



FINANCIAL AND
CONSUMER SERVICES
COMMISSION

NEW BRUNSWICK UNCLAIMED PROPERTY

**Holder Reporting Manual and
File Format Requirements**

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1 Introduction

New Brunswick's *Unclaimed Property Act* and Rules came into force on January 1, 2022, establishing a program for current and former New Brunswickers who have lost track of financial property due to business or personal circumstances. The goal of the unclaimed property program, administered by the Financial and Consumer Services Commission, is to reunite this unclaimed property with its rightful owner.

Holders of unclaimed property – such as corporations, agencies, and individuals – must report and deliver eligible unclaimed property to the program annually. Reports are submitted through [FundsFinderNB.ca](https://www.fundsfinder.nb.ca).

The Commission's Director of Unclaimed Property maintains a searchable online list of unclaimed property. The list can be found at [FundsFinderNB.ca](https://www.fundsfinder.nb.ca).

This document is provided as general guidance to assist holders in meeting their responsibilities under the *Unclaimed Property Act*. The information contained in this manual does not constitute legal or other professional advice. Holders should consult their own professional advisers.

This information is subject to change at any time, without prior notice. Holders are encouraged to check back regularly for updates.

To stay informed about developments in the unclaimed property regime in New Brunswick, holders are encouraged to subscribe to the Commission's [email notification service](#).

Please email our office at FundsFinderNB@FCNB.ca for questions on the program, or for technical assistance, contact IT support by selecting "Request Support" in the menu bar on the Holder Reporting page at [FundsFinderNB.ca](https://www.fundsfinder.nb.ca).

2 What Is Unclaimed Property?

Unclaimed property covered by the New Brunswick unclaimed property program is money and other monetary property held by businesses, government organizations, and other institutions (holders) that has been forgotten by its owners. In some cases, the rightful owners cannot be found, or do not know about the existence of the property. New Brunswick's [*Unclaimed Property Act*](#) protects consumers by helping to reunite them with their monetary property. Types of unclaimed property include but are not limited to:

- Overpayments and refunds
- Investment accounts
- Security deposits
- Amounts payable under a life insurance contract
- Deposits in a provincially regulated financial institution, such as a credit union

Unclaimed property can be described as any obligation owed to a person, business, shareholder, investor, employee, or customer, where there has been no owner contact for a set period of time.

New Brunswick's Unclaimed Property Program does not cover the following types of non-monetary property:

- Real estate
- Furniture
- Animals
- Vehicles

Banks, federally chartered caisses populaires, and trust and loan companies are required to transfer to the Bank of Canada their unclaimed account balances. Consumers can visit the [Bank of Canada's searchable database](#) to search for these funds.

3 Types of Holders

A holder can be anyone who is holding property for another. Types of holders can include:

- Individuals
- Utilities
- Corporations
- Partnerships
- Sole proprietorships
- Government agencies
- Associations, societies, and not-for-profit organizations
- Estates and trusts

Holders who carry on business in New Brunswick must comply with the *Unclaimed Property Act* and Rules. The program is mandatory. Generally, a holder “carries on business” in New Brunswick if it has a place of business in or is managed from New Brunswick. See section 6 of the *Unclaimed Property Act* for a full definition of the term “carries on business.”

If you are unsure if the *Unclaimed Property Act* applies to your activities, seek an opinion from a qualified legal counsel.

4 Responsibilities of a Holder

Under the *Unclaimed Property Act*, holders have three main responsibilities:

- **Review:** Review records to identify potential unclaimed property that could become unclaimed at the end of **each** calendar year. NOTE: Holders who have not yet reported must go back and determine if they are holding property which became unclaimed in 2017 or any subsequent year.
- **Reach out:** Three to six months before reporting to the program, make efforts to notify apparent owner(s). Notice requirements and details on the content and delivery requirements are set out in section 7 of the *Unclaimed Property Act* and section 7 of Rule UP-001 *Unclaimed Property – General*. Holders can send the notice by mail or email. A sample notice can be found in [Appendix A](#).

- **Report:** If unsuccessful in notifying and connecting owners with their property, report the unclaimed property during the program’s reporting period: January 1 to March 31 of each year. Holders must submit their reports between January 1 and March 31 of the year immediately following the year the property became unclaimed. Reporting is done through FundsFinderNB.ca. NOTE: If holders miss the reporting period, they should apply for late delivery. Once their application is approved, they can report and deliver unclaimed property any time during the year.

5 Additional Considerations for a Holder

To maintain a business relationship with the owner, it is best to return unclaimed property to its owner, rather than delivering it to the program. Review your records to determine if the owner has additional property or accounts that may be active. An indication of interest in property by an owner is an indication of interest in **all property** held by you. In this situation, you do not need to submit a report and deliver the property to the program. Indication of an owner’s rights or interest in a property are addressed in section 4 of the *Unclaimed Property Act* and section 4 of Rule UP-001 *Unclaimed Property – General*.

6 Creating an Account

Holders will need to create an account on FundsFinderNB, providing basic identifying information, such as their name, organization name, email address, phone number, and preferred language, as well as the name and contact information for an alternate contact person. We use this information to contact holders with questions about submitted reports and to send correspondence relating to the reports.

6.1 Create an Account

- Visit FundsFinderNB.ca and select the **Holder Reporting** button under Start Your Report.
- Select [Create an Account](#) from the top of the Welcome to Holder Reporting page.
- Enter email address and select the **Request Account Activation Code** button.
- An account activation code will be sent to your email address.
- Enter the activation code and select the **Create Account** button.
- Follow the prompts to finish setting up your account.

6.2 Sign in to FundsFinderNB

- Visit FundsFinderNB.ca and select the **Holder Reporting** button under Start Your Report.
- Enter log-in details and select the **Sign in** button.

6.3 Password Reset Process

- Visit FundsFinderNB.ca and select the **Holder Reporting** button under Start Your Report.
- Select the [Forgot your password?](#) button on the bottom of the Welcome to Holder Reporting page.
- Enter the email address linked to the account and select the **Submit** button.
- An email with a link to reset the password will be sent.
- Open the link and follow the prompts to reset the password.

To change the email connected to your account:

- Select [Request Support](#) at the top of the Welcome to Holder Reporting page.
- Select the type of issue from the dropdown list and enter details of the request.
- Select the **Submit** button at the bottom of the page.
- A member of our support team will be in touch with further instructions.

7 Reporting Process

Once you are signed in: select [Submit a Report](#) under Holder Reporting in the top menu bar. On the Unclaimed Property Report page, select a reporting method. There are three methods for reporting unclaimed property, depending on how many separate pieces of property are being reported and how the information is stored:

7.1 Online Form

This is recommended for holders with fewer than 10 unclaimed properties. Once you select this reporting method, you will be asked to enter the holder information and your contact information. After entering this information, you will be directed to the Holder Report page. Under the Properties section, select **Add Property** and enter the details of the unclaimed property you are submitting.

You will then be prompted to enter the owner information for this property. Once you have entered all owners for the property, you can follow the same steps to add the next property. Once all properties and owners have been entered, select the **Next** button and finalize your submission.

7.2 XML and File Processing

This method is required for larger submissions. If information is stored on a database, consider working with a database administrator to export data and convert it into XML. This is the recommended reporting method and can be used to report any number of properties.

About XML and File Processing

Extensible Markup Language, or XML, is a language used for storing and transporting data. XML uses human language and a series of labels (tags) to categorize and organize information.

Tags are placed between angle brackets. There are two types of angle brackets:

- Starting brackets (<>): identifies the starting point for tagged data
- Ending brackets (</>): identifies the end point for tagged data

Here is a sample XML tag for a **name** data element:

```
<name> John Smith </name>
```

XML also permits tags to be embedded within each other, to denote hierarchical, or related data. Here is a more complex example of an XML representation of some data about a particular person:

```
<person>
  <name> John Smith </name>
  <phone number>
    <home number> 506 555 3555 </home number>
    <mobile number> 506 555 7653 </mobile number>
  </phone number>
</person>
```

The specific type of data to be contained between defined tags can be set out in a separate XML Schema Definition (XSD) file. This makes it possible to ensure that data being transmitted by XML is of the right type, usually to enable the importing of transmitted data to a database.

