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W-8BEN vs W-8BEN-E for Quebec Freelancers: Which Address?

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Executive Summary

A Montreal consultant asked by a U.S. client for a "W-9, W-8BEN or W-8BEN-E" has one decision to make before typing any address: who is the legal payee. Treasury regulations describe Form W-9 as the form on which "a payee that is a U.S. person certifies" (www.ecfr.gov); **Form W-8BEN** is the form a nonresident alien gives to the withholding agent or payer as beneficial owner of an amount subject to withholding (www.irs.gov), and **Form W-8BEN-E** by foreign entities receiving a withholdable payment (www.irs.gov). A Quebec freelancer who invoices personally is a sole proprietor with no separate legal status from the business (www.canada.ca). A Quebec corporation is a separate legal entity (www.canada.ca), and U.S. entity-classification rules list "Canada, Corporation and Company" among foreign entities treated as corporations (www.law.cornell.edu). The first generally points to the individual form and the second to the entity form, subject to stop signs: U.S. citizenship or green card status, partnerships, hybrid entities and U.S.-performed work.

The address question is where mistakes concentrate, because the forms separate roles that everyday Quebec practice blends. On the individual form, line 3 is the permanent residence address, the address in the country where the signer claims income-tax residence, and the federal regulation says "an address used solely for mailing purposes is not a permanent residence address" (www.ecfr.gov). Line 4 is a separate mailing field, used only when it differs from line 3 (www.uc.edu). On the entity form, line 6 follows the same definition but adds one qualified exception: a mailing-only address is allowed "unless it is the only address you use and it appears in your organizational documents" (www.irs.gov). Line 7 is the separate mailing field (www.umassp.edu).

For a Montreal commercial or virtual address, the reading is narrow. It fits the mailing fields, the Quebec enterprise register only where the register's own conditions are met (for example, an individual's professional address must be their principal place of work or business) and correspondence uses. It cannot make an

individual resident anywhere: residence "is always a question of fact" (www.canada.ca), and a dwelling place is one of the ties the CRA treats as almost always significant (www.canada.ca). Whether it can sit on entity line 6 depends on the exception's conditions, which the IRS instruction does not apply to virtual offices.

Four limits frame the rest. Both current forms and instructions are the October 2021 revision. Where services are performed generally determines the source of personal-service income, regardless of "the place of payment, or the residence of the payer" (www.irs.gov), so an address does not decide the tax outcome. A certificate stays valid until the last day of the third calendar year after signing unless circumstances change (www.ecfr.gov). And this report gives no savings rate: a treaty reduction applies only where a treaty applies and the payee qualifies, which is a review for an accountant.

Introduction and Background

The reader is a Quebec freelancer, a solo agency owner or an incorporated service consultant onboarding a U.S. client. Investment-account tutorials and employee payroll guidance are out of scope, and so is a general U.S.-Canada tax overview. The report is a field-by-field crosswalk between three kinds of address (tax residence, mailing, registered office) and two kinds of form (individual, entity).

A note on perspective. The publisher, 2727 Coworking, is a Montreal provider of desks, private offices, meeting rooms, virtual offices and business addresses, so it sells something that appears in this topic. The analysis therefore states the limitation that matters most to a buyer: a Montreal business address is a mailing and registration tool. It does not change where a person is tax resident, and it should not be bought or entered on a form for that purpose. Nor should anyone enter an untrue address to keep a home address private. The IRS instruction is that the address "must accurately indicate your permanent residence in the manner used in your jurisdiction" (www.irs.gov).

Three terms recur. A **withholding agent** is any person, U.S. or foreign, with control, receipt, custody, disposal or payment of the income (www.ecfr.gov); in practice, the client who asks for the form. A **payee** is the legal person receiving the money. A **permanent residence address** is the tax-residence address defined on each form, which is not the same as where mail arrives. This article is informational and is not tax advice; rules cited are as of 18 November 2026 unless another date is given.

