Personal income tax

Federal Income Tax and Benefit Information for 2025

On this page

New for 2025

For a list of proposed, announced and enacted personal income tax changes for 2025, see What's new for 2025.

New items are flagged with **NEW!** throughout.

Before you file

Complete your *Income Tax and Benefit Return* using the information in the schedules and worksheets in the tax package along with your information slips, receipts and supporting documents.

Even if you did **not** have any income in the year, you still have to file a return to get the benefits, credits and refund you may be entitled to.

Who has to file a return

File a 2025 return if:

- The CRA (Canada Revenue Agency) sent you a request to file a return
- You have to pay tax or want to claim a refund
- You or your spouse or common-law partner want to begin or continue receiving credits and benefits, such as:
  - the Canada child benefit (CCB) and related provincial and territorial benefits
  - the GST/HST credit and related provincial and territorial credits and benefits
  - the Guaranteed Income Supplement (GIS)

Notes

If you have a spouse or common-law partner, they also have to file a return.

For more information about the CCB (Canada child benefit) (Canada Child Benefit) and GST (Goods and services tax)/HST (Harmonized sales tax) credit, see Tax credits and benefits for individuals.

- You want to claim the Canada workers benefit (CWB) and receive advanced Canada workers benefit (ACWB) payments
- You and your spouse or common-law partner are jointly electing to split pension income (see line 11500)
- You disposed of capital property (which may be a principal residence) or realized a taxable capital gain in 2025
- You have to repay all or part of your old age security (OAS) benefits or employment insurance (EI) benefits
- You have not repaid all of the amounts that you withdrew from your registered retirement savings plan (RRSP) under the Home Buyers' Plan (HBP) or Lifelong Learning Plan (LLP)
- You have to contribute to the Canada Pension Plan (CPP) for 2025 since the total of your net self-employment income **plus** pensionable employment income is **more than $3,500**
- You are paying EI (employment insurance) premiums on self-employment income or other eligible earnings
- You incurred a non-capital loss in 2025 that you want to be able to apply to other years
- You want to transfer unused tuition fees or carry forward an unused tuition amount to a future year
- You want to report income that would allow you to contribute to an RRSP (registered retirement savings plan), a pooled registered pension plan (PRPP), or a specified pension plan (SPP) to keep your

RRSP (registered retirement savings plan) deduction limit for future years up-to-date (see Schedule 7, *RRSP (Registered retirement savings plan), PRPP (Pooled registered pension plan), and SPP (Specified pension plan) Contributions and Transfers, and HBP (Home buyers" plan) and LLP (Lifelong learning plan) Activities)*
- You opened a first home savings account (FHSA) in 2025 or a previous year and want to keep your FHSA participation room up-to-date (see Schedule 15, *FHSA (First home savings account) Contributions, Transfers, and Activities*)
- You want to carry forward the unused investment tax credit on expenditures that you incurred in 2025
- You want to report income that will allow you to increase your Canada training credit limit

Deceased persons

If you are the legal representative (executor, administrator, or liquidator) for the estate of a person who died in 2025, you may have to file a 2025 return for that person.

Send the legal document that names you as the legal representative, such as a complete copy of the will, grant of probate, or letters of administration, to the CRA (Canada Revenue Agency).

If there is no legal document naming a legal representative, you may request to be the representative by completing Form RC552, *Register as Representative for a Deceased Person*.

Send the document to the CRA (Canada Revenue Agency) online using Represent a Client or by mail to the tax centre of the person who died.

For more information, see Doing taxes for someone who died.

Residential ties

To determine an individual’s residency status, all of the relevant facts in each case must be considered, including residential ties to Canada and the length of time, purpose, intent, and continuity of the stay while living inside and outside Canada.

Significant residential ties

These ties to Canada include:

- a home in Canada
- a spouse or common-law partner in Canada
- dependants in Canada

Secondary residential ties

These ties to Canada may be relevant in determining your residency status and can include:

- personal property in Canada, such as a car or furniture
- social ties in Canada, such as memberships in Canadian recreational or religious organizations
- economic ties in Canada, such as Canadian bank accounts or credit cards
- a Canadian driver's licence or Canadian passport
- health insurance with a Canadian province or territory

For more information, see Income Tax Folio S5-F1-C1, *Determining an Individual’s Residence Status*.