XML File Name and Size

XML file names must end with the .xml extension. The maximum length of the file name is 50 characters, including the period and “xml.” There are no other naming restrictions.

It is important for holders to use a file name that is meaningful to them, to help them identify the date of the report or type of property reported in the file.

It may be helpful to include the following in the file name:

- the acronym “UP”
- the year for which the property is being reported
- the type of property being reported
- a number sequence if you are submitting multiple files, ex: 1 of 3

Examples of recommended XML file names:

File	Recommended XML file names
Single annual report	UP2019HolderReport.xml
Two annual reports	UP2020HolderReport1of2.xml UP2020HolderReport2of2.xml
Different property types	UP2020-TrusteeAccounts.xml UP2020-PersonalAccounts.xml

The maximum XML file size is 10MB. Larger files will be rejected. If necessary, split large files into multiple files.

XML File Format

An XML Schema Definition (XSD) file is provided to help holders structure their file for uploading. This document provides the field definitions and datatype constraints necessary to create their own files to upload.

The XSD file contains logic that allows an associated XML file to be validated, to ensure that the data has been entered correctly and is in the proper format. For example, if the XSD requires that a particular field contain a dollar amount, the presence of non-numeric characters will generate an error.

Before uploading your XML file, you must test the file using the [XML file validation tool](#) provided.

To access the Validate XML tool:

- Select **Holder Reporting** from the top navigation bar on the Welcome to Holder Reporting page.
- Select [Validate XML](#) from the dropdown menu.
- Paste the XML file content into the box
- Select the **Validate** button.

Please consult your IT staff for assistance with exporting or converting data to the XML format.

7.3 Alternative File Format

Holders who have fewer than 40 properties to report can use a simplified method called CSV (Comma Separated Values). **This method is not recommended for submissions of more than 40 properties. Please use XML for larger submissions.**

To access the CSV template:

- Select **Holder Reporting** in the top menu bar.
- Select **Submit a Report** from the dropdown menu.
- Under Related Links, select the link to [Holder Resources](#).
- Under Templates, select [Sample CSV File](#). The sample file will download to the holder's device.
- Replace the sample holder information as follows:
 - YELLOW (row 2, column A): enter the report year. Refer to section [9.1](#) for a description of this field.
 - GREEN (row 2, columns B through Q): enter your holder information. Refer to section [9.2](#).

You only enter the above information once on the spreadsheet.

- Replace the sample property and owner information as follows:

YOU WILL HAVE TO REPEAT THIS STEP FOR EACH PROPERTY.

- BLUE (columns R through AD): enter the information on the property you hold. Refer to sections [9.4](#) to [9.7](#). You will need to reference the appendices for the following codes:
 - [Property Type: Appendix D](#)
 - [Ownership Type: Appendix E](#)
 - [Relationship Type: Appendix F](#)
 - [Deduction and Withholding: Appendix G](#)

- ORANGE (columns AE through AX): enter the owner information. Refer to section [9.3](#). (See the examples provided for Jack, Jacob, Jane, Janice and Jerry Doe and business XYZ789 NB Inc. in the template.)
 - If a property has more than one owner, enter the additional owner information on the rows below that particular property.
 - Follow the above steps for each property, putting the information on a new line. Do not leave any blank rows.

YOU WILL HAVE TO REPEAT THE STEP ABOVE FOR EACH PROPERTY.

- Once all information has been entered using the steps above, holders will save the file to their device as a CSV file using one of two methods below.

If using Excel:

- 1) Once information is entered as instructed above, select **File** in the upper left corner. Select **Save As** in the menu bar on the left. Rename the file with an appropriate name. Below the name field is a filetype dropdown menu.
- 2) In this dropdown box, select **CSV UTF-8 (Comma delimited) (*.csv)** and then select **Save**.

If using Google Sheets:

- 1) Once information is entered as instructed above, select **File** in the upper left corner. Select **Download** then select **CSV** as the file type and save it.
- 2) Open the downloaded file in the Notepad application (the Notepad application is a Windows application available on all Windows computers. Type “Notepad” in the search bar next to the **Start** button in the lower left of your screen, and then select the Notepad App which will appear as the first search result).
- 3) Once the file has been opened in Notepad, select **File**, then **Save As**, and then select **UTF-8 with BOM** in the dropdown menu labelled **Encoding** beside the **Save** button.

8 Uploading Property Holder File

Once the file has been created (whether through XML or CSV), holders are ready to upload their unclaimed property files through [FundsFinderNB.ca](https://www.fundsfinder.ca).

- Select **Submit a Report** under Holder Reporting in the menu bar.
- Select a reporting method.
- Select the type of report being submitted and enter a description of the submission.
- Upload the file by selecting the **Choose File** button.
- Select the **Validate** button to ensure that the file is well-formed.

Once the file has been uploaded, it will be processed to make sure that all data is valid before adding it to the unclaimed property database. If errors are encountered, holders will receive an email notification. Holders should check their spam or junk mail folder for this email.

Once the data has been submitted without error, a summary of the property submitted will be available by selecting **Manage Holder Submissions** under Holder Reporting in the menu bar.

Holders experiencing difficulty in entering data or submitting their report can submit a [request for support](#).

9 Data Field Descriptions

A detailed list of the various data fields (sometimes also referred to as “elements”) is set out in the tables below. In the XSD format, a “Y” in the “Lookup” column indicates that the user will select an option from a list. If the “Lookup” column is blank, this means the user enters the data.

9.1 Submission Information

The following field is used to indicate the year that the property became unclaimed.

Field	Field Name	Lookup	Required	Field Validations
Report Year	ReportYear		N	4 digits - Enter the year the property became unclaimed. For example: Original date of the uncashed cheque was March 15, 2017, the time period for this property type is 3 years. Enter 2020 in the Report Year. As per Section 2 of the <i>Unclaimed Property Act</i> , the report for 2022 will include property that became unclaimed in 2022, 2021, 2020, 2019, 2018, and 2017.

9.2 Holder Information

Data about who is reporting the property. Holders fall into two types:

- 1) Holders of *Type Business* and
- 2) Holders of *Type Individual*

Holders of *Type Business* (Field Name HolderTypeBusiness) have the following fields:

Field	Field Name	Lookup	Required	Field Validations
Holder's Legal Name	LegalName		Y	Free format field, maximum 70 characters.
Holder's Operating Name	OperatingName		N	Free format field, maximum 70 characters.
Holder's Address 1	Address1		Y	Enter the address information. Free format field, maximum 35 characters.
Holder's Address 2	Address2		N	Enter the address information, as applicable. Free format field, maximum 35 characters.
Holder's City	City		Y	Holder's City Free format field, maximum 35 characters.
Holder's Country	Country	Y	Y	Predefined List. See Country Codes in Appendix B - Country Codes .
Holder's Province/ State	ProvinceState	Y	Y (If country is CA/US) N (If country other than CA/US)	If the country code is CA, the field must be from the predefined list. See Province Codes in Appendix C - Province and State Codes . If the country code is US, the field must be from the predefined list. See State Codes in Appendix C - Province and State Codes . If the country code is not CA or US, this is a free format field, maximum 4 characters.
Holder's Postal/ ZipCode	PostalZip		Y	If the country code is CA, this field must be in the format: A#A#A# or A#A #A# where A is an uppercase letter. If the country code is US, this field must be in the format: ##### or #####. If the country code is not CA or US, this is a free format field, maximum 25 characters.
Holder's Contact First Name	ContactFirstName		Y	The person to contact to answer any questions the Director may have about the property. Free format field, maximum 25 characters

Field	Field Name	Lookup	Required	Field Validations
Holder's Contact Last Name	ContactLastName		Y	The person to contact to answer any questions the Director may have about the property. Free format field, maximum 25 characters
Holder's Contact Position	ContactPosition		N	Free format field, maximum 25 characters
Holder's Contact Telephone Number	ContactPhone		Y	Field must be in one of the following formats: 1) ##### (10 digits) 2) 1##### (11 digits) If the Holder Contact has an extension, enter it in the Comments section.
Holder's Contact Fax Number	Fax		N	Field must be in one of the following formats: 1) ##### (10 digits) 2) 1##### (11 digits)
Holder's Contact Email Address	ContactEmail		Y	Free format field, maximum 50 characters. Must include an @ sign.
Holder's Comments	Comments		N	Free format field, maximum 2000 characters.