Step One: Form-Choice Stoplight (Legal Payee Before Address)

The form is chosen by the legal payee, not by the type of work. The printed headers say that entities must use W-8BEN-E (www.irs.gov) and that individuals must use W-8BEN (www.irs.gov), and U.S. citizens and other U.S. persons use Form W-9 instead (www.irs.gov). The IRS instructions draw the same split: an entity "documenting your foreign status, documenting your chapter 4 status, or claiming treaty benefits" is told to "use Form W-8BEN-E," while Form W-8BEN is given by a nonresident alien who is the beneficial owner of income subject to withholding (www.irs.gov).

- **Green (individual form):** a Quebec resident who invoices personally, has no corporation, is not a U.S. citizen or green card holder and performs the work in Canada.

- **Green (entity form):** a consultant whose contract and invoices are in the name of a Quebec corporation.
- **Amber (check before choosing):** a portal that offers only one form; a single-owner structure that is not a standard Quebec corporation; a contract shared with a spouse or partner; mixed income such as royalties next to services.
- **Red (stop and take advice):** the signer is a U.S. citizen or lawful permanent resident, a partner in a partnership, a hybrid entity, or earns income from work performed in the United States.

Why a U.S.-person flag overrides everything

Nationality is not the test: a non-citizen is treated as a nonresident alien unless the green card test or the substantial presence test is met. A lawful permanent resident is "a resident for tax purposes" (www.irs.gov), and the substantial presence test starts with physical presence in the United States "on at least" 31 days in the current year (www.irs.gov) (a weighted 183-day calculation follows on the same IRS page). A Montreal consultant who is a U.S. citizen or green card holder should expect a W-9, not a W-8 form.

The reverse matters too. A Quebec resident who is not a U.S. person should not complete a W-9 because a portal shows it first: Treasury regulations describe Form W-9 as the form on which "a payee that is a U.S. person certifies" (www.ecfr.gov). If a portal offers only a W-9, ask the requester which form it accepts from foreign payees. Some marketplaces list "a W-9 or a W-8BEN or W-8BEN-E" as alternatives (support.upwork.com), and one app-store program asks questions "to direct you to the most appropriate tax form" (developer.apple.com).

Sole Proprietor Versus Incorporated Consultant

The legal difference is simple, and the forms follow it. A sole proprietorship "is an unincorporated business that is owned by one individual" (www.canada.ca), while a corporation "is a separate legal entity" (www.canada.ca). Québec.ca draws the same line in French: the self-employed worker is a "travailleur autonome ou travailleur indépendant" (www.quebec.ca), and a "société par actions" is "une entité juridique distincte" (www.quebec.ca).

A common confusion is that a consultant who owns 100% of a corporation can sign the individual form because "it is just me." U.S. tax classification looks at the entity. An entity organized under a statute that calls it a corporation is classified as one (www.law.cornell.edu), and the foreign list for Canada reads "Canada, Corporation and Company" (www.law.cornell.edu). A Quebec corporation therefore generally signs the entity form in its own name. Disregarded-entity rules matter for other structures, and a hybrid entity "claiming treaty benefits is required to complete Form W-8BEN-E" (www.irs.gov). Anything other than a plain sole proprietorship or a plain Quebec corporation belongs in the red zone.

Table 1 below is the crosswalk for the cases a Montreal consultant is most likely to face. It lists the legal payee, likely form, residence field, mailing field, evidence worth keeping and the point at which to escalate.

