



REDEEM YOUR STEP-UP BOND ON ITS ANNIVERSARY DATE

DO IT YOURSELF—SIMPLY,
QUICKLY ON
ONLINE TRANSACTIONS

HOW IT WORKS

epq.gouv.qc.ca/en

Épargne
Placements

Québec 

STEP 1: Sign in

On the [Épargne Placements Québec website](#), click on the “Sign in” button in the “Online transactions” section. Enter your username and password, then click on “Open a session.”

The screenshot displays the website's header with the Québec logo and 'Épargne Placements Québec' text. A navigation menu includes links for 'About us', 'How to proceed', 'Rates in effect', 'Calculator', 'Products offered', and 'Accounts offered'. The main content area is titled 'Online transactions' and features two authentication options:

- Authentication with Épargne Placements Québec:** This form, highlighted with a red border, includes fields for 'Username' and 'Password', a 'Remember me' checkbox, and an 'Open a session' button. It also contains links for 'Forgot your user code?' and 'Forgot your password?'. A note at the bottom asks, 'Would you like to become a participant? Don't have a user code?'.
- Authentication with a Sign-Partner:** This section promotes 'Government Sign-In by Verified.Me' and lists various partner logos including ATB, CIBC, and TD. It includes an 'Open a session' button.

A blue sidebar on the right, also highlighted with a red border, contains a lock icon, the text 'Online transactions', and three buttons: 'Sign in', 'New participant', and 'Sales agent access'. The background of the page features a photograph of a blue cushion with the text 'ÉPARGNE PLACEMENTS QUÉBEC' and the slogan 'We all need a good cushion'. At the bottom, there are buttons for 'Step-up Bonds', 'Stock Index Bonds', and 'Periodic instalments'.

STEP 2: Selling a Step-Up Bond

In the “Summary” section:

- Under the “Management of your file” tab, click on **+** to display the information on the StepUp Bonds that you hold.
- Click on “Withdrawal.”

The screenshot displays the Québec Épargne Placements Québec website interface. The left sidebar contains navigation options: Summary (highlighted with a red box), Operations, Statements, Transmission of documents, and Profile. The main content area is titled 'Summary' and shows a total value of \$74,086.38. It includes sections for 'Investment Savings' (\$0.00) and 'TFSA' (\$74,086.38), each with 'Details' and 'Purchase' buttons. A 'Distribution' section shows a pie chart for 'TFSA 100.00%' with a value of \$74,086.38. The 'Management of your file' section is highlighted with a red box and contains a table of bonds. The first row of the table is highlighted with a red circle around the '+' icon. Below the table, the 'Interest rates or starting index' is 1.15% IVA, and the 'Action' column has a 'Withdrawal' button highlighted with a red circle.

Date of the event	Event	Product	Account	Receipt or maturity value	Issue Maturity
5-27-2022	Funds available	Step-up Bond	TFSA	\$7,232.63	05-27-2020 05-27-2030

STEP 2: Selling a Step-Up Bond (cont.)

Follow the four steps of the sales process:

1 Account and product

- Confirm the information and click on “Next step.”

The screenshot displays the Québec Épargne Placements Québec website interface. The main content area is titled "Operations / Sales" and shows a progress indicator with four steps: 1. Account and product, 2. Amount, 3. Validation, and 4. Confirmation. The first step, "Account and product", is currently active and highlighted with a blue circle. Below the progress indicator, there is a form titled "Account and product" with the following fields:

Field	Value
Type of account	TFSA
Name of product	Step-up Bond (\$7,232.63) (2020-05-27)
Effective date	2022-05-27
Balance available for the transaction	\$7,232.63

A red box highlights the form fields and the "Next step" button, which is labeled "Next step Amount".

STEP 2: Selling a Step-Up Bond (cont.)

2 Amount

- Redemption amount: Enter the same amount as the “Balance available for the transaction.”
- Redemption method: Select “Flexi-Plus Savings.”

Québec Épargne Placements Québec

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Operations / Sales

Identification

Account holder

Sales

1 Account and product ✓ 2 Amount 3 Validation 4 Confirmation

Amount Step 2 of 4

Type of account	TFSA
Name of product	Step-up Bond
Balance available for the transaction	\$7,232.63
Redemption amount	7,232.63
Redemption method	Flexi-Plus Savings

Previous step Account and product Next step Validation

STEP 2: Selling a Step-Up Bond (cont.)

