



# Old Age Security Return of Income (OASRI) Guide for Non-Residents

# 2023

## Find out if this guide is for you

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This guide is for you if you are a non-resident of Canada receiving the old age security (OAS) pension. This guide will help you complete Form T1136, Old Age Security Return of Income (OASRI).

| New items are flagged with **NEW!** throughout this guide.

The CRA's publications and personalized correspondence are available in braille, large print, e-text, and MP3. For more information, go to [canada.ca/cra-multiple-formats](https://canada.ca/cra-multiple-formats) or call **1-800-959-8281**.

If you are outside Canada and the United States, call **613-940-8495**. The CRA only accepts collect calls made through a telephone operator. After your call is accepted by an automated response, you may hear a beep and notice a normal connection delay. This service operates in Eastern Standard Time and is open Monday to Friday from 8 am to 8 pm and Saturday from 9 am to 5 pm.

La version française de ce guide est intitulée Guide de déclaration des revenus pour la Sécurité de la vieillesse (DRSV) pour les non-résidents.

Unless otherwise stated, all legislative references are to the Income Tax Act or, where appropriate, the Income Tax Regulations.

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## Before you start

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### Tax on Old Age Security (OAS) benefits

The tax on OAS benefits is an **additional** tax applied in the tax year to OAS recipients who report a net world income that is **more than** the income threshold determined for that year on the Old Age Security Return of Income (OASRI). This income threshold is indexed annually with inflation and is **CAN\$86,912** for the 2023 tax year.

Your monthly OAS benefits paid for the July 2024 to June 2025 period will be calculated using the information provided on your 2023 OASRI, where your monthly benefit may be reduced by a recovery tax withholding if you were subject to the tax on OAS benefits.

If you are subject to OAS recovery tax in addition to non-resident withholding tax, the two taxes combined **cannot** be more than the OAS benefit paid in the month.

### How recovery tax is calculated

If recovery tax was withheld from your OAS pension in 2023 and the amount withheld is **more than** the recovery tax you owe, or if you do **not** have to pay recovery tax based on the information you provide when you file your 2023 OASRI, the CRA will refund the difference to you or apply it to any other Canadian tax you may owe.

If the recovery tax withheld is **less than** the recovery tax you owe, you will have to pay the difference.

## Net world income

Net world income is the total of all income paid or credited to you in a year from Canadian and foreign sources **minus** any allowable deductions. It includes income from:

- employment
- business
- pensions
- social security
- capital gains
- rental property
- interest
- dividends

### Note

In this guide, **foreign source** means a source outside Canada.

## Find out if you have to file the OASRI

You have to file this return **no later than April 30 each year** so that your OAS pension is not suspended in July. You have to file even if your net world income is **less than CAN\$86,912**.

Unless you were a resident of a region or country listed on the next page at any time in 2023 and you received OAS pension during that period, you have to file this return.

Generally, the recovery tax applies to non-residents as long as it is not limited or exempted by a tax treaty.

You do **not** have to file this return if you were a resident of one of the following regions or countries in 2023 **and** you do not have plans to move to a region or country that is not included on the list before July 1, 2025:

Argentina	Ireland	Romania
Australia	Israel	Senegal
Azerbaijan	Ivory Coast	Serbia
Bangladesh	Kenya	Spain
Barbados	Madagascar	Sri Lanka
Bulgaria	Malaysia	Switzerland
Colombia	Malta	Taiwan
Cyprus	Mexico	Tanzania
Dominican Republic	New Zealand	Trinidad and Tobago
Ecuador	Norway	Turkey
Finland	Papua New Guinea	United Kingdom
Germany	Peru	United States
Greece	Poland	Zambia
Hungary	Portugal	Zimbabwe

### Notes

If you were a resident of Brazil in 2023 and are a Brazilian national, you do **not** have to file this return.

If you were a resident of the Philippines in 2023 and the total of your 2023 Canadian pensions was **CAN\$5,000 or less**, you do **not** have to file this return.

If the tax treaty your region or country of residence has with Canada is amended, you may not have to file this return. For more information, contact the CRA at the address or telephone number on the back of this guide.