Reader and legal payee	Possible form	Residence field	Mailing field	Evidence to check	Escalation trigger
Quebec sole proprietor (no separate legal status (www.canada.ca))	**W-8BEN**	**Line 3**: address in the country of claimed income-tax residence (www.ecfr.gov)	**Line 4**: only if different from line 3 (www.irs.gov)	Lease or deed; the tie the CRA calls a dwelling place (www.canada.ca)	U.S. citizen or green card; U.S.-performed work; partnership income
Quebec incorporated consultant (separate legal entity)	**W-8BEN-E**	**Line 6**, with a registered-address exception (www.irs.gov)	**Line 7**: only if different from line 6 (www.umassp.edu)	Articles; enterprise register entry; where management is actually exercised (www.canada.ca)	Treaty claim; hybrid or disregarded structure; no single office address
U.S. citizen or resident in Montreal	**W-9**, not a W-8 form	W-9 address lines, where the requester mails information returns	Same single field	Passport or permanent resident documents	Always: Canadian and U.S. duties both apply
Partnership, hybrid or other structure	Depends on classification (www.law.cornell.edu)	Depends on form	Depends on form	Classification documents; ownership chart	Always: stop before signing

Table 1 is a screening device, not advice. The two top rows show that the address answer differs by payee, and the bottom rows mark where screening ends and professional review begins.

The Individual Crosswalk: Lines 3 and 4 of Form W-8BEN

What line 3 says

The line 3 instruction has three parts. First, the permanent residence address is, in the words of the underlying regulation, "the address in the country of which the person claims to be a resident for purposes of that country's income tax". Second, the exclusion: "Do not show the address of a financial institution, a post office box, or an address used solely for mailing purposes" (www.irs.gov). Third, for a person with no tax residence anywhere, the permanent residence address "is the place at which the person normally resides" (www.ecfr.gov). For a treaty claim, residency must be determined in the manner the treaty requires, and the form's printed label adds a warning against P.O. box and in-care-of addresses.

Portals repeat the rule in their own words: a bank guide for Canadians calls the line a "full home address (no P.O. boxes)" (wise.com), a university tax office says to "enter your physical address in the country where you are a tax resident" (www.uc.edu), and a brokerage tip sheet says "P.O. boxes are not accepted" (www.td.com). These show how the field is typically presented.

What line 4 says

Line 4 is a separate mailing field, completed only when it differs from line 3: a university tax office tells individuals to complete "Part I lines 1, 2, 3, and 4 (if different than 3)" (finserve.byu.edu), and another notes the mailing field "may be a US address, and may be a Post Office Box or its equivalent" (www.uc.edu). The form therefore treats mailing and residence as separate concepts. This is where a Montreal business address, a mailbox or an accountant's address belongs when documents should reach somewhere other than the home.

Residence is a fact question, not an address-purchase question

For Canadian purposes, the CRA folio says residence status "is always a question of fact" (www.canada.ca). A "dwelling place (or places)" is among the ties it treats as almost always significant, while "retention of a Canadian mailing address, post office box, or safety deposit box" appears in its list of ties of generally limited importance (www.canada.ca). The Civil Code of Québec places a person's domicile "at the place of his principal establishment" (www.legisquebec.gouv.qc.ca), and Revenu Québec describes residence as a "relation continue entre une personne et un endroit" (an ongoing relationship between a person and a place) (www.revenuquebec.ca).

The treaty test is separate again. Article IV of the Canada-U.S. convention defines a resident by liability to tax "by reason of his domicile, residence, place of management, place of incorporation" or a similar criterion (laws-lois.justice.gc.ca) and applies a "permanent home available to him" test when an individual is resident of both countries (laws-lois.justice.gc.ca). None of these tests turns on where a business mailbox is, and Quebec or Canada residence and U.S. withholding are distinct questions in distinct jurisdictions.

Example (Hypothetical Example): individual sole proprietor

Camille Tremblay is a fictional freelance translator who rents an apartment in Montreal, invoices a Texas agency in her own name and has no corporation. She works from a coworking desk and uses a business address service for parcels.

- **Line 1:** her own name.
- **Line 3:** the apartment, because that is where she claims income-tax residence (for example "123 Rue Exemple, Apt. 4, Montreal, QC H0H 0H0, Canada," a fictional address).
- **Line 4:** the business address service (for example "456 Avenue Fictive, Suite 100, Montreal, QC H0H 0H0, Canada," also fictional), entered because it differs from line 3.