Holders of *Type Individual* (Field Name HolderTypeIndividual) have the following fields:

Field	Field Name	Lookup	Required	Field Validations
Holder's First Name	FirstName		Y	Free format field, maximum 35 characters.
Holder's Last Name	LastName		Y	Free format field, maximum 35 characters.
Holder's Address 1	Address1		Y	Enter the address information. Free format field, maximum 35 characters.
Holder's Address 2	Address2		N	Enter the address information, as applicable. Free format field, maximum 35 characters.
Holder's City	City		Y	Free format field, maximum 35 characters.
Country	Country	Y	Y	Predefined List. See Country Codes in Appendix B – Country Codes .

Field	Field Name	Lookup	Required	Field Validations
Holder's Province/State	ProvinceState	Y	Y (If country is CA/US) N (If country other than CA/US)	If the country code is CA, the field must be from the predefined list. See Province Codes in Appendix C - Province and State Codes . If the country code is US, the field must be from the predefined list. See State Codes in Appendix C - Province and State Codes . If the country code is not CA or US, this is a free format field, maximum 4 characters.
Holder's Postal/Zip Code	PostalZip		Y	If the country code is CA, this field must be in the format: A#A#A# or A#A #A# where A is an uppercase letter. If the country code is US, this field must be in the format: ##### or #####. If the country code is not CA or US, this is a free format field, maximum 25 characters.
Holder's Contact First Name	ContactFirstName		Y	The person to contact to answer any questions the Director may have about the property. Free format field, maximum 25 characters
Holder's Contact Last Name	ContactLastName		Y	The person to contact to answer any questions the Director may have about the property. Free format field, maximum 25 characters
Holder's Contact Position	ContactPosition		N	Free format field, maximum 25 characters
Holder's Contact Telephone Number	ContactPhone		Y	Field must be in one of the following formats: 1) ##### (10 digits) 2) 1##### (11 digits)
Holder's Contact Fax Number	Fax		N	Field must be in one of the following formats: 1) ##### (10 digits) 2) 1##### (11 digits)
Holder's Contact Email Address	ContactEmail		Y	Free format field, maximum 50 characters. Must include an @ sign.
Comments	Comments		N	Free format field, maximum 2000 characters.

9.3 Owner Information

Data about the last known owner(s) of the property. Owners fall into two types:

- 1) Owners of *Type Business*
- 2) Owners of *Type Individual*

Owners of *Type Business* (Field Name OwnerTypeBusiness) have the following fields:

Field	Field Name	Lookup	Required	Field Validations
Owner's Legal Name	LegalName		Y	Free format field, maximum 70 characters.
Owner's Operating Name	OperatingName		N	Free format field, maximum 70 characters.
Owner's Address 1	Address1		Y	Include all information from your account, even if the address is invalid and the post office has returned mail as undeliverable. If you do not have any address on record, enter "UNKNOWN." Free format field, maximum 35 characters.
Owner's Address 2	Address2		N	Enter the last known address, as applicable. Free format field, maximum 35 characters.
Owner's City	City		N	Enter the last known address, even if it is invalid. Free format field, maximum 35 characters.
Owner's Country	Country	Y	N	Enter the last known address, even if it is invalid. Predefined List. See Country Codes in Appendix B - Country Codes .
Owner's Province/ State	ProvinceState	Y	N	Enter the last known address information, as applicable. If the country code is CA, the field must be from the predefined list. See Province Codes in Appendix C - Province and State Codes . If the country code is US, the field must be from the predefined list. See State Codes in Appendix C - Province and State Codes . If the country code is not CA or US, this is a free format field, maximum 4 characters.

Field	Field Name	Lookup	Required	Field Validations
Owner's Postal/Zip Code	PostalZip		N	Enter the last known address information, as applicable. If the country code is CA, this field must be in the format: A#A#A# or A#A #A# where A is an uppercase letter. If the country code is US, this field must be in the format: ##### or #####. If the country code is not CA or US, this is a free format field, maximum 25 characters.
Owner's Identification Number	OwnerID		N	Enter account number, policy or other identification that is specific to the owner's property. Example: Policy A1234. Alphanumerical characters, maximum 25 characters.
Owner's Contact Telephone Number	ContactPhone		N	Field must be of one of the following formats only: 1) ##### (10 digits) 2) 1##### (11 digits)
Owner's Contact Fax Number	Fax		N	Field must be of one of the following formats only: 1) ##### (10 digits) 2) 1##### (11 digits)
Owner's Contact Email address	ContactEmail		N	Free format field, maximum 50 characters. Must include an @ sign.
Date of Last Notice Issued	DateOfLastNotice		N	Enter the date of your last written notice or the date of the last returned mail, whichever is later. Must be in YYYY-MM-DD format.
Owner's Comments	Comments		N	Enter any relevant details, such as date of birth, date of death, beneficiary, owner of the policy, etc. that can be used to confirm an owner's claim. Free format field, maximum 2000 characters.

Owners of *Type Individual* (Field Name OwnerTypeIndividual) have the following fields:

Field	Field Name	Lookup	Required	Field Validations
Owner's First Name	FirstName		Y	If the owner is deceased, enter "Estate of" AFTER the first name. If you do not have a first name on record, enter "UNKNOWN." Free format field, maximum 35 characters.
Owner's Middle Name	MiddleName		N	Free format field, maximum 35 characters.
Owner's Last Name	LastName		Y	If you do not have a last name on record, enter "UNKNOWN." Free format field, maximum 35 characters.
Owner's Date of Birth	DateOfBirth		N	Free format field, maximum 35 characters.
Address Line 1	Address1		Y	Include all information from your books and records, even if the address is invalid and the post office has returned mail as undeliverable. If you do not have an address on record, enter "UNKNOWN." Free format field, maximum 35 characters.
Address Line 2	Address2		N	Enter the last known address, as applicable. Free format field, maximum 35 characters.
City	City		N	Enter the last known address, even if it is invalid. Free format field, maximum 35 characters.
Country	Country	Y	N	Enter the last known address, even if it is invalid. Predefined List. See Country Codes in Appendix B - Country Codes .
Province/State	ProvinceState	Y	N	Enter the last known address, even if it is invalid. If the country code is CA, the field must be from the predefined list. See Province Codes in Appendix C - Province and State Codes . If the country code is US, the field must be from the predefined list. See State Codes in Appendix C - Province and State Codes . If the country code is not CA or US, this is a free format field, maximum 4 characters.