## Return due date

Your OASRI for 2023 must be filed **no later than April 30, 2024**.

When a due date falls on a Saturday, Sunday, or public holiday recognized by the CRA, your return is considered on time if the CRA receives it or if it is postmarked on the next business day. For more information, go to [canada.ca/taxes-dates-individuals](https://canada.ca/taxes-dates-individuals).

If you owe recovery tax for 2023 (line 48500 of your return) and file your return late, the CRA will charge you a late-filing penalty. The penalty is **5%** of your balance owing for 2023, **plus 1%** of your balance owing for each full month that your return is late, to a maximum of **12 months**. Your late-filing penalty may be higher if the CRA charged you a late-filing penalty on a return for any of the three previous years.

## Find out if you have to file another 2023 Canadian return

The OASRI only determines the recovery tax on your OAS pension. Filing the OASRI allows Service Canada to determine the amount of OAS they should continue to pay you.

If you filed Form NR5, Application by a Non-Resident of Canada for a Reduction in the Amount of Non-Resident Tax Required to be Withheld for tax year 2023, with the intention of making a section 217 election and the CRA approved it, you **must** file a return under section 217 of the Income Tax Act. For more information, see Guide T4145, Electing under Section 217 of the Income Tax Act.

If you received employment or business income from Canada, or have taxable capital gains from disposing of taxable Canadian property, you may also have to file an Income Tax and Benefit Return.

## Completing your OASRI

Two copies of Form T1136, Old Age Security Return of Income (OASRI), are included in this package. Mail one copy to the CRA and keep the other copy for your records.

If you and your spouse or common-law partner receive the OAS pension, each of you must complete and send a return.

Follow the instructions on your return. If you give wrong or incomplete information, processing of your return may be delayed.

## Deceased persons

If you are filing a return for an individual who died during the year, enter their date of death on page 1 of the return.

### Note

The OAS pension is payable up to, and including, the month of death and is **not** paid to the estate of a deceased person.

## Identification

### Email address

Enter your email address on your return if you would like to receive email notifications from the CRA and you agree to the **terms of use for email notifications** below. You can also register for email notifications by logging in to My Account at [canada.ca/my-cra-account](https://canada.ca/my-cra-account) and selecting the “Notification preferences” service.

### Terms of use for email notifications

The CRA will use the email address provided to notify you about any CRA mail available in My Account, and certain changes to your account information.

Any mail that is eligible for electronic delivery will no longer be printed and mailed.

The notifications that are eligible for this service may change. You may not always be notified when new types of notifications are added or removed from this service.

To view CRA mail online, you must be registered for My Account, and/or your representative must be registered for Represent a Client and be authorized on your account.

All CRA mail available in My Account is presumed to have been received on the date that the email notification is sent.

It is your responsibility to make sure that the email address provided to the CRA is up to date.

CRA email notifications are subject to the terms of any agreement with your mobile carrier or Internet service provider. You are responsible for any fees imposed by them.

Email notifications are sent unencrypted and unsecured. They could be lost, intercepted, viewed or altered by others who have access to your email account. You accept this risk and acknowledge that the CRA will not be liable if you are unable to access or receive the email notifications, nor for any delay or inability to deliver notifications.

These terms of use may be changed from time to time. The CRA will provide advance notice of the effective date of any new terms. You agree that the CRA may notify you of these changes by emailing the new terms, or notice of where to find them, to the email address that you provided. You agree that your use of the service after the effective date of any change to these terms constitutes your agreement to the new terms. If you do **not** agree to the new terms, you must remove your email address from My Account and no longer use the service.

### Social insurance number (SIN)

Enter your Canadian social insurance number (SIN), individual tax number (ITN) or temporary tax number (TTN).

If you asked for, but did not yet receive, a SIN or an ITN, and the deadline for filing your return is near, attach a note to your return and file your return without your SIN or ITN.

If you are not eligible for a SIN, complete and send Form T1261, Application for a Canada Revenue Agency Individual Tax Number (ITN) for Non-Residents.

### Marital status

Tick the box on your return that applies to your marital status on December 31, 2023.