On this fictional form, Camille leaves her business address off line 3 even though mail reaches her there. The form's two fields exist so that both addresses can be true; whether any treaty benefit is available, and which identification number to give, are accountant questions.

The Entity Crosswalk: Lines 6 and 7 and the Registered-Address Exception

What line 6 says

The entity instruction repeats the individual definition and its exclusions, then adds what the individual form lacks: the exclusion applies "unless it is the only address you use and it appears in your organizational documents (that is, your registered address)". The printed label confirms the carve-out: "Do not use a P.O. box or in-care-of address (other than a registered address)" (www.irs.gov).

Reading the exception in context

The wording sets conditions that must all hold. The following is an analytical reading, since the IRS gives no virtual-office examples:

- **The address would otherwise be excluded.** The exception only matters for an address that would be treated as mailing-only or a box.
- **It is "the only address you use."** If the corporation also works from a home office, a leased private office or other premises, the registered address is not the only one in use. The instructions do not define "use," so a conservative reader treats any second operating location as defeating the condition.
- **It appears in the organizational documents.** In Quebec this lines up with the head office: a legal person's domicile is "at the place and address of its head office" (www.legisquebec.gouv.qc.ca), and the registration guide says a corporation's domicile corresponds to the address of its "siège" (cdn-contenu.quebec.ca). For a Quebec-incorporated company, that address must be in Quebec (cdn-contenu.quebec.ca).
- **The exception does not rewrite residence.** The same instruction still defines the address by tax residence, and a company with no tax residence anywhere uses "where you maintain your principal office" (www.ecfr.gov).

What the exception does not say matters as much. It does not say a virtual office, mail-forwarding address or coworking business address qualifies, or that a registered address may be used for convenience when the business is run elsewhere. Some organizations handle the edge case procedurally: one ad platform says that if a permanent residence address "is at a PO Box, in-care-of address, or a corporate services provider" the payee may need to upload a document showing it is the registered legal address (support.google.com).

How Canada decides where a corporation is resident

A corporation "incorporated after April 26, 1965" in Canada is deemed resident (laws-lois.justice.gc.ca), and at common law "a company is resident in the country in which its central management and control is exercised" (www.canada.ca), not where the articles say, "but where it is actually exercised". The treaty treats a company resident of both countries as a resident of the country under whose laws "it was created" (laws-lois.justice.gc.ca). A Quebec corporation's country of residence is therefore rarely in doubt; the narrower question is which street address on line 6 accurately describes where the entity operates, and the status boxes on the form are technical choices for an accountant, not an address vendor.

Line 7

Line 7 is the mailing field, to be entered "only if it is different from the address on line 6"; one organization's form labels it "Business mailing address" (www.deel.com).

Example (Hypothetical Example): incorporated consultant

Studio Exemple Conseil inc. is a fictional Quebec corporation owned by one consultant and billing a Delaware software company. Three cases show how the exception changes the answer.

- **Case A: a leased private office.** Line 6 should show the operating office. A separate registered or virtual address goes on line 7 only if it differs and the client needs mail sent there. The exception is not needed.
- **Case B: no premises; the registered address in the articles is the only address used.** The exception is arguable, but the signer should confirm with the client or an adviser, because a certificate is valid only if "it is signed under penalties of perjury by the beneficial owner, and it contains all of the information required on the form" (www.ecfr.gov). Case B is a judgment call, not a safe harbor.
- **Case C: the owner works from home and the registered address is a business address service.** The business is operated from home, so the registered address is not the only one used and the exception is not available on its face. Line 6 would show the home office or principal premises, with the registered address on line 7.

These cases are hypothetical because the IRS instruction does not describe them.