Field	Field Name	Lookup	Required	Field Validations
Postal/Zip Code	PostalZip		N	Enter the last known address, as applicable. If the country code is CA, this field must be in the format: A#A#A# or A#A #A# where A is an uppercase letter. If the country code is US, this field must be in the format: ##### or #####. If the country code is not CA or US, this is a free format field, maximum 25 characters.
Identification Number	OwnerID		N	Enter the applicable account number, policy or other number specific to the property. Example: Policy A1234. Alphanumeric characters, maximum 25 characters.
Social Insurance Number	SINLastFiveDigits		N	Enter last five digits of the owner's social insurance number.
Driver's Licence	NBDriverLicence		N	Free Format
Telephone Number (home)	HomePhone		N	Field must be of one of the following formats only: 1) ##### (10 digits) 2) 1##### (11 digits)
Telephone Number (Work)	WorkPhone		N	Field must be of one of the following formats only: 1) ##### (10 digits) 2) 1##### (11 digits)
Fax Number	Fax		N	Field must be of one of the following formats only: 1) ##### (10 digits) 2) 1##### (11 digits)
Owner's Contact Email Address	ContactEmail		N	Free format field, maximum 50 characters. Must include an @ sign.
Date of Last Notice Issued	DateOfLastNotice		N	Enter the date of your last written notice or the date of the last returned mail, whichever is later. Must be in YYYY-MM-DD format and cannot be in the future.
Additional information regarding owner	AdditionalInfo		N	Enter any relevant details, such as date of birth, date of death, beneficiary, owner of the policy, etc. that can be used to confirm an owner's claim. Free format field, maximum 2000 characters.

9.4 Property Information

This is data about the unclaimed property that you are delivering to the program.

9.5 Property Type Codes

Property type codes indicate the nature of the unclaimed property and form an essential part of the unclaimed property program. Knowing the nature of the unclaimed property helps us determine the appropriate ownership documentation to request from the claimant.

New Brunswick has adopted, for the most part, the standard National Association of Unclaimed Property Administrators (NAUPA) property codes used by many of the State Administrators across the United States and in Alberta. In New Brunswick, the codes for submitting a file in aggregate have been removed, as New Brunswick does not accept this reporting convention.

Refer to [Appendix D - Property Type Codes](#) for a complete list of New Brunswick's applicable Property Type Codes.

9.6 Ownership Type Codes

Ownership codes signal to the online system in which fields data should be entered. There are only two codes; refer to [Appendix E - Ownership Type Codes](#) for the list.

Code "OT" will be the most commonly used ownership code. It is used in all cases except where the name of the apparent owner is not known to the holder.

Code "UN" will be used only in those situations where the books and records of the holder do not indicate any information that would aid the Director in identifying the owner or apparent owner's name.

9.7 Relationship Type Codes

Relationship codes describe the nature of the owner's relationship to the property.

Relationship codes are important when there are multiple owners of the unclaimed property or where there are special legal relationships concerning the property.

Most property is reported with a single owner and the single relationship code of "SO."

The accuracy of relationship type codes is important as it will assist in validating ownership. Please pay specific attention to accuracy of "BF" (beneficiary) codes and codes for more than one owner (JT - "joint tenancy" and TC - "tenancy in common"). The code will dictate the information required by the owner to validate the claim.

The "UN" relationship code should be used in the rare situation where holders cannot fit the property into another relationship category. When using this code, expect us to request an explanation on the report and details surrounding the situation.

A complete list of the approved relationship codes eligible for use in New Brunswick can be found in [Appendix F - Relationship Type Codes](#).

9.8 Deduction and Withholding Codes

Under Section 13 of the [Unclaimed Property Act](#), holders are required to withhold and remit amounts due under an Act of the Legislature or an Act of the Parliament of Canada. The holder must make these withholdings or remittances as if the holder were delivering the property or unclaimed property to the owner.

Deduction and withholding codes tell the Director why the holder is delivering the reduced amount. These codes are only used when a holder is required to make a withholding or remittance or is otherwise authorized to make the deduction.

Holders are reminded that under section 8 of the *Unclaimed Property Act*, mailing costs and fees cannot be deducted from the amount delivered to the Director, unless the mailing cost or fee is authorized by a written agreement between the holder and the owner or apparent owner.

A complete list of the approved Deduction and Withholding codes eligible for use in New Brunswick can be found in [Appendix G - Deduction and Withholding Codes](#).

Field	Field Name	Lookup	Required	Field Validations
Property Type	Type	Y	Y	Predefined list. See Property Type Codes in Appendix D - Property Type Codes .
Ownership Type	OwnershipType	Y	Y	Indicates whether or not the name of the apparent owner is known to the holder. Predefined list. See Ownership Type Codes in Appendix E - Ownership Type Codes .
Relationship Type	RelationshipType	Y	Y	Describes the nature of the owner's relationship to the property. Predefined list. See Relationship Codes in Appendix F - Relationship Type Codes .
Description of Property	Description		N	Include account numbers, security names, CUSIP numbers, share amounts or any other property-related information. Examples: <ul style="list-style-type: none"> • Mutual Funds from a registered plan • Insurance payment from a 10- year term policy • Registered Retirement Income Fund payments • 50 units of IBM common shares Free format field, maximum 500 characters.
Fees	Fees		N	Fees that are allowed under original contract with the owner and the amount of fees you are legally owed. Field must be a positive number. Currency format (2 decimal places). Maximum value of 999,999,999.99
Fee Description (Reason for Fees)	FeeDescription		Y (If Fees field is populated) N (otherwise)	Free format field, maximum 500 characters

Field	Field Name	Lookup	Required	Field Validations
Property Value	Value		Y / N (Either Value or Cash is required but not both)	<p>Only use this field if the property that you are reporting to the Director is NOT cash.</p> <p>Enter the approximate value of the property.</p> <p>If you are reporting security certificates “in-kind,” enter the value of the securities as of December 31.</p> <p>Either “Property Value” or “Cash” must exist but not both.</p> <p>Cannot be a negative number.</p> <p>Currency format (2 decimal places) Maximum value of 999,999,999.99</p>
Cash Amount	Cash		Y / N (Either Value or Cash is required but not both)	<p>Report each individual amount separately. Either “Property Value” or “Cash” must exist but not both.</p> <p>Must be in Canadian funds.</p> <p>Cannot be a negative number.</p> <p>Currency format (2 decimal places) Maximum value of 999,999,999.99</p>
Amount Reported	AmountReported		Y	Report the Value or Cash amount less any deductions and fees.
Deduction Type	DeductionType	Y	N	<p>Used when a holder is required to make a withholding or remittance or is otherwise authorized to make a deduction.</p> <p>Predefined list. See Deduction and Withholding Codes in Appendix G – Deduction and Withholding Codes.</p>
Deduction Amount	DeductionAmount		Y (If Deduction Type is populated) N (If Deduction Type is not populated)	<p>Must be in Canadian funds.</p> <p>Cannot be a negative number.</p> <p>Currency format (2 decimal places) Maximum value of 999,999,999.99</p>
Date of Last Activity	DateOfLastActivity		Y	<p>Enter the date of the uncashed cheque, the date the property was payable to the owner or date of the last communication with the owner.</p> <p>Must be in YYYY-MM-DD format and cannot be in the future.</p>
Comments	Comments		N	<p>Enter as much information you have on the property.</p> <p>Example: Policy holder of the life insurance policy was John Smith, date of death Jan 31, 1940. Beneficiary is the owner Jane Smith, wife.</p> <p>Free format field, maximum 1000 characters.</p>

10 Delivery of Unclaimed Property (Except a Security)

Section 9 of the [Unclaimed Property Act](#) requires holders to report property that will become unclaimed on December 31 of any year and to deliver that property to the program by March 31 of the following year.

10.1 Invoice and Payment

Once a report has been successfully submitted, FundsFinderNB will send an email to the holder with a link to the invoice. The invoice will contain a tracking number and the cash amount to be remitted. Holders must wait for this invoice to be issued before remitting the funds, and holders **must include the tracking number with payment; failure to do so may result in the delivery being rejected.**

Cheques remitted as required under the *Unclaimed Property Act* should be made payable to the Financial and Consumer Services Commission.

Under Section 13 of the *Unclaimed Property Act*, holders are required to submit **only** that portion of the property that remains after any remittances or withholdings required have been made. The invoice issued by [FundsFinderNB](#) will be for the net amount.

10.2 Payment Instructions

Holders can remit the property to the Unclaimed Property program by EFT (electronic funds transfer) or by cheque.

If paying by EFT, please include the tracking number contained in the invoice received from [FundsFinderNB](#) in the comments field or send an email to FundsFinderNB@fcnb.ca with the tracking number, once payment has been made. FCNB's bank account details will be provided on the invoice.