**Married** means that you have a spouse. This term only applies to a person you are legally married to.

**Living common-law** means that you are living in a conjugal relationship with a person who is **not** your married spouse, and **at least one** of the following conditions applies:

- This person has been living with you in a conjugal relationship for at least **12 continuous months**

#### Note

In this definition, 12 continuous months includes any period you were separated for **less than 90 days** because of a breakdown in the relationship.

- This person is the parent of your child by birth or adoption
- This person has custody and control of your child (or had custody and control immediately before the child turned 19 years of age) and your child is wholly dependent on them for support

**Separated** means that you have been living apart from your spouse or common-law partner because of a breakdown in the relationship for a period of **at least 90 days**.

#### Note

You are still considered to have a spouse or common-law partner if you were separated involuntarily and **not** because of a breakdown in your relationship. An involuntary separation could happen when one spouse or common-law partner is living away for work, school, or health reasons, or is incarcerated.

Once you have been separated for 90 days because of a breakdown in the relationship, the effective date of your separated status is the day you started living apart.

If you file your return before your 90-day separation period is over and that period includes December 31, enter your marital status as married or living common-law, as applicable.

If, after filing your return, you continue to live separate and apart from your spouse or common-law partner and you have been living this way for **at least 90 days**, you have to change your marital status to “separated” using the first day of the 90-day period as your date of separation.

See “Digital services for individuals” on page 25 to find out how to change your marital status online, or complete and send Form RC65, Marital Status Change, to the CRA.

#### Note

You will also have to file an amended return to adjust your entitlement for any credits claimed or to apply for credits that you may not have been entitled to when you were married or living common-law.

**Widowed** means that you had a spouse or common-law partner who is now deceased.

**Divorced** means that you are legally divorced from your former spouse.

**Single** means that none of the other marital statuses applies to you.

#### Your old age security number

Enter the old age security number issued to you by Service Canada if it was not pre-printed on your return. You can find this number on your NR4(OAS) slip. If the pre-printed number does not match the number on your NR4(OAS) slip, enter the correct number on your return.

## Income

Report all income in **Canadian dollars**. To calculate how much to report, multiply your income by the exchange rate in effect on the day you received the income. If the amount was paid at various times in the year, visit [bankofcanada.ca](http://bankofcanada.ca) or contact the CRA to get an average annual rate.

### Line 11300 – Old age security (OAS) pension

Report your OAS pension amount as shown in any of the following boxes:

- box 16 of your NR4(OAS) slip
- box 16 or 26 of your NR4 slip with income code 44 in box 14 or 24
- box 18 of your T4A(OAS) slip

You may have received net federal supplements as shown in one of the following boxes:

- box 21 of your T4A(OAS) slip
- box 16 or 26 of your NR4 slip with income code 45 in box 14 or 24

Add the amount of any supplements to your OAS pension and enter the total on line 11300 of your return.

### Line 11400 – CPP or QPP benefits

Report your Canada Pension Plan (CPP) or Quebec Pension Plan (QPP) benefit amount shown in box 16 or 26 of your NR4 slip if the slip has income code 46 or 49 in box 14 or 24. The amount may also be shown in box 20 of your T4A(P) slip.

### Line 11500 – Other pensions or superannuation

Report the total amount of all other pension or superannuation income that you received from Canadian or foreign sources and all foreign-source social security payments.

If you are **65 years of age or older**, include the following income types:

- annuities
- deferred profit sharing plans
- registered retirement income funds

If you are **under 65 years of age**, see line 13000 on page 15.

### Line 12100 – Interest and other investment income

Use the worksheet on the back of the return to calculate your interest income, taxable dividend income, and capital gains (or losses).

#### Interest and taxable dividend income

Report all Canadian and foreign-source interest paid or credited to you in 2023 including interest income from bank accounts, term deposits, guaranteed investment certificates, and other similar investments.

You also have to report interest on any tax refund you received in 2023 as shown on your notice of assessment or reassessment.

Report all taxable dividend income from taxable Canadian corporations by multiplying the actual amount of dividends received by 115%.

Also report all dividends received from foreign sources.

Report any Canadian or foreign-source interest or dividend income that was paid or credited to you in the year even if you did **not** receive an information slip.

