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Canada Revenue Agency | Agence du revenu du Canada

Protected B when completed

Transfer from your RRSP to your FHSA

Use this form to transfer property from your registered retirement savings plan (RRSP) to your first home savings account (FHSA).

If you are making more than one transfer from your RRSPs to your FHSAs, fill out a separate form for each transfer.

Note: Transferring property from your RRSP to your FHSA will **not** reduce or eliminate your RRSP excess contributions. For more information, go to **Transfers into your FHSAs**.

For instructions on how to fill out this form, go to page 2.

Part 1 – FHSA holder information

Last name	First name and initials	Social insurance number (SIN)
Address		Telephone number

Part 2 – Source of the transfer

Tick only **one box** and enter the name of the issuer and the RRSP number of that plan. I am the annuitant of the plan selected below:

☐ RRSP — Name of issuer _____ RRSP number _____

☐ Spousal or common-law partner RRSP (fill out Part 3 if you tick this box) — Name of issuer _____ RRSP number _____

Issuer's address

Part 3 – Spousal or common-law partner RRSP certification (if required)

I understand that if I intend to transfer property from a spousal or common-law partner RRSP under which I am the annuitant, I am not permitted to transfer any amounts from the RRSP if my spouse or common-law partner has contributed any amounts to any of my spousal or common-law partner RRSPs during the current year or the two preceding calendar years. If I make such a transfer, the amount of the transfer will be:

- a taxable withdrawal from my RRSP. For more information, go to **canada.ca/withdrawing-spousal-common-law-partner-rrsp**.
- a new contribution to my FHSA. For more information, go to **canada.ca/participating-fhsa**.

RRSP annuitant's name	RRSP annuitant's signature	YYYYMMDD

Part 4 – FHSA holder (who is also the RRSP annuitant)

Transfer $ _____ from the RRSP shown in Part 2 to the FHSA shown in Part 5.

I certify that the amount transferred does not result in an excess FHSA amount. For more information, go to **canada.ca/contribute-transfer-too-much-fhsa**.

FHSA holder's name	FHSA holder's signature	YYYYMMDD

Part 5 – FHSA issuer

We will accept the direct transfer of $ _____ to the FHSA shown below.

FHSA contract or account number: _____

Issuer's address

FHSA issuer's name	Authorized person's signature	YYYYMMDD

Part 6 – Transferor

We have transferred $ _____ from the RRSP shown in Part 2 to the FHSA shown in Part 5.

Transferor's name	Authorized person's signature	YYYYMMDD

Part 7 – Receipt by FHSA issuer

We have received $ _____ from the RRSP shown in Part 2. This amount has been transferred to the FHSA shown in Part 5.

FHSA issuer's name	Authorized person's signature	YYYYMMDD

Personal information (including the SIN) is collected and used to administer or enforce the Income Tax Act and related programs and activities including administering tax, benefits, audit, compliance, and collection. The information collected may be disclosed to other federal, provincial, territorial, aboriginal or foreign government institutions to the extent authorized by law. Failure to provide this information may result in paying interest or penalties, or in other actions. Under the Privacy Act, individuals have a right of protection, access to and correction of their personal information, and to file a complaint with the Privacy Commissioner of Canada regarding the handling of their personal information. Refer to Personal Information Bank CRA PPU 005 on Info Source at **canada.ca/cra-info-source**.

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Instructions

Who fills out this form

The FHSA holder (who is also the RRSP annuitant) will fill out and sign Part 1, Part 2, Part 3 (if necessary), and Part 4, and give the form to the FHSA issuer who will be receiving the property.

The FHSA issuer receiving the property from the RRSP will fill out and sign Part 5, and send the form to the transferor. Once the FHSA issuer receives the property from the RRSP and the form from the transferor, they will fill out and sign Part 7.

The transferor transferring the property from the RRSP will fill out and sign Part 6. Once completed, the transferor will transfer the property from the RRSP and return the form to the FHSA issuer for completion.

The FHSA holder, FHSA issuer and transferor should keep a copy of the form for their records at each step outlined above.

Do not send a copy of this form to the Canada Revenue Agency (CRA) unless the CRA asks to see it.

Reporting requirements

The RRSP issuer should not issue a T4RSP slip to record the amount transferred. The transfer amount is not required to be included in the RRSP annuitant's income.

The FHSA issuer must issue a T4FHSA slip for the amount transferred from the RRSP to the FHSA.

The FHSA holder cannot deduct the amount transferred.

The amount transferred will reduce the holder's unused FHSA participation room. The FHSA participation room for the year can be found on the holder's latest notice of assessment or reassessment.