If paying by cheque, include the tracking number in the Memo line. Cheques can be mailed to:

The Financial and Consumer Services Commission
Unclaimed Property Division
300-85 Charlotte Street
Saint John, New Brunswick Canada
E2L 2J2

11 Delivery of Property that Is a Security

Section 11 of [Rule UP-001 *Unclaimed Property - General*](#) establishes the report and delivery requirements for unclaimed property that is a security.

Once a report containing securities has been successfully submitted, holders must submit the most recent account statement of the apparent owner by mail, courier, or by email to FundsFinderNB@fcnb.ca.

For securities with a fair market value of less than \$1,000, the holder will liquidate the security, deduct any withholdings or remittances due, and deliver the balance of the unclaimed property as cash, along with a copy of any remittances. Delivery of the proceeds from the liquidation of the securities is handled in the manner described above for other types of property remitted as cash.

For securities with a fair market value of \$1,000 or more, holders will continue to hold the property in the form in which it is held on the date the property became unclaimed, until we give permission (and instructions) to deliver the unclaimed property.

For any property that continues to be held by the holder in accordance with paragraph 11(6) of Rule UP-001 *Unclaimed Property - General*, the holder will amend the name and address on the account statement only to include the following:

Apparent Owner's Name
C/O Financial and Consumer Services Commission
Unclaimed Property Division
300-85 Charlotte Street
Saint John, New Brunswick Canada
E2L 2J2

12 Reports

The following types of reports can be made at FundsFinderNB:

- **Regular Report (section 9 of the *Unclaimed Property Act*):** Holder is reporting unclaimed property.
- **Voluntary Delivery (section 11 of the *Unclaimed Property Act*):** Holder of property that became unclaimed before the time period set out in Section 4 of the *Unclaimed Property Act* may submit a report and deliver the unclaimed property at any time.
- **Holder of Small Amounts (section 6 of Rule UP-001 *Unclaimed Property - General*):** Holder who no longer qualifies for the exclusion of small amounts of unclaimed property (as set out in section 6 of Rule UP-001 *Unclaimed Property - General*) must submit a report and deliver the unclaimed property (including amounts previously excluded) by March 31.

Each of these is discussed in further detail below. To submit a report, follow the steps outlined in section [7](#).

12.1 Regular Report

Beginning January 1, 2023, holders were required to report and deliver property that was presumed to be unclaimed within the time period prescribed by regulation. Property that is unclaimed on December 31 each year must be delivered by March 31 of the following year.

12.2 Voluntary Delivery

Holders are encouraged to report and deliver property that would have become unclaimed property prior to the applicability of the *Unclaimed Property Act* (e.g. property that became unclaimed prior to 2017). As set out in section 11 of the *Unclaimed Property Act*, a report and delivery of this type can be made at any time throughout the calendar year. There is no prior approval required and a late fee and interest are not applicable to this type of report.

12.3 Holder of Small Amounts

We recognize the burden that reporting and delivering property places on holders of small amounts of unclaimed property. To reduce this burden, section 6 of the Rule UP-001 *Unclaimed Property - General* relieves certain holders of their obligations. Holders may choose not to rely on this relief and choose to report and deliver property in the normal course.

To qualify for this relief:

- Holders must not have any individual unclaimed property valued at \$50 or more.
- The total value of all unclaimed property held must be less than \$1,000. This total is a cumulative amount that covers the applicable periods for which the holder continues to hold unclaimed property.

If holders have one or more individual unclaimed properties valued at \$50 or more or are in possession of unclaimed property with a total value of \$1000 or more, the exemption is not available. In that case, holders must submit **all their unclaimed property reports from the previous five years**.

When filing a report through [FundsFinderNB](#), select the **Holder of Small Amounts** option. The report will be submitted using the standard reporting and delivery process. If the report is submitted and property is remitted within the prescribed time, holders will not be subject to interest or late fees. The date the property became unclaimed is established in Rule UP-001 *Unclaimed Property - General*, section 5.

When considering the time frame for the application of the relief in Rule UP-001 *Unclaimed Property - General*, section 6, holders must determine the fair market value of all unclaimed property held that would have been reported from the previous five years, had the relief not been relied upon.

While holders are relying on the relief in Rule UP-001 *Unclaimed Property - General*, section 6, they remain liable to the apparent owner or the owner for any property held.

13 Applications

[FundsFinderNB](#) currently allows processing of the following types of applications:

- **Late Delivery (VDA) (section 10 of the *Unclaimed Property Act*):** For unclaimed property held on December 31 of any year that has not been reported by March 31 of the following year, holders may apply for permission to become compliant. Their application must be accompanied by supporting documents and may be subject to an application fee of \$300.
- **Early Delivery (section 12 of the *Unclaimed Property Act*):** If holders wish to deliver property before it is considered unclaimed or before they are required to submit a report, they must apply for permission. The application must be accompanied by their reasons for requesting early delivery.
- **Exemption (section 3 of the *Unclaimed Property Act*):** If holders wish to apply for an exemption from the *Unclaimed Property Act* or any provision of the *Act*, they must apply to the Director and may be subject to an application fee of \$300.
- **Refund:** If holders submitted a report in error or submitted unclaimed property to the program but have since refunded the property's owner, they may apply for a refund. There is no charge for a refund application; holders are encouraged to take advantage of the refund process and refund owners directly if the opportunity arises.

13.1 Late Delivery Application Process (VDA)

Under **Holder Reporting**, select [Make an Application](#). Enter the name of the holder on whose behalf the application is being made and select **Late Delivery (VDA)**. In the text box, describe the property and the circumstances that have led to the non-compliance and enter the proposed delivery date. Select **Next** and **Upload Supporting Document** (if any). Once supporting documents have been uploaded, select **Next** to review, confirm, and submit your application.

If the application is approved, an approval to submit a report will be issued through [FundsFinderNB](#). A draft report will then be created on the Manage Holder Submissions page, with a status of **Additional Information Required**. A dropdown arrow next to the report will show the option to **Complete Report**. Select this option and upload an unclaimed property file to complete the submission. A late fee and interest are not calculated on a report submission in this circumstance. **Please note that if you submit a Regular Report instead of using the Late Delivery Report created by the system, your report may be subject to late fees and interest.**

13.2 Early Delivery

Sometimes it may be reasonable to report and deliver property prior to prescribed requirements for reporting. In this case, an application to the Director is required before submitting the report, setting out the reason why the property should be delivered early. The application must confirm that a notice has been sent to the apparent owner. An application fee is not required.

Under **Holder Reporting**, select [Make an Application](#). Enter the name of the holder on whose behalf the application is being made and select **Early Delivery**. In the text box, enter the reason(s) for the application. Select the **Next** button and **Upload Supporting Document** (if any). Once supporting document(s) are uploaded, select **Next** to review, confirm, and submit the application. Once approved, a draft report will be created on the Manage Holder Submissions page, with a status of **Additional Information Required**. A dropdown arrow next to the report gives the option to **Complete Report**. Select this option and upload an unclaimed property file to complete the submission. **Please note that if you submit a Regular Report instead of using the Early Delivery Report created by the system, your report may be rejected.**

13.3 Exemption

Under **Holder Reporting**, select [Make an Application](#). Enter the name of the holder on whose behalf the application is being made and select **Exemption**. In the text box, provide information to justify the application and to explain the circumstances surrounding the issues that have led to the submission of the application. Select the **Next** button and **Upload Supporting Document** (if any). Once supporting document(s) have been uploaded, select **Next** to review, confirm, and submit your application.

A fee of \$300 applies to an application under sections 3 and 10 of the *Unclaimed Property Act*. [FundsFinderNB](#) will issue an invoice with a tracking number, which must be provided at the time of payment. An email with details of our decision will be sent; holders should check the spam or junk mail folder if they don't see it in their inbox.

