

## **IMPORTANT INFORMATION – RECORD OF EMPLOYMENT AND OBTAINING EMPLOYMENT INSURANCE BENEFITS, CANADA SAVINGS PLAN AND GARNISHMENTS**

### **RECORD OF EMPLOYMENT (ROE)**

In the event of termination of employment and interruption earnings, you may apply to your local Human Resources and Social Development Canada office for Employment Insurance (EI). Your Record of Employment will be released shortly after the pay period of your final payment. PLEASE NOTE: The ROE will be either directly mailed to your home or sent directly to Service Canada – information on how your ROE will be delivered will be provided closer to your final day worked. Whether you receive your ROE or not, you will be required to have the following information available to apply for EI benefits:

- a. your **Social Insurance Number (SIN)** (if your SIN begins with a 9, you need to provide proof of your immigration status and work permit)
- b. your **mother's maiden name**
- c. your **mailing and residential address**, including your postal code - please note that if you do not have a usual place of residence, you must apply in person at your local office
- d. your **complete banking information** - branch number, financial institution name and number, and account number - as shown on your cheque or bank statement, if you want your payments deposited directly into your bank account
- e. your detailed version of the facts as to why you are no longer employed

Please refer to the Q & A document on Employment Insurance Benefits provided by Service Canada for further details or visit Service Canada's web-site at [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

### **CANADA SAVING PLAN**

**Regular Canada Saving Plan** purchased through the payroll program can be redeemed at any time. You must contact the Bank of Canada customer service at 1-877-899-3599 or by going to [www.mybonds.gc.ca](http://www.mybonds.gc.ca).

If you choose to proceed with the internet option you will require your identification number and your password.

If you choose to contact a sale representative, you will be required to provide your Social Insurance Number or your Plan Number.

**RSP Canada Saving Plan** can only be redeemed by contacting a sale representative at 1-877-899-3599.

### **GARNISHMENTS**

As an employer, Zellers must comply with all garnishments orders. The rate of deduction can be up to 30% or higher of gross and/or net pay depending on the garnishment order. However, the Canada Revenue Agency (CRA) and Ministère du Revenu du Québec (MRQ) orders have different rules for moneys paid on termination and have the authority to claim up to 100% of certain payments. Therefore, if anyone has an outstanding garnishment with CRA and/or MRQ we suggest that you review the order as Zellers will be required to comply with the garnishment order upon termination of employment.