Factual residents

You are a **factual resident** of Canada for tax purposes if you keep significant residential ties in Canada while living or travelling outside Canada.

Non-residents

You are a **non-resident** for tax purposes throughout any period that **all** of the following apply:

- You normally live in another country
- You do **not** have significant residential ties in Canada
- You are **not** a deemed resident of Canada

Deemed non-residents

You are a **deemed non-resident** of Canada if you would have been considered a resident of Canada (or deemed resident of Canada) but you are instead considered a resident of another country under a tax treaty between Canada and the other country.

The rules that apply to non-residents of Canada also apply to deemed non-residents of Canada. This means you complete your return the same way as a non-resident of Canada.

Deemed residents

You may be considered a **deemed resident** of Canada for tax purposes if you were **not** a factual resident of Canada (because you did **not** have significant residential ties to Canada) and **either** of the following apply:

- At any time in 2025, you were living outside Canada and were a government employee, a member of the Canadian Forces including their overseas school staff, or working under a Global Affairs Canada assistance program.

Note

In certain circumstances, this can also apply to the family members of an individual who is in one of these situations.

- You stayed in Canada for **183 days or more** in the tax year and are **not** considered a resident of another country under the terms of a tax treaty between Canada and that country

Which tax package is for you

Use the income tax package for the province or territory where you resided on December 31, 2025, **unless** one of the following tax situations applies to you:

Which tax package is for you

Tax situation	Tax package
You were a resident of Quebec on December 31, 2025	• *Income tax package for residents of Quebec* (federal tax **only**) • *Revenu Québec Income Tax Return*
You are filing for someone who died in 2025	Income tax package for the province or territory where the person resided at the time of death

You were a newcomer to Canada in 2025	Income tax package for the province or territory where you resided on December 31, 2025 (for more information, see Leaving or entering Canada and non-residents)
You left Canada permanently in 2025	Income tax package for the province or territory where you resided on the day you left Canada (for more information, see Leaving or entering Canada for non-residents)
You had residential ties in **more than one** province or territory on December 31, 2025	Income tax package for the province or territory where you had your most important residential ties For example, use the income tax package for Ontario if you go to school in Quebec but reside in Ontario
You resided outside Canada on December 31, 2025, but kept significant residential ties with Canada *	If considered a **factual resident** of Canada: • Income tax package for the province or territory where you kept residential ties • Form T1248, *Schedule D – Information about your Residency Status*

You resided outside Canada on December 31, 2025, and were considered a **deemed resident** or **non-resident** of Canada	Income tax package for non-residents and deemed residents of Canada
You were a **deemed resident** of Canada on December 31, 2025, reporting **only** income from a business with a permanent establishment in a province or territory of Canada	Income tax package for the province or territory where you earned the income
You were a **non-resident** of Canada throughout 2025 reporting **only** income from employment in Canada or a business or partnership with a permanent establishment in Canada	• Income tax package for the province or territory where you earned the income • Guide T4058, *Non-Residents and Income Tax*

* If you are also considered a resident of another country under a tax treaty, see Deemed non-residents of Canada.

Note

If you were a **non-resident** reporting other types of Canadian-source income, such as taxable scholarships, fellowships, bursaries, research grants, or capital gains from disposing of taxable Canadian property, you must also complete Form T2203, *Provincial and Territorial Taxes for Multiple Jurisdictions*, to calculate your provincial and territorial taxes.

Situations where you may need a specific guide

If you were a **non-resident of Canada** or **only** resided in Canada for part of 2025, you may also need one of the guides listed in the following table.