Payment Instructions by EFT (Electronic Funds Transfer) or by cheque, mailed or delivered to:

The Financial and Consumer Services Commission
Unclaimed Property Division
300-85 Charlotte Street
Saint John, New Brunswick Canada
E2L 2J2

13.4 Refund Requests

Holders may encounter a situation where an owner approaches them to return their property after the holder has already delivered it to the Unclaimed Property program. To continue a business relationship with the owner, the former holder may wish to return the property to the owner themselves. **Before** doing so, confirm with us that a claim has not been made on the property and that the property remains available. This can be done by sending an email to FundsFinderNB@fcnb.ca.

Once the property is returned, the former holder should immediately submit an application for a refund. Under **Holder Reporting**, select [Make an Application](#). Enter the name of the holder on whose behalf the application is being made and select **Refund**. In the text box, provide the circumstances and reasons for the refund application. Enter the tracking number and select the refund type. Enter the property number for which you are requesting a refund and the amount being requested. Select the **Next** button and **Upload Supporting Document** (if any). Once the supporting document(s) have been uploaded, select **Next** to review, confirm, and submit your application. If approved, we will issue a refund.

If we require more information, we will send an email with details on how to proceed. The application will appear on the Manage Holder Submissions page with a status of **Additional Information Required**. Select the down arrow and **Complete Application** to provide the requested information.

Alternatively, if the property is valued at \$50 or more, the former holder can refer the owner to FundsFinderNB.ca to search for it. The person claiming the property will need to confirm their identity and the basis on which the claim is made.

Property valued at less than \$50 is not available for claim and is not included in our published list of unclaimed property.

14 Late Fee and Interest

If holders submit a late report or deliver property late, they may be subject to a late fee of 5% of the amount due, to a maximum late fee of \$1,000. Additionally, a late report/late delivery may be subject to interest calculated at the same rate as established by subsection 58(3) of the General Regulation under the *Small Claims Act*. The interest owed is calculated from April 1 in the year the property was due to be delivered until we receive the property.

14.1 Payment of a Fee or Interest

Any fee or interest required to be paid under the *Unclaimed Property Act* is to be made payable to the Financial and Consumer Services Commission. **Any payment of fee or interest must include the tracking number** relating to the application or report that has caused the fee or interest to be required. For payment details, see Section [10.2](#) above.

15 Request Support

To request IT support or report an issue with a submission, select **Request Support** in the menu bar on the Holder Reporting page of FundsFinderNB. You will be prompted to select the type of issue from a dropdown list and to enter details of the issue, including the tracking number (if it is regarding a completed submission).

16 A Note on “Business to Business” Unclaimed Property

The *Unclaimed Property Act* provides a legislative platform to support the return of unclaimed property to its rightful owner. When a holder has unclaimed property where the apparent owner is listed in its books and records as a business, the unclaimed property must be reported and delivered.

New Brunswick **does not** have an exemption for business to business reporting and delivery of unclaimed property.

17 Withholdings and Remittances (Taxes)

Section 13 of the *Unclaimed Property Act* requires holders to make any withholdings or remittances required, as if delivering the property to the owner directly. We are only entitled to receive the amount determined **after** the withholdings or remittances are made.

18 Record Keeping

Holders must keep books, records, and documents related to property delivered to FundsFinderNB for at least 10 years after the property is delivered.

19 “Nil” Reporting not Required

Holders are not obligated to submit a report in any year they are not holding unclaimed property or if they meet the criteria under Rule UP-001 *Unclaimed Property - General*, section 6.

20 Transition Period – First Annual Report (Holders Other than a Credit Union)

The *Unclaimed Property Act* was proclaimed into force on January 1, 2022. The first required reporting period was from January 1, 2023 to March 31, 2023. This is an annual obligation; holders must review their books and records as of December 31 each year to determine if they hold any property that has become unclaimed property.

To determine if the property became unclaimed in a calendar year, refer to Section 4 of the *Unclaimed Property Act* and to Rule UP-001 *Unclaimed Property - General*. Section 4 of the Rule covers what constitutes an indication from the owner of their interest in the property while section 5 of the Rule defines the time period associated with various types of property.

Section 2 of the *Unclaimed Property Act* sets out an effective period for the Act, which includes the five years preceding January 1, 2022. As a result, in 2023, a holder was required to submit a report and deliver property that became unclaimed at any time in the calendar year 2022, as well as the previous five years: 2021, 2020, 2019, 2018 and 2017. **If a holder did not submit a report in 2023, they will still be obligated to report property that became unclaimed at any time from 2017 on.**

Since property can only become unclaimed after it has passed through its dormancy period without an indication of interest, reports could potentially include property that the holder received prior to 2017 but that only became unclaimed during or after 2017.

For example, with a property type that has a three-year time period, the last indication of interest in the property would be made during the calendar year 2014 in order for that property to have become unclaimed in 2017.

21 Transition Period – First Annual Report (Credit Unions)

The *Unclaimed Property Act* was proclaimed into force on January 1, 2022. The first required reporting period was from January 1, 2023 to March 31, 2023. This is an annual obligation; holders must review their books and records as of December 31 each year to determine if they hold any property that has become unclaimed property.

To determine if the property became unclaimed in a calendar year, a holder may refer to Section 4 of the *Unclaimed Property Act* and to Rule UP-001 *Unclaimed Property – General*. Section 4 of the Rule covers what constitutes an indication from the owner of their interest in the property while section 5 of the Rule defines the time period associated with various types of property. Section 2 of the *Unclaimed Property Act* sets out an effective period for the *Act*, which includes the five years preceding January 1, 2022. As a result, in 2023, a holder was required to submit a report and deliver property that became unclaimed at any time in the calendar year 2022, as well as the previous five years: 2021, 2020, 2019, 2018 and 2017. **If a holder did not submit a report in 2023, they will still be obligated to report property that became unclaimed at any time from 2017 on.**

Since property can only become unclaimed after it has passed through its dormancy period without an indication of interest, reports could potentially include property that the holder received prior to 2017 but that only became unclaimed during or after 2017.

As an example, consider property held in a deposit account at a credit union; this property has a 10-year time period. In order for that property to have become unclaimed in 2017, the last indication of interest in the property would have been made by the owner or apparent owner during the calendar year 2007.

22 Transitional Provisions

Section 18 of Rule UP-001 *Unclaimed Property - General* provides that when your books and records have been expunged of information relating to unclaimed property held prior to the commencement of the *Unclaimed Property Act*, holders are not required to recreate those records. Instead, holders may report the information and deliver the unclaimed property to the extent possible.

This relief is provided solely for the period of time prior to commencement of the *Unclaimed Property Act*. Section 29 of the *Unclaimed Property Act* prescribes the obligations placed on a holder to keep the books, records, and documents necessary for the proper recording of property held by the holder.

Holders relying on the relief in Section 18 of Rule UP-001 *Unclaimed Property - General* remain liable to the owner or the apparent owner for the unclaimed property that is not delivered to the Director.

Appendix A – Sample Notice

(Notice must be sent for any unclaimed property valued at \$100 or more. The notice must be sent three to six months before the report is submitted.)

[date]

Owner Name

123 Main Street

City Name, Province, Postal code

RE: (Property Description/Identification)

According to our records we may be holding unclaimed property for the owner listed. The owner may claim this property by contacting us at the address, phone number or email address listed below.

Holder Information: Name
 Address
 Phone Number
 Email Address

If the owner does not contact us before (insert the last day the property will be available from the holder), the New Brunswick *Unclaimed Property Act* requires us to deliver this unclaimed property to the Director of Unclaimed Property with the Financial and Consumer Services Commission.

Property with a value greater than \$50 will be included in a list of unclaimed property published by the Director, to facilitate its return to the rightful owner.