#### Capital gains

A capital gain or loss may occur when you sell or dispose of a capital property, such as real estate or shares held on account of capital. In determining your income for a tax year, you could apply your allowable capital loss in a year (if any) against your taxable capital gain for that year. However, if you have a net

capital loss for that year, you **cannot** use the net capital loss to reduce other sources of income, including interest and other investment income.

If you sold or disposed of property in 2023 and your taxable capital gains for the year were more than your allowable capital losses, you have to include the difference on line 12100 of your return.

For 2023, the taxable capital gain is generally 50% of the capital gain and the allowable capital loss is 50% of the capital loss.

#### Note

Do **not** include capital gains from mortgage foreclosures or conditional sales repossessions. You may also leave out part of the capital gain or loss from the disposition of your residence. For more information, see Income Tax Folio S1-F3-C2, Principal Residence.

If you sold or disposed of a property in 2023, you will need to know the following three amounts to calculate any capital gain or loss:

- the proceeds of disposition
- the adjusted cost base
- the outlays and expenses you incurred when disposing of your property

**Proceeds of disposition** is usually the amount you received or will receive for your property. In most cases, it refers to the sale price of the property. It could also include compensation you received for property that was destroyed, expropriated, or stolen.

The **adjusted cost base** is usually the cost of a property **plus** any expenses to acquire it, such as commissions and legal fees. The cost of a capital property is its actual or deemed cost, depending on the type of property and how you acquired it. The cost also includes capital expenditures, such as the cost of additions and improvements to the property. You **cannot** add current expenses, such as maintenance and repair costs, to the cost base of a property.

**Outlays and expenses** are amounts that you incurred to sell a capital property. You can deduct outlays and expenses from your proceeds of disposition when you calculate your capital gain or loss. These types of expenses include:

- fixing-up expenses
- finders' fees
- commissions
- brokers' fees
- surveyors' fees
- legal fees
- transfer taxes
- advertising costs

You **cannot** reduce your other income by claiming a deduction for these outlays and expenses.

For more information on capital gains and losses, see Guide T4037, Capital Gains. This guide is available at [canada.ca/cra-forms](http://canada.ca/cra-forms) or by contacting the CRA at the address or telephone numbers on the back of this guide.

### Line 12600 – Net rental income

Report your Canadian and foreign-source net rental income or loss for the 2023 calendar year on this line. Include any amount that a partnership allocated to you in its financial statements. If you have a loss, show the amount in brackets.

### Line 12900 – RRSP income

Report the total amount of income you received from your registered retirement savings plan (RRSP) in 2023 from your T4RSP or NR4 information slips.

### Line 13000 – Other income

Report all other Canadian and foreign-source income on line 13000 of your return. In the space to the left of line 13000, specify the type of income you are reporting. If you have more than one type of income, attach a note to your return showing the details.

Other types of income might include:

- employment income
- lump-sum payments from pensions and deferred profit sharing plans
- employment insurance benefits
- social assistance payments
- workers' compensation payments
- support payments received
- retiring allowances, including severance pay
- death benefits
- payments from a trust
- tips or gratuities
- amounts distributed from a retirement compensation arrangement
- income from a first home savings account (FHSA)
- net partnership income or loss from a Canadian or foreign partnership (limited or non-active partners)
- any other type of taxable income that you have not reported elsewhere on the return

#### Note

Do **not** include amounts paid by Canada or an ally (if the amount is not taxable in that country) for disability or death due to war service.

If you are **under 65 years of age**, you must also include the following types of income:

- annuities
- deferred profit sharing plans



- registered retirement income funds

If you are **65 years of age or older**, see line 11500 on page 12.

### **Line 13500 – Net business income**

Report your Canadian and foreign-source net income or loss from a business, profession, commission, farming, or fishing. If you have a loss, show the amount in brackets.

## **Deductions**

### **Line 22100 – Carrying charges and interest expenses**

Claim the total amount of carrying charges and interest expenses you paid to earn income from investments.