Situations where you may need a specific guide

Tax situation	Guide
You were a **non-resident** employed in Canada, carried on business in Canada, or disposed of a taxable Canadian property	Guide T4058, *Non-Residents and Income Tax*
You were a **non-resident** who received rental income from real or immovable property in Canada	Guide T4144, *Income Tax Guide for Electing Under Section 216*
You were a **non-resident** who received certain other types of income from Canada (including pensions and annuities)	Guide T4145, *Electing Under Section 217 of the Income tax Act*
You were a **non-resident** at any time in 2025 receiving OAS (old age security) pension from Canada	Guide T4155, *Old Age Security Return of Income (OASRI) Guide for Non-Residents*

Due dates

Your 2025 return and payment are due **on or before** the date below that applies to you:

- For most people, the return is due **April 30, 2026**, and payment is due **April 30, 2026**
- For a **self-employed** person (and their spouse or common-law partner who was living with them at any time in the year) with business

expenditures that relate primarily to a tax shelter investment, the return is due **April 30, 2026**, and payment is due **April 30, 2026**
- For a **self-employed** person (and their spouse or common-law partner who was living with them at any time in the year) other than those listed above, the return is due **June 15, 2026**, and payment is due **April 30, 2026**
- For a **deceased** person (and their surviving spouse or common-law partner), the return due date depends on the date of death and whether they (or their spouse or common-law partner) were self-employed. For more information, see Doing taxes for someone who died

Exception

When a due date falls on a Saturday, Sunday, or public holiday recognized by the CRA (Canada Revenue Agency), your return is considered on time if the CRA receives it or if it is postmarked on or before the next business day.

Your payment is considered on time if it is received on the first business day after the due date.

For more information, see Due dates and payment dates.

Penalties and interest

Penalties

The CRA may charge a penalty if **any** of the following applies:

- You filed your return late and owe tax for 2025
- You failed to report an amount on your 2025 return **and** also failed to report an amount on your return for 2022, 2023, or 2024

- You knowingly, or under circumstances amounting to gross negligence, made a false statement or an omission on your 2025 return

The late filing penalty may be higher if the CRA issued a demand to file the return and assessed a late filing penalty on a return for tax year 2022, 2023, or 2024.

Interest on your balance owing

If you have a balance owing for 2025, the CRA (Canada Revenue Agency) will charge compound daily interest on any unpaid amount owing for 2025 starting the day after the balance is due. This includes any balance owing if the CRA reassesses your return.

Interest on your refund

The CRA will pay compound daily interest on your tax refund for 2025 in some situations. The calculation will start on the latest of the following three dates:

- the 30th day after the balance due date for the tax year
- the 30th day after you file your return
- the day you overpaid your taxes

Cancel or waive penalties and interest

The CRA (Canada Revenue Agency) administers legislation, commonly called "taxpayer relief provisions," that gives the CRA the discretion to cancel or waive penalties and interest when taxpayers cannot meet their tax obligations due to circumstances beyond their control.

The CRA (Canada Revenue Agency)’s discretion is limited to any period that ends within 10 calendar years before the year the request is made.

Penalties

The CRA (Canada Revenue Agency) 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 2025 must relate to a penalty for a tax year or fiscal period ending in 2015 or later.

Interest on a balance owing

The CRA (Canada Revenue Agency) will consider only the amounts that accrued during the 10 calendar years before the year you make your request. For example, your request made in 2025 must relate to interest that accrued in 2015 or later.

Taxpayer relief requests can be made using your CRA (Canada Revenue Agency) My Account, My Business Account or through Represent a Client. For more information, see Submit documents online.

You can also fill out Form RC4288, *Request for Taxpayer Relief – Cancel or Waive Penalties and Interest*, and send it by mail or courier to the designated office, as shown on the last page of the form, based on your place of residence. For more information, see Cancel or waive penalties or interest at the CRA.

Ways to file your return

NETFILE

Use the CRA (Canada Revenue Agency)'s secure service to complete and file your return electronically using certified tax preparation software or a web application. Go to File your taxes online: Understand NETFILE for a list of software and applications, including some that are free.

Note

Your personal information, such as your name, date of birth, and address, must be up-to-date before using this service. To update your information, go to Change your address.

EFILE

EFILE is a secure CRA (Canada Revenue Agency) service that lets authorized service providers, including discounters, complete and file your return electronically. For more information, see Using a professional tax preparer.

Auto-fill my return

This is a secure CRA (Canada Revenue Agency) service that allows you or your authorized representative to automatically fill in parts of an *Income Tax and Benefit Return* with information that the CRA has available at the time of the request.