3 Validation

- Confirm the information and click on “Next step.”

Québec Épargne Placements Québec

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Sales

1 Account and product
2 Amount
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4 Confirmation

Validation Step 3 of 4

Type of account	TFSA
Name of product	Step-up Bond
Effective date	2022-05-27
Redemption amount	\$ 7,232.63
Mode de remboursement	Flexi-Plus Savings

Please note that the funds will be deposited to your Flexi-Plus Savings on the effective date of the transaction.

Previous step Amount

Next step Confirmation

STEP 2: Selling a Step-Up Bond (cont.)

4 Confirmation

- Consult and/or print the sales instructions, then click on “Finish.”

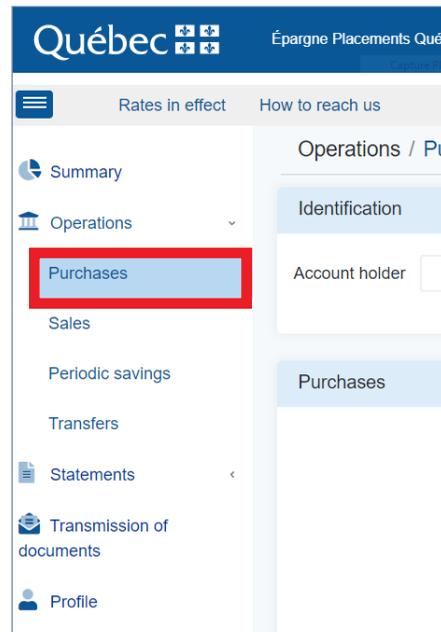
The screenshot displays the Québec Épargne Placements Québec website interface. At the top, the logo and name are visible. A navigation menu on the left includes Summary, Operations, Statements, Transmission of documents, and Profile. The main content area shows a progress bar with four steps: 1. Account and product, 2. Amount, 3. Validation, and 4. Confirmation. The Confirmation step is highlighted with a green checkmark. Below the progress bar, a confirmation message states: "Your instruction to sell has been registered. You can consult it in the 'Pending Transactions' section in your summary, until the transaction is completed. It will then appear in the transaction history of the appropriate account." A large green checkmark icon is centered below the message. The reference number 22-003717-01 is displayed. A table provides transaction details:

Type of account	TFSA
Name of product	Step-up Bond
Effective date	2022-05-27
Redemption amount	\$7,232.63
Mode de remboursement	Flexi-Plus Savings

At the bottom, there are two buttons: "Print" (Print this page) and "Finish" (Back to Summary). The "Finish" button is highlighted with a red circle.

