I'm not a bot



Page: 123 Topic RSS Member Since: April 27, 2014 Offline 1 I'm using StudioTax to prepare a Final T1 for someone who passed away late 2024 and am confused about the format of the printed return which gets mailed to CRA ("for the government"). I thought it would be the entire 25 pages ("for your records"), but it is a condensed return of only 5 pages. StudioTax explicitly states that the long version is not acceptable to the CRA. StudioTax knows that this is a final return as it asks me to confirm that the individual is deceased. Furthermore, it is ambiguous about whether the 2D bar codes should be included as StudioTax warns that 2D codes are not to be used if "taxpayer died prior to the current tax year", but does not specify "current" as being 2024 or 2025. Has anyone mailed a Final T1 and if so, was it the entire return or just the condensed version. If it was condensed, were 2D bar codes included? Thanks. Member Since: December 7, 2023 Offline 2 Why did not you use GenuTax Standard for Windows to file the Tax Return, it is completely free to submit electronics online. Member Since: December 18, 2024 Offline 3 usephrase said Why did not you use GenuTax Standard for Windows to file the Tax Return, it is completely free to submit electronics online. @GMH used Studio Tax. His/her choice. Depends on who files the last return. It's unlikely that GMH is eligible to NetFile a deceased last tax return. Member Since: December 18, 2024 Offline 4 GMH said I'm using StudioTax to prepare a Final T1 for someone who passed away late 2024 and am confused about the format of the printed return which gets mailed to CRA ("for the government"). I thought it would be the entire 25 pages ("for your records"), but it is a condensed return of only 5 pages. StudioTax explicitly states that the long version is not acceptable to the CRA. StudioTax knows that this is a final return as it asks me to confirm that the individual is deceased. Furthermore, it is ambiguous about whether the 2D bar codes should be included as StudioTax warns that 2D codes are not to be used if "taxpayer died prior to the current tax year", but does not specify "current" as being 2024 or 2025. Has anyone mailed a Final T1 and if so, was it the entire return or just the condensed version. If it was condensed, were 2D bar codes included? Thanks. Yes, I mailed my mother's in. My mother in laws was efiled as it was done by an approved accountant. Use the Government copy to mail. I suggest that you send it registered and then get proof of delivery. The deceased last T1. For your records I suggest you store and print both sets of records. If you have any questions about income earned after death and income in the next year, to be reported via a T3 Trust Account. I have experienced it. Along with B.C. Probate. Member Since: October 27, 2013 Online 5 usephrase said Why did not you use GenuTax Standard for Windows to file the Tax Return, i.e. they must be mailed. Only an accounting firm can Efile a Final T1 about 10 years ago. Member Since: December 7, 2023 Offline 6 The deceased CRA account will be locked out but if you are an executor, or legal representative of the deceased, you can access the deceased's CRA Account after CRA takes weeks to give you the permission of "Represent a Client" to access the the deceased's CRA Account. You cannot NETFILE if: The CRA doesn't have your date of birth or Social Insurance Number on file. You went bankrupt in the past 2 years. You are a deemed resident and don't have to pay provincial taxes. You are filing for a deceased person who died in the tax year or the prior year. You are an emigrant or non-resident. Your address is outside Canada. You have a Canadian-source income from Lloyds of London. Member Since: December 18, 2024 Offline 7 usephrase said The deceased CRA account will be locked out but if you are an executor, or legal represent a Client". Then in your CRA online account, click "Represent a Client" to access the deceased's CRA Account. What's there to see if you have access. Pointless. Just get a Clearance Certificate. Member Since: October 27, 2013 Online 8 FWIW, I never did see a need to access a deceased's tax records might be a mess, e.g. balances owing, prior returns not filed, etc. That all said, obtaining a Clearance Certificate is the key piece for an Executor to clear him/herself of any potential tax obligations of the deceased have been put to bed. Member Since: December 7, 2023 Offline 9 GIC-Fanatic said usephrase said The deceased CRA account will be locked out but if you are an executor, or legal representative of the deceased, you can access the deceased's CRA Account. What's there to see if you have access. Pointless. Just get a Clearance Certificate. I am sure you will