You must be registered for a CRA account to access My Account and use NETFILE-certified software or your representative must be registered for Represent a Client and use EFILE-certified software.

For more information, go to Auto-fill my return.

SimpleFile by Phone (digital, by phone and by paper)

The CRA's SimpleFile services are available to eligible individuals with a lower income and a simple, non-taxable situation. The services are free, fast, and secure, with no forms to fill out or calculations to do. In as little as ten minutes, you can answer a series of short questions to have the CRA file a tax return on your behalf.

You may receive an invitation letter in the mail or in your CRA account inviting you to use SimpleFile services. For more information, or to use the eligibility questionnaire to see if you may qualify to use the SimpleFile Digital service, go to SimpleFile.

Note

The eligibility questionnaire will be available starting on February 23, 2026.

File a paper return

Complete and file the return included in the tax package. If you need a paper version of other forms and publications, go to Forms and publications or call **1-800-959-8281**.

Get help doing your taxes

The following services may help you complete your tax return based on your personal tax situation.

Free tax clinics

If you have a modest income and a simple tax situation, the Community Volunteer Income Tax Program (CVITP) or Income Tax Assistance – Volunteer Program (for residents of Quebec) can complete your tax return for free.

To find out if you qualify for these services and find a tax clinic, go to Free tax clinics or call the CRA at **1-800-959-8281**.

If you want to become a volunteer, see Become a CVITP volunteer.

Individual enquiries by phone

Call **1-800-959-8281** from Canada or the United States.

Telephone agents are available:

Monday to Friday: 8 am to 8 pm (Eastern Time)
Saturday and Sunday: Closed
Public holidays: Closed

For business enquiries, call **1-800-959-5525**.

Individuals in the territories

Call **1-866-426-1527** for tax and benefit information for residents of Yukon, the Northwest Territories, and Nunavut (calls from area code 867 only).

For businesses in the territories, call **1-866-841-1876.**

Teletypewriter (TTY) and Video Relay Service (VRS) users

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

Register with Canada VRS (Video Relay Service) to download the app, by going to Get Started with Canada VRS, and call the VRS (Video relay service) line.

If you use another **operator-assisted relay service**, call the CRA (Canada Revenue Agency)'s regular telephone numbers instead of the TTY or Canada VRS numbers.

Gather your documents

Gather all of the information slips, receipts, and supporting documents that you need to report your income and claim any deductions, credits, or expenses.

Missing slips or receipts

File your return on time even if you do not have all of your slips or receipts. You are responsible for reporting your income from all sources to avoid any penalties and interest that could be charged.

If you have not received your slips by early April or if you have questions about an amount on a slip, contact the payer.

If you know you will not be able to get a missing information slip by the due date, use your final pay stub or statement to estimate your income and deductions, credits and expenses that you can claim. Enter the estimated amounts on the appropriate lines of your return.

Completing your return

01 | Step 1 – Identification and other information

Use the instructions on your return to complete Step 1.

If you are filing an *Income Tax and Benefit Return* for the first time, your identification information must be the same as it appears on your social insurance number record. If you are completing this return for a deceased person, complete this section with the deceased person's personal identification information.

Expand all Collapse all

▶ Email address

Social insurance number (SIN)

Marital status

▶ Residence information

▶ Your spouse's or common-law partner's information

Residency information for tax administration agreements

Elections Canada

▶ Foreign property

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Step 2 – Total income

Income you earned that was **not** reported on an information slip must still be reported on your tax return.

Expand all Collapse all

Amounts that are not reported or taxed

▶ Reporting foreign income and other foreign amounts

Line 10100 – Employment income

Line 10105 – Tax-exempt income for emergency services volunteers

Line 10120 – Commissions included on line 10100

Line 10130 – Wage-loss replacement contributions

Line 10400 – Other employment income

Line 11300 – Old age security (OAS) pension

Line 11400 – CPP or QPP benefits

Line 11500 – Other pensions and superannuation

Line 11600 – Elected split-pension amount

Line 11700 – Universal child care benefit (UCCB)

Line 11701 – UCCB amount designated to a dependant

Line 11900 – Employment insurance and other benefits

Line 11905 – Employment insurance maternity and parental benefits, and provincial parental insurance plan benefits