Sincerely,

(Holder Contact Name)

Appendix B – Country Codes

AD	ANDORRA	CN	CHINA
AE	UNITED ARAB EMIRATES	CO	COLOMBIA
AF	AFGHANISTAN	CR	COSTA RICA
AG	ANTIGUA AND BARBUDA	CU	CUBA
AI	ANGUILLA	CV	CAPE VERDE
AL	ALBANIA	CX	CHRISTMAS ISLAND
AM	ARMENIA	CY	CYPRUS
AN	NETHERLANDS ANTILLES	CZ	CZECH REPUBLIC
AO	ANGOLA	DE	GERMANY
AQ	ANTARCTICA	DJ	DJIBOUTI
AR	ARGENTINA	DK	DENMARK
AS	AMERICAN SAMOA	DM	DOMINICA
AT	AUSTRIA	DO	DOMINICAN REPUBLIC
AU	AUSTRALIA	DZ	ALGERIA
AW	ARUBA	EC	ECUADOR
AZ	AZERBAIJAN	EE	REPUBLIC OF ESTONIA
BA	BOSNIA AND HERZEGOVINA	EG	EGYPT
BB	BARBADOS	EH	WESTERN SAHARA
BD	BANGLADESH	ES	SPAIN
BE	BELGIUM	ET	ETHIOPIA
BF	BURKINA FASO	FI	FINLAND
BG	BULGARIA	FJ	FIJI
BH	BAHRAIN	FK	FALKLAND ISLANDS (MALVINAS)
BI	BURUNDI	FM	MICRONESIA
BJ	BENIN	FO	FAROE ISLANDS
BM	BERMUDA	FR	FRANCE
BN	BRUNEI DARUSSALAM	FX	FRANCE, METROPOLITAN
BO	BOLIVIA	GA	GABON
BR	BRAZIL	GB	UNITED KINGDOM
BS	BAHAMAS	GD	GRENADA
BT	BHUTAN	GE	GEORGIA
BV	BOUVET ISLAND	GF	FRENCH GUIANA
BW	BOTSWANA	GH	GHANA
BY	BELARUS	GI	GIBRALTAR
BZ	BELIZE	GL	GREENLAND
CA	CANADA	GM	GAMBIA
CC	COCOS (KEELING) ISLANDS	GN	GUINEA
CF	CENTRAL AFRICAN REPUBLIC	GP	GUADELOUPE
CG	CONGO	GQ	EQUATORIAL GUINEA
CH	SWITZERLAND	GR	GREECE
CI	IVORY COAST	GT	GUATEMALA
CK	COOK ISLANDS	GU	GUAM
CL	CHILE	GW	GUINEA-BISSAU
CM	CAMEROON	GY	GUYANA

HK	HONG KONG	ML	MALI
HM	HEARD AND MCDONALD ISLANDS	MM	MYANMAR
HN	HONDURAS	MN	MONGOLIA
HR	CROATIA	MO	MACAU
HT	HAITI	MP	NORTHERN MARIANA ISLANDS
HU	HUNGARY	MQ	MARTINIQUE
ID	INDONESIA	MR	MAURITANIA
IE	IRELAND	MS	MONTSERRAT
IL	ISRAEL	MT	MALTA
IN	INDIA	MU	MAURITIUS
IO	BRITISH INDIAN OCEAN TERRITORY	MV	MALDIVES
IQ	IRAQ	MW	MALAWI
IR	IRAN	MX	MEXICO
IS	ICELAND	MY	MALAYSIA
IT	ITALY	MZ	MOZAMBIQUE
JM	JAMAICA	NA	NAMIBIA
JO	JORDAN	NC	NEW CALEDONIA
JP	JAPAN	NE	NIGER
KE	KENYA	NF	NORFOLK ISLAND
KG	KYRGYZSTAN	NG	NIGERIA
KH	CAMBODIA	NI	NICARAGUA
KI	KIRIBATI	NL	NETHERLANDS
KM	COMOROS	NO	NORWAY
KN	SAINT KITTS AND NEVIS	NP	NEPAL
KP	KOREA, DEMOCRATIC PEOPLE'S REPUBLIC	NR	NAURU
KR	KOREA, REPUBLIC OF	NT	NEUTRAL ZONE
KW	KUWAIT	NU	NIUE
KY	CAYMAN ISLANDS	NZ	NEW ZEALAND
KZ	KAZAKHSTAN	OM	OMAN
LA	LAO PEOPLE'S DEMOCRATIC REPUBLIC	PA	PANAMA
LB	LEBANON	PE	PERU
LC	SAINT LUCIA	PF	FRENCH POLYNESIA
LI	LIECHTENSTEIN	PG	PAPUA NEW GUINEA
LK	SRI LANKA	PH	PHILIPPINES
LR	LIBERIA	PK	PAKISTAN
LS	LESOTHO	PL	POLAND
LT	LITHUANIA	PM	ST. PIERRE AND MIQUELON
LU	LUXEMBOURG	PN	PITCAIRN
LV	LATVIA	PR	PUERTO RICO
LY	LIBYAN ARAB JAMAHIRIYA	PT	PORTUGAL
MA	MOROCCO	PW	PALAU
MC	MONACO	PY	PARAGUAY
MG	MADAGASCAR	QA	QATAR
MH	MARSHALL ISLANDS	RE	REUNION
		RO	ROMANIA
		RU	RUSSIAN FEDERATION
		RW	RWANDA

SA	SAUDI ARABIA	TR	TURKEY
SB	SOLOMON ISLANDS	TT	TRINIDAD AND TOBAGO
SC	SEYCHELLES	TV	TUVALU
SD	SUDAN	TW	TAIWAN
SE	SWEDEN	TZ	TANZANIA, UNITED REPUBLIC
SG	SINGAPORE	UA	UKRAINE
SH	ST. HELENA	UG	UGANDA
SI	SLOVENIA	UM	UNITED STATES MINOR OUTLYING ISLANDS
SJ	SVALBARD AND JAN MAYEN	US	UNITED STATES
SK	SLOVAKIA	UY	URUGUAY
SM	SAN MARINO	UZ	UZBEKISTAN
SN	SENEGAL	VA	VATICAN CITY STATE
SO	SOMALIA	VC	SAINT VINCENT AND THE GRENADINES
SR	SURINAME	VE	VENEZUELA
ST	SAO TOME AND PRINCIPE	VG	VIRGIN ISLANDS (BRITISH)
SU	U.S.S.R.	VI	VIRGIN ISLANDS (U.S.)
SV	EL SALVADOR	VN	VIETNAM
SY	SYRIAN ARAB REPUBLIC	VU	VANUATU
SZ	SWAZILAND	WF	WALLIS AND FUTUNA ISLANDS
TC	TURKS AND CAICOS ISLANDS	WS	SAMOA
TD	CHAD	YE	YEMEN, REPUBLIC OF YEMEN
TF	FRENCH SOUTHERN TERRITORIES	YT	MAYOTTE
TG	TOGO	YU	YUGOSLAVIA
TH	THAILAND	ZA	SOUTH AFRICA
TJ	TAJIKISTAN	ZM	ZAMBIA
TK	TOKELAU	ZR	ZAIRE
TM	TURKMENISTAN	ZW	ZIMBABWE
TN	TUNISIA		
TO	TONGA		
TP	EAST TIMOR		

Appendix C – Province and State Codes

Province Codes

AB	Province of Alberta
BC	Province of British Columbia
MB	Province of Manitoba
NB	Province of New Brunswick
NL	Province of Newfoundland & Labrador
NS	Province of Nova Scotia
NT	Northwest Territories
NU	Territory of Nunavut
ON	Province of Ontario
PE	Province of Prince Edward Island
QC	Province of Quebec
SK	Province of Saskatchewan
YT	Territory of Yukon

State Codes

AK	State of Alaska
AL	State of Alabama
AR	State of Arkansas
AZ	State of Arizona
CA	State of California
CO	State of Colorado
CT	State of Connecticut
DC	District of Columbia
DE	State of Delaware
FL	State of Florida
GA	State of Georgia
HI	State of Hawaii
IA	State of Iowa
ID	State of Idaho
IL	State of Illinois
IN	State of Indiana
KS	State of Kansas