see everything of the Deceased, all information including Assessments in previous years. Just like that you access your own CRA account. Member Since: April 27, 2014 Offline 10 AltaRed said FWIW, I never did see a need to access a deceased's CRA account BUT that might be wise for an Executor to do so IF the Executor thinks the deceased's tax records might be a mess, e.g. balances owing, prior returns not filed, etc. That all said, obtaining a Clearance Certificate is the key piece for an Executor to clear him/herself of any potential liabilities. It is basically saying any potential tax obligations of the deceased have been put to bed. Was thinking of getting a Clearance Certificate, but the CRA wording seems to imply that it only absolves the Executor of liability. If the CRA reassesses at a future date, all beneficiaries are still liable (i.e. CRA doesn't "close the books" after Clearance Certificate is issued). Member Since: December 7, 2023 Offline 11 @GMH CRA website says, Certificated Tax Software do not support to file tax return for the deceased. How did you use StudioTax to prepare a Final T1? Or You just filed a final T1 Income Tax, not optional T3 return or something else special. Member Since: December 18, 2024 Offline 12 T3 is required after final T1 "if" there is more income to declare. You need a T1 clearance certificate. And a T3 clearance certificate. If you chose to do so. There are 2 kinds if trust accounts that you can choose from. The 3 year trust can save the estate some money. Otherwise known as a GRE (Graduated Rate Estate). Lots of materials on the net to provide tips and guidance. Member Since: April 27, 2014 Offline 14 usephrase said @GMH CRA website says, Certificated Tax Software do not support to file tax return for the deceased. How did you use StudioTax to prepare a Final T1? Or You just filed a final T1 Income Tax, not optional T3 return or something else special. AFAIK you can use any tax software to prepare a Final T1, you're just not allowed to NETFILE. You must print out the return and mail it. Member Since: December 7, 2023 Offline 15 @GIC-Fanatic @AltaRed, Do I need T1 clearance certificate and a T3 clearance certificate from CRA? Why will I need and how to get T1/T3 clearance certificate? a) Refund or balance owing in the Final 2024 Tax Return T1 is \$0.00. b) No income to declare in T3. c) No more debt balances. CRA required to return Canada Carbon Rebate, Provincial trillium benefit and GST/HST payments for the time after death. I already returned the payments CRA required to return Canada Carbon Rebate, Provincial trillium benefit and GST/HST payments for the time after death. I already returned the payments CRA required to return Canada Carbon Rebate, Provincial trillium benefit and GST/HST payments for the time after death. I already returned the payments CRA required to return Canada Carbon Rebate, Provincial trillium benefit and GST/HST payments for the time after death. I already returned the payments CRA required to return Canada Carbon Rebate, Provincial trillium benefit and GST/HST payments for the time after death. I already returned the payments CRA required to return Canada Carbon Rebate, Provincial trillium benefit and GST/HST payments for the time after death. I already returned the payments CRA required to return Canada Carbon Rebate, Provincial trillium benefit and GST/HST payments for the time after death. I already returned the payments for the time after death. October 27, 2013 Online 16 Whether you seek a Clearance Certificate or not depends on your confidence that everything with CRA is squared away and NOAs have been received. I never did apply for a Clearance Certificate for the Final T1 and T3 that I did for the simple reason I had been doing this person's tax returns for years already. I knew there was nothing outstanding once I had the NOAs. Member Since: December 7, 2023 Offline 17 Thanks, AltaRed, I am sure there was nothing outstanding were/will be \$0.00. But nothing wrong I will request T1 and T3 Clearance Certificate later on. Member Since: April 6, 2013 Offline 18 The Notice of Assessment is just a first look and not really final. CRA has at least three years to do a reassessment. CRA doesn't take a more thorough review until later: What to do if your tax return is reviewed or audited What types of tax reviews are there? A tax review is not the same as a tax audit. But it may lead to an audit if the CRA is not satisfied with your response to the review. There are a few different kinds of tax reviews: Pre-assessment review - Takes place before a notice of assessment is issued. After you submit your tax return, the CRA may review the deductions and credits you claimed. These reviews usually take place between February and