STEP 3: Purchasing Step-Up Bonds

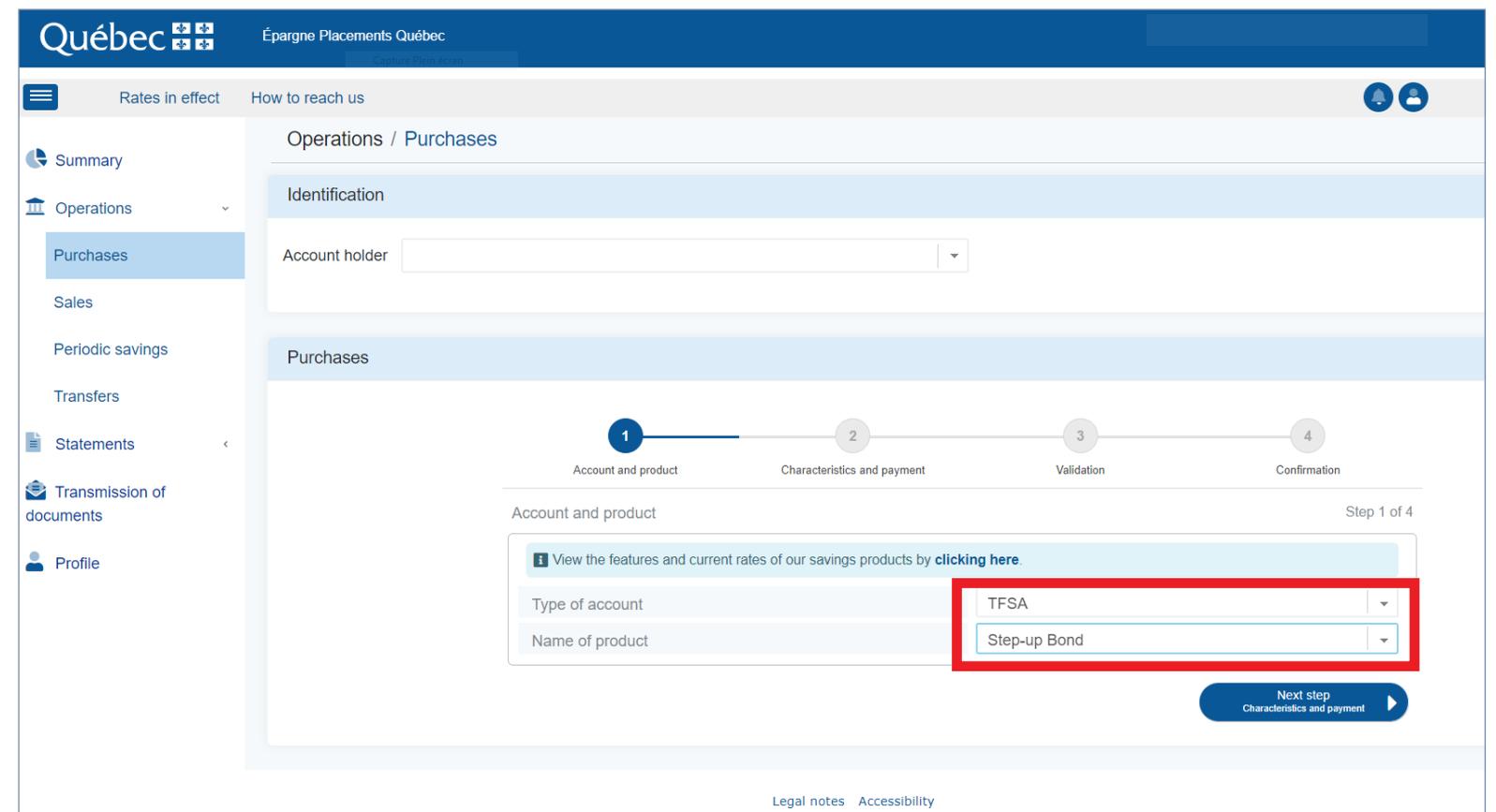
A) From the main menu in the top left, go to “Operations,” and select “Purchases.”



B) Follow the four steps of the purchase process:

1 Account and product

- Choose the type of account.
- Name of product: Select “Step-Up Bond.”



STEP 3: Purchasing Step-Up Bonds (cont.)

2 Characteristics and payment:

- Payment method: Choose “Flexi-Plus Savings.”
- Date of purchase: Enter the anniversary date of the Step-Up Bond.
- Type of purchase: Choose “Fixed amount.”
- Amount: Enter the same amount as the sales amount.

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Purchases

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Characteristics and payment Step 2 of 4

Type of account	TFSA
Name of product	Step-up Bond
Type of interest	Paid annually
Term	10 years
Payment method	Flexi-Plus Savings TFSA (\$0.21)
Date of purchase	05-27-2022
Type of purchase	Fixed amount
Balance available for the transaction	\$0.21
Amount	7,232.63
Amount at maturity	7,232.63
Interest rate	1.85% / 1.95% / 1.95% / 1.95% / 2.60% / 2.50% / 2.55% / 3.30% / 3.85% / 4.25%

* You are responsible for ensuring that the balance available is sufficient on May 27, 2022 to carry out the transaction, otherwise it will be refused.

Previous step Account and product Next step Validation

STEP 3: Purchasing Step-Up Bonds (cont.)

3 Validation

- Validate the information, then read and accept the product's terms and conditions.

Québec Épargne Placements Québec

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Validation Step 3 of 4

1 A minimum amount of \$100.00 is required for this product. x

Type of account	TFSA
Name of product	Step-up Bond
Type of interest	Paid annually
Term	10 years
Payment method	Flexi-Plus Savings TFSA
Date of purchase	05-27-2022
Type of purchase	Fixed amount
Amount	\$7,232.63
Amount at maturity	\$7,232.63
Interest rate	1.85% / 1.95% / 1.95% / 1.95% / 2.60% / 2.50% / 2.55% / 3.30% / 3.85% / 4.25%

1 Épargne Placements Québec guarantees the better of the rate in effect on the date of receipt of your instructions and that on the issue date of the product. You will thus automatically receive the better of the two rates.

