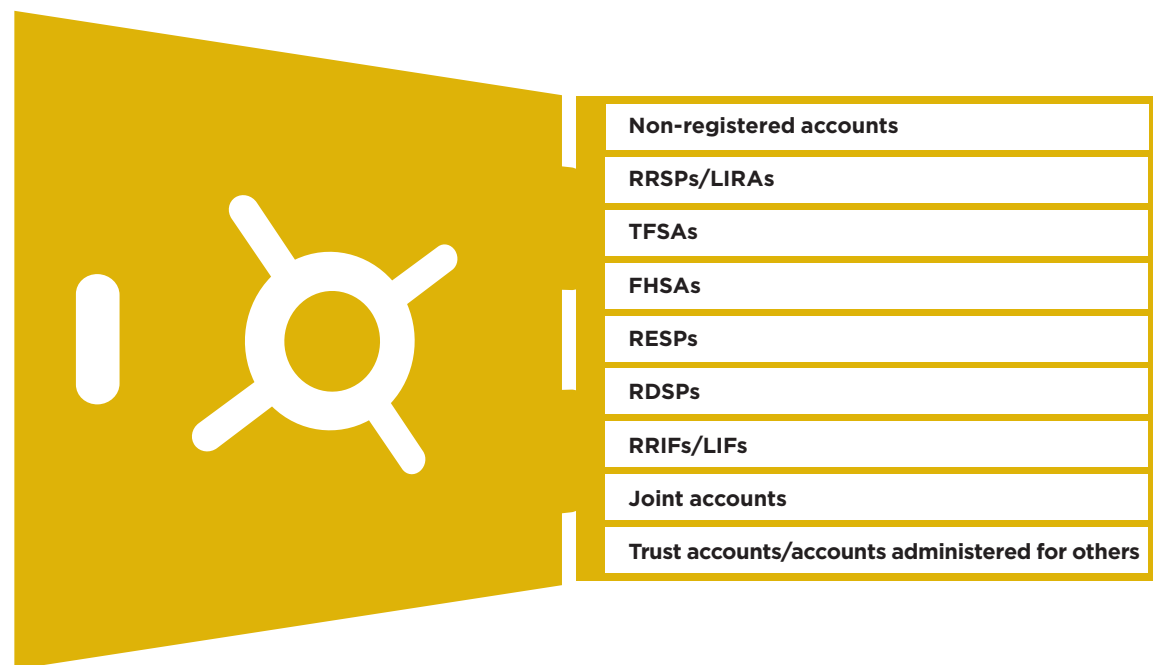
For more information about the conditions that apply, visit [lautorite.qc.ca](http://lautorite.qc.ca).



# Protection that is calculated by category of deposits

**Your deposits, when made with an authorized deposit institution, are protected up to \$100,000 in each of the following categories:**

- Non-registered accounts (chequing or transaction account, savings account, term deposit or GIC)
- Registered Retirement Savings Plans (RRSPs), including Locked-In Retirement Accounts (LIRAs)
- Tax-Free Savings Accounts (TFSAs)
- Tax-Free First Home Savings Accounts (FHSA)
- Registered Education Savings Plans (RESPs)
- Registered Disability Savings Plans (RDSPs)
- Registered Retirement Income Funds (RRIFs), including Life Income Funds (LIFs)
- Joint accounts
- Trust accounts or accounts administered for others. In this case, it is the trust or the form of administration of the property of others that benefits from the protection. Each beneficiary of a trust or each person whose deposits are administered by others is entitled to protection up to \$100,000.



# Are your deposits protected by the AMF?

Authorized deposit institutions whose deposits are protected by the AMF must display this official logo.



Your authorized deposit institution must inform you about the deposit protection provided by the AMF.

## What will happen if your authorized deposit institution goes bankrupt?

The AMF will repay most protected deposits within 7 business days following the bankruptcy of an authorized institution. The repayment of transaction account deposits will be given priority so that you receive the funds you need for your daily activities as quickly as possible. With some exceptions, the repayment of protected deposits is automated, with the AMF making a payment using data received from the institution.