Carrying charges and interest expenses include **all** of the following amounts:

- fees to manage or take care of investments
- fees for certain investment advice or recording investment income
- most interest you pay on money you borrow for investment purposes, but generally only if you use it to try to earn investment income including interest and dividends

You **cannot** claim any brokerage fees or commissions you paid when you bought or sold securities. Instead, use these costs when you calculate your capital gain or loss.

### **Line 23200 – Other deductions**

Your claim on line 23200 **cannot** be more than what you could claim if you were a resident of Canada.

Specify the deduction you are claiming in the space to the left of line 23200. Attach a note to your return if you have more than one amount, or to explain your deduction more fully.

You can claim certain amounts from your total world income, including the following:

- the deductible amount of contributions to a registered pension plan, RRSP or first home savings account in Canada
- annual Canadian union, professional, or like dues
- the deductible amount of support payments made
- Canadian exploration and development expenses
- certain expenses you paid to earn employment or commission income

You can claim any of the following repayment amounts that you received and reported as income in 2023:

- employment insurance benefits
- OAS pension
- Canada Pension Plan benefits or Quebec Pension Plan benefits
- retiring allowances, including severance pay

#### **Notes**

OAS recovery tax withheld from your OAS benefits is deducted at line 43700 of your return.

To calculate your OAS recovery tax, see line 23500 in the next section.

Attach receipts or other documents showing the amounts you paid back.

You can claim the following legal expenses:

- fees paid for advice or help in responding to the CRA when they reviewed your income or tax for a year, and in appealing or objecting to an assessment or decision under the Income Tax Act, the Employment Insurance Act, the Canada Pension Plan, or the Quebec Pension Plan, plus any related accounting fees

- fees paid for advice or help in appealing or objecting to an assessment of income tax, interest, or penalties levied by a foreign government, if the tax is eligible for a foreign tax credit on a Canadian income tax return
- fees paid to collect late support payments you are including in your income. For more information, go to [canada.ca/taxes-support-payments](https://canada.ca/taxes-support-payments)

You must **reduce** your claim by any award or reimbursement you received for the above-mentioned expenses. If you are awarded the cost of your deductible legal fees in a future year, report that amount in your income for that year.

If you do not know if a deduction is allowable, contact the CRA at the address or telephone numbers on the back of this guide.

## Refund or balance owing

### Line 23500 – Old age security (OAS) recovery tax

If your net world income on line 24200 of your return is **more than CAN\$86,912**, complete your OAS recovery tax calculation using the chart on page 20.

### Special situations

If any of the following situations apply to you, do **not** complete the chart on page 20. **Instead**, contact the CRA for the special rules and calculations to apply:

- You immigrated to Canada or emigrated from Canada in 2023 and received OAS pension during the part of the year that you were a non-resident
- You received OAS pension throughout 2023 as a resident of one of the regions or countries listed on page 6 for **part of 2023** and you were resident in a region or country **not** on the list for **the other part of 2023**
- You were a resident of the Philippines in 2023

## Calculating OAS recovery tax

Net world income from line 24200 of your return	\$ _____	<b>1</b>
OAS repayment threshold for 2023	\$ <u>86,912.00</u>	<b>2</b>
Line 1 <b>minus</b> line 2 (if negative, enter “0”)	\$ _____	<b>3</b>
Line 3 <b>multiplied by</b> line 4	_____ 15%	<b>4</b>
Enter the result on this line.	\$ _____	<b>5</b>
OAS pension and net federal supplements received from line 11300 of your return	\$ _____	<b>6</b>
OAS benefits overpayment recovered in 2023 (see line 23200)	\$ _____	<b>7</b>
Line 6 <b>minus</b> line 7 (if negative, enter “0”)	\$ _____	<b>8</b>
<b>OAS recovery tax</b>		
Enter <b>whichever is less:</b> amount from line 5 or line 8.	\$ _____	<b>9</b>
Line 9 <b>multiplied by</b> line 10	_____ 75%	<b>10</b>
Enter the result on this line.	\$ _____	<b>11</b>
Enter the amount from line 11 on line 23500 of your return.		

### Line 43700 – Recovery tax withheld

Claim **only** the recovery tax withheld from box 27 of your NR4(OAS) slip. Attach a copy of the information slip to your return.