Lines 12000 and 12010 – Taxable amount of dividends from taxable Canadian corporations

Line 12100 – Interest and other investment income

Line 12200 – Net partnership income (limited or non-active partners only)

Line 12500 – Registered disability savings plan (RDSP) income

Line 12600 – Rental income

Line 12700 – Taxable capital gains

Line 12900 – Registered retirement savings plan (RRSP) income

Line 12905 – Taxable first home savings account (FHSA) income

Line 12906 – Taxable FHSA income – other

Line 13000 – Other income

Line 13010 – Taxable scholarships, fellowships, bursaries and artists’ project grants

Lines 13499 to 14300 – Self-employment income

Line 14400 – Workers' compensation benefits

Line 14500 – Social assistance payments

Line 14600 – Net federal supplements paid

▶ Other amounts you have to report on your return

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Step 3 – Net income

Line 20600 – Pension adjustment
Line 20700 – Registered pension plan (RPP) deduction
Line 20800 – RRSP deduction
Line 20805 – FHSA deduction
Line 20810 – Pooled registered pension plan (PRPP) employer contributions
Line 21000 – Deduction for elected split-pension amount
Line 21200 – Annual union, professional or like dues
Line 21300 – Universal child care benefit (UCCB) repayment
Line 21400 – Child care expenses
Line 21500 – Disability supports deduction
Line 21700 – Allowable business investment loss
Line 21900 – Moving expenses
Lines 21999 and 22000 – Support payments made
Line 22100 – Carrying charges, interest expenses, and other expenses
Line 22200 – Deduction for CPP or QPP contributions on self-employment income and other earnings
Line 22215 – Deduction for CPP or QPP enhanced contributions on employment income
Line 22300 – Deduction for PPIP premiums on self-employment income (for residents of Quebec only)
Line 22400 – Exploration and development expenses
Line 22900 – Other employment expenses
Line 23100 – Clergy residence deduction
Line 23200 – Other deductions
Line 23500 – Social benefits repayment

Line 23600 – Net income

04 Step 4 – Taxable income

Line 24400 – Canadian Armed Forces personnel and police deduction
Line 24900 – Security options deductions
Line 25000 – Other payments deduction
Line 25100 – Limited partnership losses of other years
Line 25200 – Non-capital losses of other years
Line 25300 – Net capital losses of other years
Line 25395 – Capital gains deduction for qualifying business transfers or qualifying cooperative conversions
Line 25400 – Capital gains deduction
Line 25500 - Northern residents deductions
Line 25600 – Additional deductions
Line 26000 – Taxable income

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Step 5 – Federal tax

Part A – Federal tax on taxable income

Complete the appropriate column of the chart using the amount from **line 26000** of your return.

Part B – Federal non-refundable tax credits

These credits reduce the federal tax you have to pay. If the total of these credits is **more than** your federal tax, you will **not** get a refund for the difference.

Expand all Collapse all

▶ Newcomers to Canada and emigrants

▶ Amounts for non-resident dependants

Line 30000 – Basic personal amount
Line 30100 – Age amount
Line 30300 – Spouse or common-law partner amount
Line 30400 – Amount for an eligible dependant
Line 30425 – Canada caregiver amount for spouse or common-law partner, or eligible dependant age 18 or older
Line 30450 – Canada caregiver amount for other infirm dependants age 18 or older
Line 30500 – Canada caregiver amount for infirm children under 18 years of age
Line 30800 – Base CPP or QPP contributions through employment income

Line 31000 – Base CPP or QPP contributions on self-employment income and other earnings
Line 31200 – Employment insurance premiums through employment
Line 31205 – Provincial parental insurance plan (PPIP) premiums paid (for residents of Quebec only)
Line 31210 – PPIP premiums payable on employment income (for residents of Quebec only)
Line 31217 – Employment insurance premiums on self-employment and other eligible earnings
Line 31220 – Volunteer firefighters' amount
Line 31240 – Search and rescue volunteers' amount
Line 31260 – Canada employment amount
Line 31270 – Home buyers' amount
Line 31285 – Home accessibility expenses
Line 31300 – Adoption expenses
Line 31400 – Pension income amount
Line 31600 – Disability amount for self
Line 31800 – Disability amount transferred from a dependant
Line 31900 – Interest paid on your student loans
Line 32300 – Your tuition amount
Line 32400 – Tuition amount transferred from a child or grandchild
Line 32600 – Amounts transferred from your spouse or common-law partner
Lines 33099 – Medical expenses for self, spouse or common-law partner and your dependent children under 18 years of age
Line 33199 – Allowable amount of medical expenses for other dependants
Line 34900 – Donations and gifts
NEW! Line 34990 – Top-up tax credit

