

Deposit Instructions

Deposit through online banking

You can easily transfer funds from your bank account to your investment account in much the same way as you would pay a bill online. Here are instructions how:

1. Login to your online banking website or app
2. Follow your financial institution's instructions to **Bill Payments** and then **Add New Payee**
3. Set up a new payee by searching for **Fidelity Clearing Canada**
This is Richardson Wealth's custodian who securely protects your wealth
4. You will then be prompted to enter a **payee account**, enter **<Account Number Here>**
Your Richardson Wealth account number has eight characters with no hyphens or spaces. Please use uppercase letters and note the letter O is not used, only zeros.
5. Under **Description** you should create a clear nickname to remember your account for future transfers
6. You're done

Please note: Repeat the steps above if you are sending money to more than one Richardson Wealth account. This service is only available to Canadian dollar accounts.

CAD wire transfer instructions

Beneficiary's bank:	Royal Bank of Canada, 200 Bay Street Main Fl, Toronto, ON M5J 2J5
Swift code:	ROYCCAT2
Beneficiary name:	Fidelity Clearing Canada ULC, 483 Bay St, Suite 200, Toronto, ON M5G 2N7
Transit #:	00002
Bank code:	003
Beneficiary account:	1475 177
Reference:	<ACCOUNT NUMBER AND NAME HERE>

* Please include your 8-digit account number and name in the Field 70 reference details of the wire payment. Account number must be listed first, followed by name. Failure to do so may lead to a delay in posting the wire funds or a return of the wire to the remitter.

USD wire transfer instructions

Beneficiary's bank:	Royal Bank of Canada, 200 Bay Street Main Fl, Toronto, ON M5J 2J5
Swift code:	ROYCCAT2
Correspondent:	JP Morgan Chase Bank, New York, NY USA
Swift code:	CHASUS33
Fedwire ABA #:	021 000 021
Beneficiary:	Fidelity Clearing Canada ULC, 483 Bay St, Suite 200, Toronto, ON M5G 2N7
Transit #:	00002
Bank code:	003
Beneficiary account:	4084 109
Reference:	<ACCOUNT NUMBER AND NAME HERE>

* Please include your 8-digit account number and name in the Field 70 reference details of the wire payment. Account number must be listed first, followed by name. Failure to do so may lead to a delay in posting the wire funds or a return of the wire to the remitter.

CAD cheque

Please make all CAD cheques payable to '**Richardson Wealth Ltd.**' Mail or courier to your nearest branch or your Richardson Wealth advisor.

* Account number must be included in the cheque memo section

USD cheque

Please make all USD cheques payable to '**Fidelity Clearing Canada ULC**'. Mail or courier to your nearest branch or your Richardson Wealth advisor.

* Account number must be included in the cheque memo section

CAD bank draft

Please make all drafts payable to '**Richardson Wealth Ltd.** Drafts must be accompanied by a receipt showing the account holder name. Mail or courier to your nearest branch or your Richardson Wealth advisor.

* Account number must be included in the cheque memo section

USD bank draft

Please make all drafts payable to '**Fidelity Clearing Canada ULC**'. Drafts must be accompanied by a receipt showing the account holder name. Mail or courier to your nearest branch or your Richardson Wealth advisor.

* Account number must be included in the cheque memo section