#### Note

Do **not** include the non-resident tax withheld shown in box 17 of your NR4(OAS) slip.

### Line 48400 – Refund

Generally, the CRA does not refund a difference of **CAN\$2 or less**.

If you are expecting a refund of recovery tax, the CRA may keep some or all of your refund to apply it against the amount you owe or will soon be owing for another year.

## Line 48500 – Balance owing

Your balance owing is due **no later than April 30, 2024**.

Generally, the CRA does not charge a difference of **CAN\$2 or less**.

Do **not** mail cash or include cash with your return.

**NEW!** As of January 1, 2024, remittances or payments to the Receiver General of Canada should be made as an electronic payment if the amount is **more than \$10,000**. Payers may face a penalty unless they cannot reasonably remit or pay the amount electronically. For more information, go to [canada.ca/payments](https://canada.ca/payments).

The CRA will charge daily compound interest on any outstanding balance starting May 1, 2024, until your balance is paid in full.

You or your representative can make a payment using:

- your Canadian financial institution's online or telephone banking services
- the CRA's My Payment service at [canada.ca/cra-my-payment](https://canada.ca/cra-my-payment) using your Visa® Debit card, Debit MasterCard® or Interac® Online card (does **not** include credit cards)
- pre-authorized debit (PAD) at [canada.ca/my-cra-account](https://canada.ca/my-cra-account) (for more information on PADs, go to [canada.ca/pay-authorized-debit](https://canada.ca/pay-authorized-debit))
- your credit card, Interac e-transfer, or PayPal **for a fee** through one of the CRA's third party service providers

You or your representative can make a payment without an account at a Canadian bank or credit union using:

- a wire transfer
- an international money order
- a bank draft drawn on a Canadian bank
- an internationally-issued credit card through a third-party service provider **for a fee**

For more information, go to [canada.ca/payments](https://canada.ca/payments).

If you want to mail your payment to the CRA, attach it to the front of your return. Address your payment to the Receiver General for Canada and include your social insurance number, temporary tax number or individual tax number.

You can file your return early and make your payment as late as **April 30, 2024**. If the CRA processes your return before the date of the payment, your payment will appear on your notice of assessment, but it will not reduce your balance owing. The CRA will credit your account on the date of the payment.

The CRA will charge you a fee for any payment not honoured by your financial institution.

### Making a payment arrangement

If you cannot pay your balance owing **on or before April 30, 2024**, you should contact the CRA. The CRA will consider a payment arrangement when you have shown that you have tried to pay your debt in full by reducing your expenses or borrowing funds.

The CRA will charge daily compound interest on any outstanding balance starting May 1, 2024, until you pay your balance in full.

#### Note

Even if you cannot pay all of your balance owing right away, file your OASRI on time to avoid a late-filing penalty and to make sure that Service Canada does not suspend your OAS pension.

## After you file your return

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The CRA assesses your return based on the information you gave and sends you a notice of assessment. The notice will tell you if you have a refund or a balance owing of recovery tax for 2023. The notice will also tell you if recovery tax will be withheld from your OAS pension for the period from July 2024 to June 2025.

### How to change a return

After you have mailed your OASRI, you only need to notify the CRA of a change if **any** of the following conditions apply to you:

- Your 2023 net world income was **more than CAN\$86,912**
- The change will increase your 2023 net world income to **more than CAN\$86,912**
- The change applies to the amount of recovery tax withheld that you reported on line 43700

To change a return that you have already sent to the CRA, send a signed letter to your tax centre (see the back cover of this guide for the address) explaining the changes you want, and include the following information:

- the year of the return to be changed
- your social insurance number, individual tax number or temporary tax number
- your address
- a telephone number where the CRA can reach you during the day

### If you move

Let the CRA know your new address as soon as possible to make sure any correspondence is sent to the proper address.

If you use direct deposit, you also need to tell the CRA if you change your account at your financial institution.

If you are registered for the CRA's My Account or MyCRA service, you can change your address online. See "Digital services for individuals" on page 25.

To write to the CRA, send your letter to your tax centre (see the back cover of this guide for the address). Include your social insurance number (or your individual tax number or temporary tax number), your new address, the date of your move, and your signature.