July. Processing review program - Similar to the pre-assessment, usually between June and November. Matching program - Takes place after the CRA sends you a notice of assessment, usually between September and March. The CRA compares information on your tax return with information provided by third parties like your employer, banks or investment firms. ... Member Since: December 7, 2023 Offline 20 Where and who will sign on the Final T1? Page: 123 Guaranteed Investment Certificates (GICs) are classified as a type of fixed-income investment that offers low risk, no volatility and an often-guaranteed rate of return over a specific period or term. They are considered the most secure and predictable investment option due to their principal protection and the offering of a guaranteed interest rate. GICs allow investors to earn interest while ensuring that their principal investment is protected. This makes them a safer investment option in contrast to other investment products, while also giving them traditionally higher rates of returns compared to a savings account. Because of their stability, coupled with the recently high interest rates in Canada, GIC popularity and inflows had drastically increased across the nation up until 2024. This allowed investors to save for short-term goals or look for stable long-term investments without much worry due to their unique ability to offer various terms, payout options, and strategies. But what exactly are GICs and how do they work? Credit: Defining GICs: What is a Guaranteed Investment Certificate (GIC)? GICs are a type of fixed-income investment where an investor deposits a sum of money with a financial institution for a set period (called the "term") and then receives payment of the initial principal investment and the interest earned. Some financial institutions call the action of investing into a GIC, "purchasing a GIC" based on their respective marketing tone, but the two terms ("investing" vs "purchasing" a GIC) are interchangeable. What sets GICs apart from other investment products is that the investor will receive their principal or initial investment back at the end of the term if the GIC is held until the the activities from the bank or credit union are risky, it can, impact the issuer's ability to honour the guarantee of return and potentially the investor's principal investment. Types of GICs: what are the different GIC options? Banks and credit unions offer a variety of GICs designed to meet the requirements of their clients and potential prospects. However, not all institutions will offer all GIC options. In fact, many non-bank institutions limit their offering to Fixed-Rate GICs due to their simplicity. This is why it is important to assess what the GIC offering predictable returns One of the more popular GIC types offered Lower risk GIC Variable-Rate Interest rate fluctuates based on prime rate, which can lead to higher or lower returns on an investment Higher risk GIC Non-Redeemable Cannot be cashed out before maturity but generally offers higher interest rates Lower risk GIC Market-Linked Returns are often tied to stock market performance or a specific benchmark The principal is protected, but returns are not guaranteed Higher risk GIC Foreign-Currency GICs that are in foreign currencies Often seen as US Dollar GICs, but are not limited to other foreign currencies Exposes an investor to exchange rate fluctuations Higher risk GIC GIC account types: where can an investor hold a GIC? GICs can be held in various investment accounts, from registered accounts to non-registered accounts to non-registered accounts. a summary of account types that can hold GICs, as well as their potential tax implications. Note, it is recommended to connect with a tax expert for more details on how your unique situation may be impacted from the interest earned on a GIC. Alternatively, view the CRA's website for more details on the various account types. Tax-Free Savings Account (TFSA): Interest is tax-free, making it ideal for saving without tax or implications Registered Retirement Savings Plan (RRSP): Interest earned is tax free until withdrawn from the RRSP. Once withdrawn from the RRSP, the entire amount (principal and interest) is taxed as regular income based on the individual's marginal tax rate Registered Retirement Income Fund (RRIF): Converts an RRSP into retirement income. Like an RRSP, interest earned is tax free until withdrawn from the RRIF, the entire amount (principal and interest) is taxed as regular income based on marginal tax rate Registered Education Savings Plan (RESP): Helps to save for a child's education. Only the interest earned is taxed upon withdrawal, while the principal or contribution is tax free Non-Registered Accounts: Interest is fully