Line 35000 – Total federal non-refundable tax credits

Part C – Net federal tax

Line 40424 – Federal tax on split income

Line 40425 – Federal dividend tax credit

Line 40427 – Minimum tax carryover

Line 40500 – Federal foreign tax credit

▶ Recapture of investment tax credit

▶ Federal logging tax credit

Line 41000 – Federal political contribution tax credit

Line 41200 – Investment tax credit

Line 41400 – Labour-sponsored funds tax credit

Line 41500 – Advanced Canada workers benefit (ACWB)

Line 41700 – Minimum Tax

Line 41800 – Special taxes

Line 42000 – Net federal tax

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Step 6 – Refund or balance owing

Line 48400 – Refund
Line 48500 – Balance owing

Supporting documents

When you file a **paper** return, attach your supporting documents to your return. If you make a claim without providing your documents, the CRA (Canada Revenue Agency) may disallow the credit or deduction you claimed and this could delay the processing of your return.

Whether you file by paper or electronically, keep your supporting documents for 6 years in case the CRA asks to see them later. Also keep a copy of your return and notice of assessment or reassessment.

Attach the following documents to your paper return:

- **a copy of your information slips**, such as a T4 slip, T4A slip, and T5 slip, and provincial slips such as the Relevé 1 Slip, if applicable
- **your completed forms and schedules**, when instructed
- Form T776, *Statement of Real Estate Rentals*, or a statement showing your rental income and expenses for line 12600 – Rental income

Note

If you are missing an information slip, attach a copy of your final pay stub or statement instead. Keep your original documents. Also, attach a note stating the payer's name and address, the type of income involved and what you are doing to get the slip.

After you file your return

Notice of assessment

The notice of assessment (NOA) gives you a summary of your tax and benefit assessment and explains any changes made to your return. It also tells you if you have a refund, a zero balance, or a balance owing.

It gives you other important information such as your:

- unused registered retirement savings plan (RRSP) contributions
- RRSP (registered retirement savings plan) deduction limit and available contribution room
- first home savings account (FHSA) participation room
- Canada training credit limit (CTCL)
- other amounts and balances that you may want to carry forward to a future year

You will receive your NOA (notice of assessment) after the CRA (Canada Revenue Agency) processes your return. For more information, go to Understand your NOA.

Processing time

The CRA's goal is to send you a notice of assessment, as well as any refund, within:

- two weeks, when you file online
- twelve weeks, when you file a paper return

Note

These timelines apply to returns that are received on or before the due date.

To look up processing times, go Check CRA process times.

Tax reviews

When the CRA (Canada Revenue Agency) receives your return, it is usually processed and a notice of assessment is sent to you. However, each year, the CRA conducts a number of reviews to promote awareness of, and compliance with, the laws that the CRA administers.

If your return is selected for a more detailed review before or after it is assessed, you will receive a letter or phone call from the CRA. It's important to know that a review is **not** a tax audit. In most cases, it's simply a routine check to ensure that the information that you provided on your return is correct.

If you receive a request from the CRA asking for documents or receipts, you should reply within the timeframe given. Make sure to include all of the information that the CRA asks for and that the copies of your documents are clear and easy to read.

Remember that the CRA is here to help you. If you cannot get the documents that the CRA is asking for, have questions, or need more time to reply, let the CRA know. If you do not reply to the CRA's request, the CRA may adjust your return and your claim or deduction may be disallowed.

For more information, go to Income tax review? You've got this!.

How to change a return

If you have more information that could change the result of a return that you have already sent to the CRA, (Canada Revenue Agency) do **not** file another return for that year. Wait until you receive your notice of assessment before asking for changes.