If you are writing to the CRA for someone else, including your spouse or common-law partner, include their social insurance number, individual tax number or temporary tax number, and have the person sign the letter authorizing the change to their records.

#### Note

You should also inform Service Canada of your new address so that they send your OAS payments and any correspondence to the correct address. You will find the telephone number on page 27.

## Digital services for individuals

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The CRA's digital services are fast, easy, and secure!

### My Account

My Account lets you view and manage your personal income tax and benefit information online.

Use My Account throughout the year to:

- view your benefit and credit information and apply for certain benefits
- view your notice of assessment or reassessment
- view uncashed cheques and request a replacement payment
- change your address, phone numbers, direct deposit information, marital status and information about children in your care
- manage notification preferences and receive email notifications when important changes are made to your account
- check your tax-free savings account (TFSA) contribution room, your registered retirement savings plan (RRSP) deduction limit, and your first home savings account (FHSA) participation room
- track the progress of certain files you have submitted to the CRA
- make a payment online to the CRA with the My Payment service, create a pre-authorized debit (PAD) agreement, or create a QR code to pay in person at Canada Post for a fee. (for more information on how to make a payment, go to [canada.ca/payments](https://canada.ca/payments))

- view and print your proof of income statement
- manage authorized representatives and authorization requests
- submit documents to the CRA
- submit an audit enquiry
- link between your CRA My Account and Employment and Social Development Canada (ESDC) My Service Canada Account
- manage multi-factor authentication settings

To sign in to or register for the CRA's digital services, go to:

- My Account, at [canada.ca/my-cra-account](https://canada.ca/my-cra-account), if you are an individual
- Represent a Client, at [canada.ca/taxes-representatives](https://canada.ca/taxes-representatives) if you are an authorized representative

### Receive your CRA mail online

Set your correspondence preference to "Electronic mail" to receive email notifications when CRA mail, like your notice of assessment, is available in your account. For more information, go to [canada.ca/cra-email-notifications](https://canada.ca/cra-email-notifications).

## For more information

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### If you need help

If you need more information after reading this guide, go to [canada.ca/taxes](http://canada.ca/taxes) or call 1-800-959-8281.

If you have questions about your OAS pension (for example, how to calculate your payments or how to report a lost cheque), contact the Service Canada office in the province or territory where you last resided.

You can also contact **Service Canada** by telephone at the following numbers:

**Calls from Canada and the United States** ..... 1-800-277-9914  
or 1-800-454-8731

**Calls from outside Canada and the United States**.. 1-613-957-1954

**Teletypewriter users**..... 1-800-255-4786

### Forms and publications

If you need a paper version of the CRA's forms and publications, go to [canada.ca/cra-forms-publications](http://canada.ca/cra-forms-publications) or call one of the following numbers:

- 1-800-959-8281, from Canada and the United States
- 613-940-8495, from outside Canada and the United States.  
The CRA only accepts collect calls made through a telephone operator. After your call is accepted by an automated response, you may hear a beep and notice a normal connection delay. This service operates in Eastern Standard Time and is open Monday to Friday from 8 am to 8 pm and Saturday from 9 am to 5 pm.

### Electronic mailing lists

The CRA can send you an email when new information on a subject of interest to you is available on the website. To subscribe to the electronic mailing lists, go to [canada.ca/cra-email-lists](http://canada.ca/cra-email-lists).

### Tax Information Phone Service (TIPS)

For tax information by telephone, use the CRA's automated service, TIPS, by calling 1-800-267-6999.

### Teletypewriter (TTY) users

If you use a TTY for a hearing or speech impairment, call 1-800-665-0354.

If you use an **operator-assisted relay service**, call the CRA's regular telephone numbers instead of the TTY number.

### Formal disputes (objections and appeals)

You have the right to file an objection if you disagree with an assessment, determination, or decision.

For more information about objections and related deadlines, go to [canada.ca/cra-objections-appeals](http://canada.ca/cra-objections-appeals).

### CRA service feedback program

#### Service complaints

You can expect to be treated fairly under clear and established rules, and get a high level of service each time you deal with the CRA. For more information about the Taxpayer Bill of Rights, go to [canada.ca/taxpayer-rights](http://canada.ca/taxpayer-rights).