Address Roles in Quebec Practice

Quebec practice uses address terms that look like the W-8 fields but serve different purposes. For a sole proprietor, the enterprise register's domicile address is the person's home, the address of the "personne physique exploitant une entreprise individuelle" (www.quebec.ca). An individual may declare a professional address "si vous souhaitez que l'adresse du domicile d'une personne physique ne soit pas publiée au registre" (if the home address is not to be published in the register) (www.quebec.ca), with one allowed per individual (www.legisquebec.gouv.qc.ca). A post office box cannot serve: "une case postale ne peut tenir lieu d'adresse professionnelle" (www.quebec.ca). The "domicile élu" is the address of the person mandated to receive the enterprise's documents (www.quebec.ca).

At the CRA, a business account's mailing address can differ from its physical address (www.canada.ca), and Revenu Québec requires the address to be updated when a business moves or submits a change to the register (www.revenuquebec.ca). Canada Post markets a Postal Box to small businesses that want to "keep your home address private" (www.canadapost-postescanada.ca).

The privacy point is direct. The register's professional-address mechanism is, where its conditions are met, a route for keeping a home address off a public register. Quebec.ca states that "L’adresse professionnelle d’une personne physique correspond à son principal lieu de travail ou d’affaires" (in English: the professional address of an individual is the individual's main place of work or business). The page frames it as an option only for an individual who has such an address, so a mail-only or virtual address may not qualify; confirm with

the Registraire des entreprises. A W-8 form is not filed in that register: it goes to the withholding agent or payer, not to the IRS (www.td.com). Privacy around a W-8 is therefore a matter of secure handling, not of substituting a different address on line 3.

Table 2 below sorts the address types a Montreal consultant may hold. It includes a business address from a commercial provider, so a buyer can see where such an address fits and where it does not.

Address type	W-8BEN line 3	W-8BEN-E line 6	Mailing line (4 or 7)	Quebec register role
Home or principal residence (individual)	Yes: the tax-residence address	Not applicable	Not needed unless mail goes elsewhere	Domicile address of a sole proprietor
Corporation's operating premises (leased office, studio)	Not applicable	Yes, where it is the entity's residence and office	Not needed unless mail goes elsewhere	Establishment, "où l'entreprise exerce des activités" (www.quebec.ca), or head office
Business or virtual-office address from a Montreal provider	**No** for an individual: mailing-only addresses are excluded (www.ecfr.gov)	**Only** within the narrow exception: the only address used, and in the organizational documents	**Yes**: the intended use for a differing mailing address	Not assured: an individual's professional address must be their principal place of work or business, so confirm with the Registraire des entreprises
Post office box	**No**	**No**, except a registered address	Yes, where mail should go	**No** as a professional address
Accountant's or lawyer's address	**No**: in-care-of addresses are excluded	**No**, other than a registered address	Yes	Possible as "domicile élu"

The pattern is consistent. The business-address row is "no" on the individual residence line, "only in a narrow case" on the entity residence line and "yes" on the mailing lines, which is what each form's text implies. A provider can state which services it offers, but whether an address is acceptable on line 6 is decided by the form's conditions and the facts of the business, not by the provider.

Client Portals, One-Field Forms and Income Review Gates

When a portal has one address field

Many U.S. clients collect tax information through a portal with a single address box. In that situation, ask the requester rather than invent an answer:

- **Which form do you accept from a Canadian payee?** Some platforms say W-8BEN is for individuals and W-8BEN-E for businesses (help.worksuite.com) (support.google.com).
- **Is there a separate mailing field?** One platform says to "use the separate mailing address field" for a differing postal address (stripe.com).

- **What does the portal do with a mismatch?** One platform may request further documents if a payee claims non-U.S. residency "but your address is in the US" (docs.unity.com), and another lists a U.S. residence or mailing address among signals that can prompt forms (www.airbnb.com). Consistency about which address plays which role avoids confusion.

