

Canada Savings Bonds Frequently Asked Questions

Who is eligible to own the CSB under the Payroll Savings Program?

Only Canadian residents may own a CSB. Federal and provincial government employees, including armed forces personnel and their immediate family, stationed outside the country may also purchase the CSB.

Can I buy a CSB and register them in someone else's name?

Yes, you may register the bonds in the name of another person. Once you enter the E-campaign website you can specify for whom you wish to purchase the bonds.

I am purchasing the bonds for myself, my wife and each of my two children. What happens if I change my deduction amount?

You may specify how much you would like to re-direct for each individual bond purchase (i.e. to each plan). All of the plans to which you are contributing will be reported on the E-campaign website and you will be able to modify the contribution amount for each plan.

Can I obtain bond certificates?

No – Bond certificates are not issued. Bond owners will receive an annual statement and can access their plan online at www.mybonds.gc.ca.

How can I be sure that the amount deducted from my pay is correct?

You can easily verify that the amount deducted from your pay has been credited to you by accessing your plan online at www.mybonds.gc.ca or by checking your pay on Employee Self Service. You can also obtain information about your plan by calling **1-877-899-3599**, Monday to Friday, 8am to 8pm, Eastern Time. Bond owners receive a year end statement that shows the amount of their current bond holdings as well as all transactions.

How can I check the status of my bonds or redeem them if I do not have internet access?

You can call toll-free **1-877-899-3599**, Monday to Friday, 8am to 8pm Eastern Time and either use the automated service option or talk to a Customer Service Representative for redemptions and inquiries about your plan.

Who can use online access?

Customers of the Payroll Savings Program can access their plan online. This service is not available for bonds that have certificates, bonds purchased through investment dealers or bonds held in The Canada RSP and The Canada RIF.

What transactions can I perform online?

Bond owners can check and print the status of their holdings including current balance and Plan activity as well as their personal and tax information. Bond owners can also request redemptions. Purchasers can check their personal information and purchase transactions for Plans in another individual's name for whom they contribute.

Why can't I use this service to find out the status of my bonds purchased through a bank?

We are introducing access to bonds purchased through the Payroll Savings Program as a pilot. Expanded access to bonds purchased through other channels is under consideration for the future.

How do I register for secure online access?

You will need to provide your plan number and other information such as your date of birth, last purchase amount or bank account information. If the information you give us matches with what we have on file, then you will set your password and a Client ID will be generated for you. You will only require your Password and Client ID for all your subsequent visits.

Can I have access to my wife's (husband's, child's) Plan through the Web?

Yes, you will have access if you are the co-owner of the plan. If you are contributing to another individual's plan, you will only be able to see the contribution activity.

What if I forget my Client ID or password for online access to my plan?

If you are contributing to another individual's plan, you will only be able to see the contribution activity.

What if I forget my Client ID or password for online access to my plan?

You can re-register directly online at www.mybonds.gc.ca. You will need to provide your plan number and other information such as your date of birth, last purchase amount or bank account information. If the information you give us matches what we have on file, then, your Client ID will be provided to you. Alternatively, you may call toll-free **1-866-565-8405**, Monday to Friday, 8am to 8pm (ET), and speak to a Customer Service Representative. After confirming your identity, your Client ID will be re-issued to you.

When can I access my Plan online?

You can access your plan online virtually anytime except on Sundays, when access is only available from 8am (ET). Regular site maintenance takes place between midnight on Saturday and 8am on Sunday.

Can I buy online at the same time as I am checking my Plan balance?

No, because E-Campaign is a separate secure Web site. During October you can increase your regular deduction amount or start a new purchase through E-Campaign www.e-campaign.csb.gc.ca. **Once the campaign is closed, you may only reduce your deduction amount or cancel it.** Alternatively, you can purchase bonds for cash through our other secure Web site at www.csbonline.csb.gc.ca between early October and April 1.

How can I purchase a \$1,000 bond?

There are no fixed denominations for bonds since no certificates are issued. To save \$1,000 through the Payroll Savings Program you will have to divide this amount by either the number of your pay periods (26) and round it up to the nearest dollar. This is how much you should contribute each pay.