taxable as income on GICs GIC terms: how long can an investor invest in a GIC? GICs are available in various term lengths, ranging from as short as 30 days to as long as 10 years. Of course, there is a trade-off for an investor. Often, shorter term GICs will be more appealing and potentially create what is known as a laddered GIC strategy or to be an active investor within the institution. Longer term GICs allows the investment to compound as long as the interest is reinvested, but they can be less appealing due to their longer lockup period. The downside of a longer term GIC is the foregone potential to earn a higher interest rate if the Bank of Canada raises interest rates. However, the opposite is the true if investors lock into a longer term GIC and the Bank of Canada lowers interest rates, as they will be invested at a higher rate of return versus what would then be currently offered. In most cases, if an investor cancels the purchase of their GIC prior to the term ending, the interest earned is foregone, meaning that the investor does not earn any interest or growth on their principal. This makes the term of the GIC extremely important when it comes to determining how much cash is needed for living expenses and other aspects of their life. A laddered GIC strategy may assist investors when they are looking to capitalize on various terms. GIC terms Short-term GICs (30 days to 1 year) GICs below 12 months are often viewed as being best for when cash is needed to be more liquidity and better interest rates One of the more popular GIC terms in recent years, especially with digital banks, is the 18-month GIC due to its higher payout rate, compounding promo or bonus) but requires a long-term GICs (3 to 10 years) Typically provides the higher payout rate (not including promo or bonus) but requires a long-term GICs (3 to 10 years) Typically provides the higher payout rate, compounding promo or bonus) but requires a long-term GICs (3 to 10 years) Typically provides the higher payout rate (not including promo or bonus) but requires a long-term GICs (3 to 10 years) Typically provides the higher payout rate (not including promo or bonus) but requires a long-term GICs (3 to 10 years) Typically provides the higher payout rate (not including promo or bonus) but requires a long-term GICs (3 to 10 years) Typically provides the higher payout rate (not including promo or bonus) but requires a long-term GICs (3 to 10 years) Typically provides the higher payout rate (not including promo or bonus) but requires a long-term GICs (3 to 10 years) Typically provides the higher payout rate (not including promo or bonus) but requires a long-term GICs (3 to 10 years) Typically provides the higher payout rate (not including promo or bonus) but requires a long-term GICs (3 to 10 years) Typically provides the higher payout rate (not including promo or bonus) but requires a long-term GICs (3 to 10 years) Typically provides the higher payout rate (not including promo or bonus) but requires a long-term GICs (3 to 10 years) Typically provides the higher payout rate (not including promo or bonus) and the higher payout rate (not including promo or bonus) and the higher payout rate (not including promo or bonus) and the higher payout rate (not including promo or bonus) and the higher payout rate (not including promo or bonus) and the higher payout rate (not including promo or bonus) and the higher payout rate (not including promo or bonus) and the higher payout rate (not including promo or bonus) and the higher payout rate (not including promo or bonus) and the higher payout rate (not including promo or bonus) be seen with challenger banks and other digital banks and credit unions Interest payout options: how payment options can affect returns When investing in a GIC, investors are often given the freedom and flexibility to choose how they want their interest to be paid as well as the frequency of the payment. Of course, there are various types of payout options, but each payout opportunity comes with its own unique set of benefits and drawbacks. As a result, it is important that an investor considers these payout factors prior to purchasing or investing in a GIC to determine if regular income may be more important vs compounding effects for higher returns. Interest payout options Type Strength(s) Drawback(s) Monthly payout Ideal for steady income stream / payouts Often has a smaller interest rate associated with the term Limited to no compounding Semi-Annual payout (every 6 months) Provides regular income while still allowing the ability to compound Limited to 12 month or longer term GICs Less compounding compared to annual or maturity payout options Annual payout (once a year) Suitable for investors who prefer lump-sum interest