Never place a U.S. address, a friend's address or a forwarding address on a residence field to get past a validation error. One platform reminds users that "providing false information is subject to penalties under perjury" (help.author.envato.com).

Service location, income type and treaty review gates

The address decision sits upstream of three tax questions that a form does not settle.

- **Where the work is performed.** "The place, where the personal services are performed, generally determines the source of the personal service income" (www.irs.gov), "regardless of where the contract was made, or the place of payment, or the residence of the payer" (www.irs.gov). A client's headquarters, U.S. dollars or a mailbox do not substitute for that analysis, and work performed partly in the United States needs an allocation.
- **Income type.** Services, royalties, partnership allocations and mixed streams are treated differently, so each needs its own review.
- **Treaty eligibility.** Statute imposes "a tax of 30 percent of the amount received from sources within the United States by a nonresident alien individual" (www.law.cornell.edu) and the same on a foreign corporation (www.law.cornell.edu), and an agent "must withhold 30 percent" unless it can reliably associate the payment with documentation (www.ecfr.gov). A reduced rate "may apply if there is a tax treaty" (www.irs.gov). For Canadian self-employed individuals working in the United States, the IRS places the income under Article VII, where business profits are exempt "unless the individual has a permanent establishment" (www.irs.gov); the treaty defines that as "a fixed place of business" (laws-lois.justice.gc.ca). The 2007 protocol deleted Article XIV, the separate independent-personal-services article (home.treasury.gov). The treaty also contains a limitation-on-benefits article: a person "that is not a qualifying person shall not be entitled to any benefits" (laws-lois.justice.gc.ca). That is a reason to stop for review before a treaty claim on a W-8BEN-E.

None of this implies that every Canadian avoids withholding or automatically qualifies for a treaty rate, and an address does not establish eligibility.

Sending the Form, Protecting Identifiers and Documenting What Was Supplied

The form goes to the requester, not the IRS, and a separate certificate must go "to each withholding agent" (www.ecfr.gov), so each U.S. client needs its own. The form may contain a taxpayer identification number, and the Government of Canada advises keeping documents that contain a Social Insurance Number "in a locked cabinet or safe, or on password-protected devices" (www.canada.ca). Pass identifiers through a client portal or encrypted upload, not the message body.

A request-email checklist, with no identifiers in the message:

- **Ask for a secure channel** (portal or encrypted upload) and keep SIN, ITIN and business numbers out of the message body.
- **Confirm the legal payee name** as it will appear on the form, matching the invoice.
- **State address roles in words**, such as "residence on line 3 or 6; separate mailing address on line 4 or 7."
- **Ask whether the system accepts a PDF** and which revision it expects.
- **Request written confirmation** of receipt.

A reusable record takes five lines: the **source revision** (both forms are the October 2021 revision); the **legal payee** and whether it is an individual or entity; the **tax-residence basis** (for a corporation, central management and control); the **address role** of each address and why; and the **requester confirmation** with date and channel.

Data Analysis and Evidence

The quantitative material here is rule-based: dates, periods, rates and thresholds that frame how address and form interact. *Table 3* collects them. There is no savings calculator, because the evidence does not establish a universal rate for every payee.

Item	Figure	Why it matters for the address decision
Form revision	Individual and entity instructions both read "Revised: 10/2021" (www.irs.gov)	As of November 2026 the forms are about five years old; confirm the revision when signing
Validity period	"The last day of the third calendar year following the year" of signing (www.ecfr.gov); example: signed 30 September 2015, "remains valid through December 31, 2018" (www.law.cornell.edu)	A form signed in 2026 would run through 31 December 2029 on that rule (derived), unless circumstances change
Change notice	Inform the agent "within 30 days of the change" (www.ecfr.gov)	An address or status change triggers a recheck
Default withholding	A tax of "30 percent of the amount received from sources within the United States by a nonresident alien individual"	Why payers collect the form, not a rate any consultant will face
Substantial presence	At least 31 days in the current year, then a three-year weighted count	A Canadian citizen can still be a U.S. person
Identifiers	Quebec NEQ is ten digits (quebec.ca); federal business number is nine (www.canada.ca)	Two Canadian numbers easily confused on a form

Three observations follow. The revision and validity rows are where dates can be stated with confidence, and both should be checked against IRS pages at signing. The withholding figures are defaults that a form and treaty position may alter, not outcomes. And the identifier row is a reminder that Quebec uses a provincial and a federal registration, neither a substitute for a taxpayer identification number requested on a form.