You may provide compliments or suggestions, and if you are not satisfied with the service you received:

- 1) Try to resolve the matter with the employee you have been dealing with or call the telephone number provided in the correspondence you received from the CRA. If you do not have contact information for the CRA, go to [canada.ca/cra-contact](http://canada.ca/cra-contact)
- 2) If you have not been able to resolve your service-related issue, you can ask to discuss the matter with the employee's supervisor

- 3) If the problem is still not resolved, you can file a service-related complaint by filling out Form RC193, Service Feedback. For more information and to learn how to file a complaint, go to [canada.ca/cra-service-feedback](https://canada.ca/cra-service-feedback)

If you are not satisfied with how the CRA has handled your service-related complaint, you can submit a complaint to the Office of the Taxpayers' Ombudsperson.

### Reprisal complaints

If you have received a response regarding a previously submitted service complaint or a formal review of a CRA decision and feel you were not treated impartially by a CRA employee, you can submit a reprisal complaint by filling out Form RC459, Reprisal Complaint. For more information, go to [canada.ca/cra-complaints-disputes](https://canada.ca/cra-complaints-disputes).

### Cancel or waive penalties and interest

The CRA administers legislation, commonly called taxpayer relief provisions, that allows the CRA's discretion to cancel or waive penalties and interest when taxpayers cannot meet their tax obligations due to circumstances beyond their control.

The CRA's discretion to grant relief is limited to any period that ends within 10 calendar years before the year in which a relief request is made.

For penalties, the CRA will consider your request only if it relates to a tax year or fiscal period ending in any of the 10 calendar years before the year you make your request. For example, your request made in 2023 must relate to a penalty for a tax year or fiscal period ending in 2013 or later.

For interest on a balance owing for any tax year or fiscal period, the CRA will consider only the amounts that accrued during the 10 calendar years before the year in which you make your request. For example, your request made in 2023 must relate to interest that accrued in 2013 or later.

Taxpayer relief requests can be made online using the CRA's My Account, My Business Account (My BA), or Represent a Client digital services.

Using My Account:

- Sign in to your account
- Click on "Accounts and payments"
- Click on "Request relief of penalties and interest"

Using My BA or Represent a Client:

- Sign in to the program account that applies to you from the navigation menu
- Under "Request", click on "Request relief of penalties and interest"

You can also fill out Form RC4288, Request for Taxpayer Relief – Cancel or Waive Penalties and Interest, and send it to the CRA.

Using My Account:

- Sign in to your account
- Under "Correspondence", click "Submit documents"

Using My BA or Represent a client:

- Sign in to the program account that applies to you from the navigation menu
- Above "Overview", click on "Submit documents"

To send your Form RC4288 by mail, see the back of the form for the address of your designated office.

For information about how to submit documents online, go to [canada.ca/cra-submit-documents-online](https://canada.ca/cra-submit-documents-online).

For details about the required supporting documents, relief from penalties and interest, and other related forms and publications, go to [canada.ca/penalty-interest-relief](https://canada.ca/penalty-interest-relief).

## Contact the CRA

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### By telephone

Calls from Canada and the United States ..... 1-800-959-8281

### Hours of service

Monday to Friday (except holidays)  
8 am to 8 pm (local time)

Saturdays (except holidays)  
9 am to 5 pm (local time)

Calls from outside Canada and the United States .... 1-613-940-8495

The CRA only accepts collect calls made through a telephone operator. After your call is accepted by an automated response, you may hear a beep and notice a normal connection delay.

### Hours of service

Monday to Friday (except holidays)  
8 am to 8 pm (Eastern Standard Time)

Saturdays (except holidays)  
9 am to 5 pm (Eastern Standard Time)

### By mail

If your country of residence is:	Send your return and related documents to:
Denmark France Netherlands United States United Kingdom	Winnipeg Tax Centre PO Box 14001, Station Main Winnipeg MB R3C 3M3 CANADA
Any other country	Sudbury Tax Centre 1050 Notre Dame Ave Sudbury ON P3A 5C2 CANADA