1 I have read and accept the terms and conditions of the product

I accept

Previous step Characteristics and payment Next step Confirmation

STEP 3: Purchasing Step-Up Bonds (cont.)

4 Confirmation

- Consult and/or print the purchase information, then click on “Finish”.

Québec Épargne Placements Québec

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Confirmation Step 4 of 4

Your purchase has been completed! You can view this purchase in the « Pending Transactions » section of your summary, until the transaction is completed. It will then be entered in the transaction history of the appropriate account. Please note that the sums will be invested in Step-up Bond on the product issue date.

Reference number: 22-003717-02

Account holder number	
Type of account	TFSA
Name of product	Step-up Bond
Type of interest	Paid annually
Term	10 years
Payment method	Flexi-Plus Savings TFSA
Date of purchase	05-27-2022
Type of purchase	Fixed amount
Amount	\$7,232.63
Interest rate	1.85% / 1.95% / 1.95% / 1.95% / 2.60% / 2.50% / 2.55% / 3.30% / 3.85% / 4.25%

Print
Finish

To consult your operations

If you want to consult your operations, go to the “Summary” section, where you will find the “Pending transactions” tab.

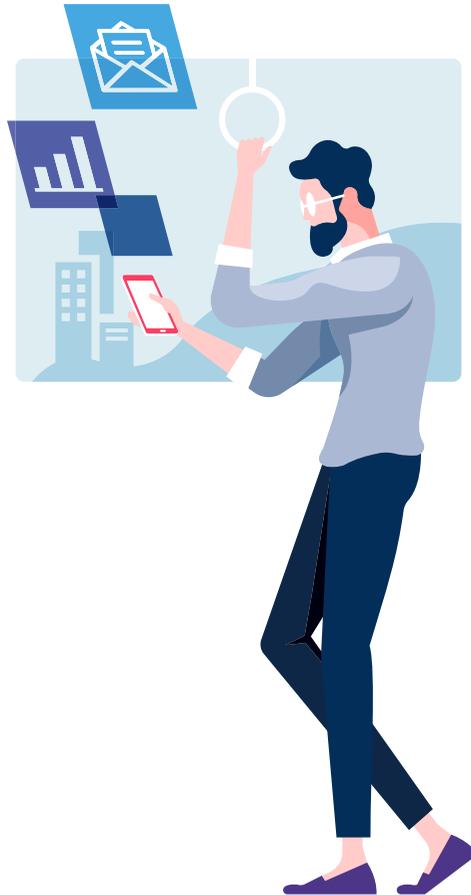
The screenshot displays the Québec Épargne Placements Québec website interface. The left sidebar contains navigation options: Summary, Operations, Statements, Transmission of documents, and Profile. The main content area is divided into two panels. The left panel, titled 'Summary', shows a table of operations with columns for Date of the event, Event, Product, Account, Receipt or maturity value, and Issue Maturity. It lists two entries for 'Funds available' on 05-27-2022 and 06-20-2022. The right panel, titled 'Pending transactions', is highlighted with a red border and shows a table of pending transactions with columns for Completion date, Transaction, Product, Account, Destination account, and Amount. It lists two entries for 'Withdrawal' and 'Purchase' on 05-27-2022. Below each table, there are details for the selected transaction, including Payment method, Term, Issue date, Action (Delete), and Interest type.

Date of the event	Event	Product	Account	Receipt or maturity value	Issue Maturity
05-27-2022	Funds available	Step-up Bond	TFSA	\$7,232.63	05-27-2020 05-27-2030
06-20-2022	Funds available	Step-up Bond	TFSA	\$3,967.97	06-20-2013 06-20-2023

Completion date	Transaction	Product	Account	Destination account	Amount
05-27-2022	Withdrawal	Step-up Bond	TFSA		\$7,232.63
05-27-2022	Purchase	Step-up Bond	TFSA		\$7,232.63

Stay up to date anywhere, anytime!

Once your transactions are completed, a transaction confirmation will be sent to the “Statements” section.



If you would like to receive an email notification once your transactions are completed, activate an alert by accessing the “Notification” section of your profile.