payments Can allow for compounding than a payout at maturity Requires waiting a full year before receiving interest payments At maturity Requires waiting a full year before receiving interest payments Can allow for compounding than a payout at maturity Requires waiting a full year before receiving interest payments. and is paid in full at the end of the term allowing for higher overall returns No access to interest until the GIC matures Less flexibility with handling interest payments over time (generally non-redeemable GICs) GIC fact check: are they truly guaranteed? GICs are one of the safest investment products for Canadians because they are insured by the Canadian Deposit Insurance Corporation (CDIC) or other provincial deposit insurance programs based on the individual institution. An investor can easily find which governing body has insured the issuing institution. An investor can easily find which governing body has insured the issuing institution by locating the logo of the insured the issuing institution. insurer information will often be noted on the disclaimers page of their institution and within the paperwork filings when purchasing the GIC. Asking questions and reviewing relevant legal documents prior to investing can be crucial for an investor's financial health and well-being. The two main types of deposit insurance are: CDIC: The most wellknown insurer, CDIC protects eligible GICs up to \$100,000 per account type, per financial institution. Coverage applies only to terms of five years or less and excludes market-linked or foreign currency GICs Provincial deposit insurance: Each province has different coverage amounts on deposits. For credit unions in Ontario, many are covered under The Financial Services Regulatory Authority (FSRA) which provides insurance coverage up to 250,000 for non-registered accounts. In provinces like Alberta (under CUDIC), credit unions offer GICs with higher or even unlimited coverage based on the account Because of their lower risk and guarantees, GICs provide consistent and stable income compared to other investment products. Their fixed and guaranteed returns make them insulated from market volatility, unlike bonds or equities, which can benefit from yield changes and price appreciation, GICs cannot, as the deposit is locked in and capped at the agreed-upon rate of return. Final thoughts: summarizing GIC investments GICs are a simple yet elegant way to provide a lower risk, guarantee of income that grows beyond a savings account. With various payout options, compounding benefits, and numerous terms, GICs can optimize an investor's returns while maintaining financial flexibility and stability. Whether saving for a short-term goal or planning for the future, GICs remain and continue to be a reliable investment choice for many Canadians. Disclaimer This article is independently written and not sponsored by any financial institution. The views expressed are solely those of the author(s) based on their research and analysis. The content is for informational purposes only and should not be considered financial advice. Always consult a qualified financial professional relationship with the author(s) or affiliated organizations. It is not a substitute for personalized financial guidance. Investing involves risks, including potential loss of principal. Reader's own risk. Their investment decisions. Past performance does not guarantee future results. Historical or projected returns may not reflect actual future performance does not guarantee future results. Historical or projected returns may not reflect actual future performance does not guarantee future results. author and publisher are not responsible for any errors, omissions, or resulting losses/damages. Topic RSS Member Since: October 21, 2013 Offline 1 I believe it's called Santander. Very large, operating in various countries, Open banking is a strength apparently. Poised to potentially challenge Big Six. One to watch. If interested, there are some brief articles online. Valhalla Mountains, British Columbia Member Since: January 12, 2019 Offline 1 Spain's Banco Santander, S.A., which has one of the largest retail and consumer banking franchises in the United Kingdom, Spain, and Brazil, and which is also the fourth largest bank bank in Europe with nearly \$1.5 trillion in assets (link: , has quietly filed (link: with the OSFI Superintendent and the Minister of Finance to incorporate a Schedule II (foreign-controlled) federally-chartered bank under the name, in English form, Santander Consumer Bank. Officially, it's been effected through its subsidiary, Carfinco Financial Group, Inc., a non-prime and near-prime auto financial Post that the intent is to have Santander Consumer Bank roll up the assets (i.e., auto loan receivables) from Carfinco so, once launched, I fully expect Banco Santander Consumer Bank. Since they're singularly focused on auto loans, I don't expect them to begin offering bank accounts, at least not in the short- to medium-term. I do, however, see them potentially using their consumer bank platform to potentially launch both prepaid credit cards as well as likely entering the broker GIC space by using deposit broker- and discount brokerage-sourced GIC deposits to fund their auto loans. They may also launch a direct-to-consumer auto lending platform, allowing customers to potentially obtain pre-approval for a car loan before heading off to a dealership, since dealer financing is so competitive. Santander Consumer Bank will be headquartered in Edmonton, Alberta, where Carfinco is currently based, which will mean it will be headquartered in Edmonton based federally-chartered bank, joining the likes of Canadian Western Bank, Bridgewater Bank, and General Bank of Canada. Meanwhile, with Zag Bank's imminent dissolution (link:, DirectCash Bank is set to become the sole Calgary, Alberta-based federally chartered bank. Cheers, Doug Member Since: January 9, 2011 Offline 3 Loonie said Let's hope there's something in it for us! What better way to fund their increasing debt offerings at special rates?! My memory's not as sharp as it used to be. Member Since: October 27, 2013 Online 4 dougjp said What better way to fund their increasing debt offerings than coming to us with new deposit savings and GIC offerings to heavily on HISA liabilities to fund longer term loan assets is just about what killed Home Capital Group with a consumer run on HISA deposits. Member Since: December 12, 2009 Offline 5 AltaRed said As long as they primarily focus on GICs. They will need HISAs to attract initial deposits but relying too heavily on HISA deposits. Yeah, good points, AltaRed, but I'm just speculating on them potentially offering GICs. I wouldn't expect them to offer GICs in the direct-to-consumer channel (which is why Omnia Direct isn't getting much traction, for which they also lowered their GIC rates). They can be purely in the deposit broker and discount brokerage channels and not offer HISAs. Many credit unions and banks have raised few billion in deposits this way. So, that's what I think Santander Consumer Bank would most likely do, at least in the medium-term. Cheers, Doug Member Since: October 27, 2013 Online 6 I don't disagree. Competitive rates can raise a lot of capital in the broker channel from folks like me that generally eschew the retail offerings or limit it to 1-2 FIs. Member Since: March 17, 2018 Offline 7 Doug said Yeah, good points, AltaRed, but I'm just speculating on them potentially offering GICs. I wouldn't expect them to offer top-tier rates, but something comparable to the mid- to upper-tier of rates in the broker channel (say 2.15% for a 5-year); however, they would only likely need HISAs if they were to offer GICs in the direct-to-consumer channel (which is why Omnia Direct isn't getting much traction, for which they also lowered their GIC rates). They can be purely in the deposit broker and discount brokerage channels and not offer HISAs. Many credit unions and banks have raised few billion in deposits this way. So, that's what I think Santander Consumer Bank would most likely do, at least in the medium-term. Cheers, Doug I've heard from UK person that Santander is one of the worse banks in UK to deal with for customer service. To each his own, @Briguy, I think, as I've heard the opposite. I've heard far more reports from HSBC Bank plc being the worst bank in the UK in terms of customer service quality and access to money. This parallels with my own experience as an employee of their Canadian sister company, HSBC Bank Canada, both of which are wholly-owned (directly or indirectly) by HSBC Holdings plc, where HSBC consistently scores even lower than Laurentian Bank in terms of customer service quality (J.D. Power & Associates) and customer service excellence (Ipsos Canada). Nevertheless, if they do come to the deposit broker channel, you won't have any dealings with Santander Consumer Bank in terms of GICs since they won't even be able to pull up your account because you won't have an account with them (at least in the discount brokerage channel) as your account would be beneficially hold your deposits for either of (a) your discount brokerage (non-registered accounts) or (b) your registered plan trustee (registered accounts) that would hold the deposits for you. They may be aware, through their reporting for CDIC purposes whereby your brokerage has to report to them up and ask them a question because they wouldn't be able to look you up. ③ Cheers, Doug Member Since: March 