Generally, you can only request a change to a return for a tax year ending in any of the 10 previous calendar years. For example, a request made in 2026 must relate to a tax year after 2015 to be considered.

You can change your return in **any** of the following ways:

- by using the ReFILE service if your return was filed electronically using a certified software. For more information, go to Changing a tax return
- by signing in to your CRA account, accessing My Account, and using **Change my return**
- by sending Form T1-ADJ, *T1 Adjustment Request*, by mail, as well as any supporting documents, if you have not sent them before to support your original claim

Note

If the CRA has assessed your taxes owing for a year that you did not file a tax return, you must file a paper return for that year if you want to make a change.

For more information, see Changing a tax return.

Digital services for individuals

The CRA (Canada Revenue Agency)'s digital services are fast, easy and secure!

My Account

My Account lets you access your personal income tax and benefit information, and interact with the CRA online throughout the year.

Use the **Navigation** and **Correspondence** menus to access the following services in My Account:

Profile

- Change your address, phone numbers, direct deposit information, marital status, information about children in your care, and language preference
- Edit your notification preferences and receive email notifications when important changes are made to your account
- Manage your authorized representatives and authorization requests
- Manage your multi-factor authentication settings, security options, and personal identification number (PIN)

Tax returns

- View your notice of assessment or reassessment, special elections and returns, carryover amounts, and tax information slips (T4 and more)

Accounts and payments

- view your account balance and statement of account

- 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
- transfer a payment

Benefits and credits

- view your benefit and credit information, and apply for certain benefits

Savings and pension plans

- View information about your Registered Retirement Savings Plan (RRSP), Tax-Free Savings Account (TFSA), Home Buyers’ Plan (HBP), First Home Savings Account (FHSA), and Lifelong Learning Plan (LLP)

Correspondence

- view mail from the CRA
- submit documents to the CRA
- submit an audit enquiry
- file a formal dispute
- request a CPP/EI ruling

Additional digital services

- track the progress of certain files and enquiries you have submitted to the CRA
- view and print your proof of income statement

Receive your CRA mail online

Set your correspondence preference to **Electronic mail** to receive email notifications when CRA (Canada Revenue Agency) mail, like your notice of assessment, is available in your account. You will no longer receive your CRA mail by paper. For more information, see Email notifications from the CRA.

Access My Account

To access My Account, sign in to or register for a CRA Account.

Electronic payments

Make your payment using:

- your Canadian bank or credit union's online banking, mobile app, or telephone services
- the CRA (Canada Revenue Agency)'s My Payment service using your activated debit card from a participating Canadian bank or credit union with a Visa Debit or Debit Mastercard logo (does **not** include credit cards)
- pre-authorized debit (PAD) using your CRA account which lets you:
  - set up payments to the CRA from a Canadian chequing account on pre-set dates starting in five or more business days
  - pay an amount due, repay overpaid amounts, or make instalment payments
  - view your account history and modify, cancel, or skip a payment (for more information, see Pay by scheduled pre-authorized debit (PAD) through CRA online services)
- the **Proceed to pay** button through My Account in the **Accounts and payments** panel on the **Overview** page, or directly through

the **Accounts and Payments** side navigation menu item and under the **Account balance and statement of account** and **Instalments** panels
- your credit card, Interac e-transfer, or PayPal through one of the third-party service providers **for a fee**

For more information, go to Payments to the CRA.

My Payment

My Payment is an electronic payment service offered by the CRA that allows individuals and businesses to make payments online directly to the CRA using their bank access cards with a Visa Debit or Debit Mastercard logo.

Use this service to make a payment to one or more CRA accounts in one simple transaction.

For more information, go to My Payment.

For more information

If you need help

For help with common topics, current contact centre wait times, and links to online self-serve options, contact the CRA.

Direct deposit

Direct deposit is a fast, convenient, and secure way to receive your CRA (Canada Revenue Agency) payments directly in your account at a financial institution in Canada. For more information, go to Direct deposit or contact your financial institution.

Forms and publications

The CRA encourages you to file your return electronically. If you need a paper version of the CRA's forms and publications, go to Forms and publications.

Electronic mailing lists

The CRA can send you an email when new information on a subject of interest is published on its website. To subscribe, go to CRA electronic mailing lists.