KY	State of Kentucky
LA	State of Louisiana
MA	State of Massachusetts
MD	State of Maryland
ME	State of Maine
MI	State of Michigan
MN	State of Minnesota
MO	State of Missouri
MS	State of Mississippi
MT	State of Montana
NC	State of North Carolina
ND	State of North Dakota
NE	State of Nebraska
NH	State of New Hampshire
NJ	State of New Jersey
NM	State of New Mexico
NV	State of Nevada
NY	State of New York
OH	State of Ohio
OK	State of Oklahoma
OR	State of Oregon
PA	State of Pennsylvania
RI	Rhode Island
SC	State of South Carolina
SD	State of South Dakota
TN	State of Tennessee
TX	State of Texas
UT	State of Utah
VA	State of Virginia
VT	State of Vermont
WA	State of Washington
WI	State of Wisconsin
WV	State of West Virginia
WY	State of Wyoming

Appendix D – Property Type Codes

**Note to holder/remitter – New Brunswick does not permit aggregate reporting of property. The standard NAUPA code for aggregates (i.e. AC99) has been removed from our list of permissible property type codes.*

Accounts (for use by credit unions)

AC01	Chequing Accounts
AC02	Savings Accounts
AC03	Mature Certificate Deposit or Savings Certificate
AC04	Christmas Club Funds
AC05	Money on deposit to secure funds
AC06	Security Deposits
AC07	Unidentified Deposits
AC08	Suspense Accounts

Cheques

CK01	Cashier's Cheques
CK02	Certified Cheques
CK03	Registered Cheques
CK04	Treasurer's Cheques
CK05	Drafts
CK06	Warrants
CK07	Money Orders
CK08	Traveler's Cheques
CK09	Foreign Exchange Cheques
CK10	Expense Cheques
CK11	Pension Cheques
CK12	Credit Cheques or Memos
CK13	Vendor Cheques
CK14	Cheques Written off to Income
CK15	Other Outstanding Official Cheques
CK16	Certificate of Deposit Interest Cheques

Registered Educational Accounts

CS01	Registered Education Savings Plan (RESP) - Cash
CS02	Registered Education Savings Plan (RESP) - Mutual Funds
CS03	Registered Education Savings Plan (RESP) - Securities

Court Deposits

CT01	Escrow Funds
CT02	Condemnation Awards

CT03	Missing Heirs' Funds
CT04	Suspense Accounts
CT05	Other Court Deposits

Insurance

IN01	Individual Policy Benefits
IN02	Group Policy Benefits or Claim Payments
IN03	Proceeds Due Beneficiaries
IN04	Proceeds from Matured Policies, Endowments or Annuities
IN05	Premium Refunds
IN06	Unidentified Remittances
IN07	Other Amounts Due Under Policy Terms
IN08	Agent Credit Balances
IN50	Segregated Funds

Registered Savings Accounts

IR40	Registered Disability Savings Plan (RDSP) - Cash
IR41	Registered Disability Savings Plan (RDSP) - Mutual Funds
IR42	Registered Disability Savings Plan (RDSP) - Securities
IR50	Registered Retirement Savings Plan (RRSP) - Cash
IR51	Registered Retirement Savings Plan (RRSP) - Mutual Funds
IR52	Registered Retirement Savings Plan (RRSP) - Securities
IR60	Registered Retirement Income Fund (RRIF) - Cash
IR61	Registered Retirement Income Fund (RRIF) - Mutual Funds
IR62	Registered Retirement Income Fund (RRIF) - Securities
IR70	Locked-In Retirement Account (LIRA) - Cash
IR71	Locked-In Retirement Account (LIRA) - Mutual Funds

IR72	Locked-In Retirement Account (LIRA) - Securities
IR80	Tax Free Savings Account (TFSA) - Cash
IR81	Tax Free Savings Account (TFSA) - Mutual Funds
IR82	Tax Free Savings Account (TFSA) - Securities
IR90	Pensions

Mineral Proceeds/Interest

MI01	Net Revenue Interest
MI02	Royalties
MI03	Overriding Royalties
MI04	Production Payments
MI05	Working Interest
MI06	Bonuses
MI07	Delay Rentals
MI08	Shut-in Royalties
MI09	Minimum Royalties

Miscellaneous Property

MS01	Wages, Payroll, Salary
MS02	Commissions
MS03	Workers Compensation Benefits
MS04	Payments For Goods & Services
MS05	Customer Overpayments
MS06	Unidentified Remittances
MS07	Unrefunded Overcharges
MS08	Accounts Payable
MS09	Credit Balance - Accounts Receivable
MS10	Discounts Due
MS11	Refunds Due
MS12	Unredeemed Gift Certificates
MS13	Unclaimed Loan Collateral
MS14	Pension & Profit Sharing
MS15	Dissolution or Liquidation
MS16	Miscellaneous Outstanding Cheques
MS17	Miscellaneous Intangible Property
MS18	Suspense Liabilities

Securities

SC01	Dividends
SC02	Interest (Bond Coupons)
SC03	Principal Payments
SC04	Equity Payments
SC05	Profits
SC06	Funds Paid to Purchase Shares
SC07	Funds for Stocks & Bonds
SC08	Shares of Stock (Returned by Post Office)
SC09	Cash for Fraction Shares
SC10	Unexchanged Stock of Successor Corp
SC11	Other Certificate of Ownership
SC12	Underlying Shares or other Outstanding Certificates
SC13	Funds for Liquidation / Redemption of Un-surrendered Stock or Bonds
SC14	Debentures
SC15	Canadian Government Securities
SC16	Mutual Fund Units
SC17	Warrant (Rights)
SC18	Mature Bond Principal
SC19	Dividend Reinvestment Plans
SC20	Credit Balances

Trusts/Investments/Escrow

TR01	Paying Agents Account
TR02	Undelivered or Uncashed Dividends
TR03	Funds held in Fiduciary Capacity
TR04	Escrow Accounts
TR05	Trust Vouchers

Utilities

UT01	Utility Deposits
UT02	Membership Fees
UT03	Refunds or Rebates
UT04	Capital Credit Distributions

Other

ZZZZ	Property Not Identified Above
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Appendix E – Ownership Type Codes

OT	All owners except “Unknown.” Represents individual property records when an apparent owner or owner is known.	UN	Unknown owner (no name available). Represents individual property records in which the apparent owner or owner’s name is unknown.
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Appendix F – Relationship Type Codes

BF	Beneficiary – Any person or entity designated to receive assets from, for example, an estate, a trust, or an insurance policy, or any instrument in which there is distribution.	SO	Sole Owner – Sole Owner is used when there is only a single owner for the property, and that person has all rights to the ownership of the property.
ES	Estate – The property of a decedent, prior to distribution, or assets managed by a conservator or guardian. Property held in the name of the estate.	TC	Tenancy in Common – This type of property is owned by at least two people with no rights of survivorship afforded to any of the account holders.
IN	Insured – The person or entity who is covered by an insurer under the terms of an insurance policy.	TE	Trustee – A person or entity who holds the assets (corpus) of a trust for the benefit of the beneficiaries and manages the trust and its assets under the terms of the trust.
JT	Joint Tenancy – Ownership by two or more persons in which each owns an undivided interest in the whole, and a right of survivorship is presumed.	UN	Unknown – The owner’s relationship to the property is not known.
OT	Other Relationship – Relationship other than specified in this list. Additional details should be submitted with the property.		

Appendix G - Deduction and Withholding Codes

MC	Mailing Cost (only when authorized; refer to Section 8, <i>Unclaimed Property Act</i>)	TW	Income Tax Withheld (includes required remittances; refer to Section 13, <i>Unclaimed Property Act</i>)
SW	Service Charge (only when authorized; refer to Section 8, <i>Unclaimed Property Act</i>)	ZZ	Deduction Code Not Identified Above