17, 2018 Offline 9 I think they've improved over the last few years to average. Back in 2011 they were rated as one of the worst banks, and that's probably the last time my UK source dealt with them. UK rating 2011: Member Since: December 12, 2009 Offline 10 Briguy said I think they've improved over the last few years to average. Back in 2011 they were rated as one of the worst banks, and that's probably the last time my UK source dealt with them. UK rating 2011: • Yeah, they'd gone through some branch consolidations and trying to consolidations and trying to consolidate disparate legacy banking platforms of the various building societies and small- to mid-sized banks to which they'd acquired (Abbey National being one of the biggest), so those are some of the reasons were ill regarded. Since that time, HSBC has closed fully 500 branches (from 1,200 to between 700 and 750 today) in the UK, so that could also help to explain why HSBC is ill regarded. I've also not heard great things about Barclays in the UK. Mind you, I've even heard people complain about Nationwide Building Society (the equivalent of Desjardins or Meridian Credit Union in Canada). Still, given that the Carfinco Financial Group, a long-standing consumer and dealer auto financing company that is Canadian founded, will be rolled into Santander Consumer Bank, they're likely going to preserve the Carfinco management team and corporate culture. A better test might be how well regarded. Sovereign Bank, N.A., in the U.S., which is Santander's U.S. banner, and Santander Consumer Finance are regarded. Cheers, Doug Page: 123 Topic RSS Member Since: March 30, 2017 Offline 21 mustang said My own view-- based on personal experience: It makes absolutely no difference, if you accept, decline, or just ignore an offer-- i.e., as to if/when you would receive another offer until this one is expired-- at minimum) I am with you but at the same time, if you don't plan to use it, don't accept. There is no upside accepting Member Since: September 7, 2018 Offline 22 savemoresaveoften said mustang said My own view-- based on personal experience: It makes absolutely no difference, if you accept, decline, or just ignore an offer-- i.e., as to if/when you would receive another offer in the future (However, you can pretty much rely that you will not get another offer until this one is expired-- at minimum) I am with you but at the same time, if one dont plan to use it, dont accepting Actually there is no downside accepting Actually there is no downside accepting the offer. Member Since: December 7, 2011 Offline 23 Nothing for me this time. Member Since: May 28, 2013 Offline 24 My last promo ended Feb 28; no new promo offer for me yet. Anyway, I moved moneys over to the offer I got from BMO at 4.95% til May 15. Much better. Member Since: August 30, 2023 Offline 25 Norman1 said zgic said ... So will I earn interest only on the extra amount if I keep above 5k? That's correct. The top-up to 3.75% is only paid on the parts of the closing balances that exceed the February 28 closing balance: Promotional Interest [3.75% minus regular interest rate] is calculated daily on each day's closing balance that exceeds the closing balance that exceeds the closing balance as at February 28, 2025 (the "Additional Balance") beginning on the enrollment date until the end of the Offer Period [June 30, 2025 11:59 PM UTC]; Thanks Norman1. I was not sure of getting a next offer so soon from Simplii. I guess I have to empty the account before the end date of the offer. Member Since: March 30, 2017 Offline 26 canadian.100 said I am with you but at the same time, if one dont plan to use it, dont accept. There is no upside accepting. Actually there is no downside accepting the offer. There is downside IF they do rotate offers around different customers for new rounds of promotion. We just don't know their algo in determining who gets what and when. But if there is another better offer like in this specific instance (Manulife), there is accept in my mind. Member Since: December 7, 2011 Offline 27 Today I was "awarded" with 2.25%. Amazing, thanks Simplii! Member Since: January 2, 2025 Offline 28 No one has mentioned that there is a \$500K cap of deposits on this offer, if that matters. Most such offers are good up to \$1 million. Simplii is clawing back. Member Since: October 27, 2018 Offline 29 ddsdude said No one has mentioned that there is a \$500K cap of deposits on this offer, if that matters. Most such offers are good up to \$1 million. Simplii is clawing back. Perhaps you received different terms & conditions, but the t&c I received different terms & conditions, but the take I received different terms & conditions, but the take I received different terms & conditions, but the take I