Residence, Incorporation or Address Changes: When to Recheck

Three events should prompt a review of a signed form.

- **A move to the United States, or outside a treaty country.** Under the regulation, a move to another address outside the United States is generally not a change in circumstances for a foreign-status claim, "but is a change in circumstances if the change is to an address in the United States" (www.ecfr.gov). Where a treaty benefit is claimed, however, "a move to the United States or outside the country where you have been claiming treaty benefits is a change in circumstances" (www.irs.gov). Separately, a move within Quebec does not by itself invalidate the form, but telling the client keeps the record accurate. One video platform asks that the "Permanent residence address" and "Legal address" fields match after a change (support.google.com).
- **Incorporation.** A sole proprietor who incorporates changes the legal payee. The individual form no longer describes the payee, so a new entity form is the starting point.
- **A new office lease or registered-office change.** If a corporation moves its operating address or opens a second location, "the only address you use" may stop being true.

Address updates should also stay consistent across other records: a CRA business account can hold a mailing address that differs from its physical address.

Bilingual Field Glossary

The IRS forms are not translated into French: the IRS list of vital-document translation languages is "Spanish, Simplified Chinese, Traditional Chinese, Vietnamese, Korean, Russian, and Haitian Creole" (www.irs.gov). A Quebec reader therefore completes an English-only form while dealing with French-language registers. The glosses below are unofficial translations for orientation.

- **Permanent residence address (line 3 or 6):** adresse de résidence permanente (unofficial gloss). Revenu Québec's tax-residence concept is "résidence".
- **Mailing address (line 4 or 7):** adresse postale (unofficial gloss). The nearest register concept is the "domicile élu".
- **Registered office:** siège. The OQLF defines "siège social" as the principal establishment "où sont concentrées ses activités juridiques, administratives et de direction" (vitrinelinguistique.oqlf.gouv.qc.ca).
- **Self-employed worker and sole proprietorship:** travailleur autonome; entreprise individuelle. Revenu Québec says that "En tant que travailleuse ou travailleur autonome, vous êtes considéré comme un" operator of a sole proprietorship (www.revenuquebec.ca).
- **Corporation:** société par actions, "une entité juridique distincte".

Implications and Future Directions

For freelancers. Two decisions can be made independently. The payee decision (individual or corporation) settles the form, and the address decision settles which residence and mailing fields to use. An individual's residence is a fact, and a mailing address is a convenience; one can be rented, the other cannot.

For incorporated consultants. The registered-address exception is real but narrow, and the IRS did not tie it to virtual offices. A consultant with no other premises has a case worth discussing with an accountant. A consultant with a home office or leased office has an operating address that line 6 should reflect, and a separate business address has a clear and proper use on line 7.

For buyers of a Montreal business address. A provider can supply a mailing address. Whether a provider's address can serve as a registered office or as a professional address for the Quebec register depends on the register's rules: an individual's professional address must be their principal place of work or business, and a mail-only address may not qualify, so confirm with the Registraire des entreprises. The honest limits are these: a business address cannot make an individual resident of Montreal, cannot serve alone as a line 3 residence address and should not be presented to a client as a home address. If the purpose of the purchase is to fix a tax-residence question, the purchase is the wrong tool.

For form revisions. Both forms are the October 2021 revision, so a newer revision should be checked for at each onboarding, and a changed certification requires a new certificate within 30 days (see Table 3).

