INSTRUCTIONS FOR DECLARATION OF TAX RESIDENCE FOR INDIVIDUALS  
(Canada Revenue Agency (“CRA”) Form RC 520 E (17))  
Form Completion Guide – RBC Clients

- Instructions on “How to fill out the form” are also available on page 2 of the CRA Form or on Page 4 of this Guide.  
- Links to Common Reporting Standard (CRS) Guidance and CRA Forms are available on page 5 of this Guide.  
- All fields are mandatory unless otherwise noted.

### Section 1 – Identification of account holder

- **Last name and First name and initial(s)**
  Complete your legal last name, legal first name and initials in the respective boxes.

- **Date of birth**
  Complete your Date of birth in ‘yyyy/mm/dd’ order.

- **Policy/account number assigned by the financial institution**
  Optional

- **Permanent residence address**
  Complete your Permanent residence address.

- **Mailing address (only if different from permanent residence address)**

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**Declaration of Tax Residence for Individuals – Part XIX of the Income Tax Act**

- If you are an individual and you are planning to open a financial account or if you already have a financial account with a Canadian financial institution, it may ask you to fill out this or a similar form. For more information, see how to fill out the form on page 2.

- Canadian financial institutions are required under Part XIX of the Income Tax Act to collect the information you provide on this form to determine if they have to report your financial account to the Canada Revenue Agency (CRA). The CRA may share that information with the government of a foreign jurisdiction if you are a resident of for tax purposes. You can ask your financial institution if it reported your financial account to the CRA and what information was shared.

- Each account holder of a joint account has to fill out a declaration of tax residence form.

- Fill in all sections of this form that apply to you. If you do not have all the necessary information when you fill out the form, you may be given up to 90 days to give the missing information to your Canadian financial institution. If you do not give the missing information to your financial institution within the specified time frame, it may have to report your financial account to the CRA.

- If you need help with your tax residency information at this form, see Income Tax Folio, IT-515-C1, Determining an Individual’s Residence Status, which you can get on the CRA website.
### Section 2-Declaration of tax residence

(All options that apply to you must be completed.)

**First Tick-box:**
Completing Form as an Account Holder:
If you are a tax resident of Canada, tick the first box and provide your Social Insurance Number (SIN)

Completing Form as a Controlling Person of an Entity & not as an Account Holder:
- If you are only a tax resident of Canada then you do not need to provide your Social Insurance Number (SIN)
- If you are a tax resident of other jurisdictions or countries you will need to provide your Social Insurance Number (SIN)
- The Type of Controlling Person section on page 2 of this form will also need to be completed.

**Second Tick-box:**
If you are a tax resident of jurisdiction(s)/country(s) in addition to, or other than Canada:
- Tick the second box, and
- Complete each Jurisdiction of tax residence and the relevant Taxpayer Identification Number (TIN).

- If you do not have a TIN for the Jurisdiction of tax residence, choose Reason codes 1, 2 or 3.
- If you are eligible to receive a TIN but you do not have one, you have 90 days to apply for one through your jurisdiction of residence. You have 15 days after you receive it to give it to your financial institution.
- If Reason 3 is selected, RBC requires a specific reason why the TIN is not provided on a separate attachment.
Section 3 – Certification

Ensure you print your name, sign and date the Form in the ‘yyyy/mm/dd’ order.

Others signing the Form on behalf of an Individual:
If the individual account holder or Controlling Person of an entity is no longer capable of managing their own financial affairs and the valid Power of Attorney (GPA/POA/EPA), Homologated Mandate (Quebec), Court Order or Tutorship (Quebec) already provided to RBC, the appointed Attorney(s), Mandatary(s), Guardian(s), Trustee(s) or Tutor(s) must sign the Form on behalf of the individual.

- The capacity in which the appointed person(s) signing on behalf of the individual must be completed (written) beside the signature.
- If a parent or guardian is completing the form for a minor child, the parent or guardian is to indicate either ‘Parent’ or ‘Guardian’ (depending on the role) under the signature.
- If a Joint Account, each account holder must complete their own RC 520 Declaration of Tax Residence for Individuals - Part XIX of the Income Tax Act form.
How to fill out the form
The top portion of this page provides the guidance as to how the form is to be completed.

Type of Controlling Person
The bottom portion refers to the definition and 13 types of Controlling Persons.

As a Controlling Person of an Entity and using this form to provide the required information, the “Type of controlling person” box on page 2 of the Form must also be completed.

The information for Controlling Persons is required in the following cases:

- 'Yes’ is ticked under Section 3.2 3 of the CRA Form RC 521 Declaration of Tax Residence for Entities - Part XIX of the Income Tax Act.
- Passive Non-financial Entity is ticked under Section 3.3 of the CRA Form RC 521 Declaration of Tax Residence for Entities - Part XIX of the Income Tax Act.
Internet Links for more Information

Organization for Economic Co-operation and Development (OECD) - Common Reporting Standard (CRS)
(Standard for Automatic Exchange of Financial Account Information in Tax Matters)


Canada Revenue Agency (CRA) Information for Individuals with accounts with Canadian financial institutions:

Canada Revenue Agency (CRA) Declaration of Tax Residence Forms:

Form RC 520 (Declaration of Tax Residence for Individuals – Part XIX of the Income Tax Act and Instructions):

Form RC 521 (Declaration of Tax Residence for Entities -- Part XIX of the Income Tax Act and Instructions):