received different terms & conditions, but the take I received different terms & conditions, but the take I received different terms & conditions, but the take I received different terms & conditions, but the take I received different terms & conditions, but the take I received different terms & conditions, but the take I received different terms & conditions are the take I received different terms & conditions are the take I received different terms & conditions are the take I received different terms & conditions are the take I received different terms & conditions are the take I received different terms & conditions are the take I received different terms & conditions are the take I received different terms & conditions are the take I received different terms & conditions are the take I received different terms & conditions are the take I received different terms & conditions are the take I received different terms & conditions are the take I received different terms are savemores aveoften said Personal experience plus I wont post unless its fact check I had an account, decided to close it last month due to inactivity. Then this offer pops up. Since I still have my customer profile. I logged in, then select open advantage account thru the promo page, and it shows promo rate etc. Others have also reported that even it you have an active account, u just have to open another one and it qualifies! Keep in month 4months promo period start the same day u open the account. So plan accordingly. Currently there is no savings account promotion from Manulife unless it's targeted. Typically they have promotions listed on the website. Member Since: October 22, 2015 Offline 31 Member Since: January 1, 2018 Offline 32 I just received the '3.50% till June 30th' promo offer, which is interesting, given the timing ... 2 weeks AFTER the Mar 5th start date! Fortunately (I guess) that I had transferred out all funds from the prior, and much better, 5.25% promo, Feb 26th/27th, I can now bring them back. Given my TDDI ISA just dropped to 2.30%, and might go lower, I decided the extra interest is worth pursuing, even though it will be l.t. \$1,000; and then there's the principal of the thing, by not giving TD my cash for 2.30%.

Member Since: November 18, 2017 Offline 33 Jim Sherat: Though there's a possible pun in your use of "principal" (main or base) instead of "principal" (moral or logical tenet), it's semantically wrong. Member Since: January 1, 2018 Offline 34 Life has taught me that sometimes it's just best to hit the *IGNORE* button. (this is one of those times). Member Since: January 1, 2018 Offline 35 I'm kinda floored now that the Offer back in October from Simpli was 6.25% that just ended this 2nd week of March 2025 and new business is now being offered half of that. I also looked into CIBC which offered a 5% but my inital experience as a new customer was pretty rough thus i dropped them a few weeks in My pivot was to then hop over to BMO which at the time offered 5% (now 4.8%) along with the \$450&\$200 new account offers with balances of 4k min checking & 10k savings + direct deposit setup and a few bill payments made. Once BMO's promo ends in July i believe it will be time to pack up and move to the next 5% or better offer. i can't be the only one hopping from promo every 5 months which which for some super savers could net you a few thousand in taxable interest income Member Since: January 23, 2013 Offline 36 What is "new money" based on combined - chequing and saving - accounts? Or only on saving accounts. So if you had \$10K in a HISA and \$3K in a chequing Acct. [after Feb 27th], and you added another \$20K, to Savings, you would only earn the 3.5% on the diff. ie \$7K Member Since: January 23, 2013 Offline 38 Jim Sherat said Dennis - it's based on the total in ALL non-registered accounts. So if you had \$10K in a HISA and \$3K in a chequing Acct. [after Feb 27th], and you added another \$20K, to Savings, you would only earn the 3.5% on the diff. ie \$7K Thank you. Member Since: April 6, 2013 Offline 39 The Promotional 33/4% Savings Rate Offer for Existing HISAs. Balances in other accounts, like a Simplii chequing account, don't matter. Funds can also be transferred to the eligible HISA from another Simplii account and be eligible. Member Since: January 23, 2013 Offline 40 Norman1 said The Promotional 334% Savings Rate Offer for Existing HISAs. Balances in other accounts, like a Simplii chequing account, don't matter. Funds can also be transferred to the eligible HISA from another Simplii account and be eligible. Thanks. It is very good news as I had most of money in chequing account waiting to be pulled but it moved a few days later. Page: 123

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