Frequently Asked Questions (FAQs)

What is the difference between W-8BEN and W-8BEN-E?

W-8BEN is the individual form and W-8BEN-E is the entity form. The printed headers say "Entities must use Form W-8BEN-E" and "Individuals must use Form W-8BEN". The decision follows the legal payee, not the type of work.

Which address do I use on W-8BEN as a freelancer?

Line 3 takes the address in the country where you claim income-tax residence, normally the home for a Quebec sole proprietor. Line 4 takes a different mailing address if you have one.

Can I use a virtual office as my W-8BEN permanent residence address?

For an individual, no: line 3 excludes "an address used solely for mailing purposes". A virtual office is a mailing and registration address and fits line 4 if it differs from home. For a corporation on W-8BEN-E, the registered-address exception applies only if the address is the only one used and appears in the organizational documents.

Can I use a PO box on W-8BEN?

Not on the residence line. The mailing line may hold one if mail should go there.

Is W-8BEN-E for a sole proprietor or a single-member company in Canada?

A sole proprietor with no corporation generally uses W-8BEN, because the business has no separate legal status. A single-member Quebec corporation is classified as a corporation and uses the entity form, with exceptions for unusual structures that need adviser review.

Can a Canadian freelancer with U.S. clients claim a treaty rate?

It depends on facts a form does not establish: where services were performed, the income type and, for entities, treaty limitations. A reduced rate "may apply" if a treaty applies; it is not automatic.

What is the difference between the mailing address and the permanent residence address?

The residence address states where you are tax resident. The mailing address is where you want mail sent when that differs. If they are the same, the mailing field stays blank.

Which form applies to a Quebec-incorporated freelancer, and is there a French form?

The entity form, W-8BEN-E, unless the signer is a U.S. person (W-9) or the structure is a partnership or hybrid. For a "travailleur autonome" who has incorporated, the form is still the English-language entity form, since the IRS does not translate it.

Conclusion

A Montreal consultant should answer three questions in order: who is the legal payee, is that payee a U.S. person, and which address role goes on which line. The individual form's line 3 and the entity form's line 6 are residence fields, and both exclude addresses used solely for mailing. Line 4 and line 7 are the mailing fields. The one qualified exception, on entity line 6, applies only when the registered address is also the only address used and appears in the organizational documents.

A Montreal business address is therefore a mailing, registration and professional-address tool, well suited to those roles. It does not change tax residence, does not replace a home address on an individual's form and is not a basis for choosing a form. Services performed outside the United States are generally not U.S.-source, but that rule, the treaty position and the signer's U.S.-person status are separate reviews that the address fields do not decide. Where a red flag appears, take the form and the facts to an accountant.

Source links

Links cited in this article, in order of first appearance. Full addresses are provided for readers using extracted text.

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A workspace that fits the day

Our workspace options include private offices, day passes and desks, and a conference room. These formats help individuals and teams compare a dedicated office with more flexible ways to work or hold a meeting. Prospective members can explore the virtual tour, review current pricing and book a visit before choosing a workspace.

Business addresses and mail

2727 Coworking provides business-address and virtual-mailbox services. Our resources explain the documents and practical questions involved, including guidance for people outside Canada. Service eligibility, included features, availability and access arrangements should be confirmed on the applicable service page or with our team.

Resources for Canadian small businesses

We publish guides, research and planning tools about workspace decisions, business addresses and starting a business in Canada. Our incorporation research includes information for people inside Canada and abroad, with jurisdiction-specific material to help readers identify the next questions to investigate. These educational resources complement our workspace and address services; they are not individualized legal, tax or immigration advice.

Visit or contact 2727 Coworking

Explore private offices, day passes and desks, the conference room, business addresses and virtual mailboxes. Book a visit or contact the team to discuss your needs.

A business address alone does not establish tax residence, immigration status, banking approval or eligibility for a government program.

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