Teletypewriter (TTY) and Video Relay Service (VRS) users

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

Register with Canada VRS (video relay service) to download the app, by going to Get started with Canada VRS and call the VRS (Video relay service) line.

If you use another **operator-assisted relay service**, call the CRA's regular telephone numbers instead of the TTY or Canada VRS numbers.

Formal disputes (objections and appeals)

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

For more information, go to Objections, appeals, disputes, and relief measures.

Due dates

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 or before the next business day.

For more information, go to Due dates and payment dates.

CRA service feedback program

Service complaints

You can expect to be treated fairly and to receive a high level of service every time you interact with the CRA (Canada Revenue Agency).

You can provide compliments or suggestions; however, if you are not satisfied with the service you received:

1. You may save time by calling the CRA first depending on your situation. You can call the telephone number provided in your CRA correspondence or discuss your concerns with the employee you have been dealing with. If you do not have a contact number, go to Contact the Canada Revenue Agency.
2. You can ask to discuss the matter with the employee's supervisor if you have not been able to resolve your service issue.
3. You can submit feedback by filling out Form RC193, *Service Feedback*, if the issue remains unresolved. For more information, go to Submit service feedback.
4. You may contact the Office of the Taxpayers' Ombudsperson if you are not satisfied with the response you have received. The Ombudsperson will only respond to complaints that the CRA has already tried to address.

For more information, go to Taxpayer Bill of Rights.

Reprisal complaints

If you received a response about a previously-submitted service complaint or formal review of a CRA (Canada Revenue Agency) decision and felt that you were not treated fairly by a CRA employee, you can submit a reprisal complaint by filling out Form RC459, *Reprisal Complaint*.

For more information, go to Reprisal Complaints.

Retirement income summary table

Use the following table to find out where to report retirement income on your return.

If you entered an amount on line 11500 of your return, you are eligible for pension income splitting (lines 11600 and line 21000) and the pension income amount (line 31400).

Use the chart for line 31400 of the *Federal Worksheet* to calculate the amount to enter on line 31400 of your return or on line 1 of your Form T1032, *Joint Election to Split Pension Income*, if applicable.

Retirement income summary table

Slip	Box number	Conditions	Report on
T3	Box 31	None	line 11500
T3	Boxes 22, 26	None	line 13000
T4	Boxes 66, 67	None	line 13000

T4A	Box 016	None	line 11500
T4A	Boxes 018 [1] , 106	None	line 13000
T4A	Boxes 024, 194	• You were 65 or older on December 31, 2025; or • You received the amount upon the death of your spouse or common-law partner	line 11500
T4A	Boxes 024, 194	All other cases	line 13000
T4A	Box 133	• You were 65 or older on December 31, 2025; or • You received the amount upon the death of your spouse or common-law partner	line 11500
T4A	Box 133	Variable payment life annuity payments out of a money purchase RPP (registered pension plan)	line 11500
T4A	Box 133	All other cases	line 13000
T4A(OAS)	Box 18	None	line 11300
T4A(P)	Box 20	None	line 11400
T4A-RCA	Boxes 14, 16, 18, 20	None [2]	line 13000

T4RIF	Boxes 16, 22	• You were 65 or older on December 31, 2025; or • You received the amount upon the death of your spouse or common-law partner	line 11500
T4RIF	Boxes 16, 22	If the amount in box 22 is negative	line 23200
T4RIF	Boxes 16, 22	All other cases	line 13000
T4RIF	Box 18	See Information Sheet RC4178, *Death of a RRIF Annuitant, PRPP Member, or ALDA Annuitant*	line 13000
T4RSP	Box 16	• You were 65 or older on December 31, 2025; [3] or • You received the amount upon the death of your spouse or common-law partner [3]	line 12900
T4RSP	Box 16	All other cases	line 12900
T4RSP	Boxes 18, 20, 22, 26, 28	None	line 12900
T4RSP	Boxes 18, 20, 22, 26, 28	If the amount in box 28 is negative	line 23200
T4RSP	Box 34	See Information Sheet RC4177, *Death of an RRSP Annuitant*	line 12900

T5	Box 19	• You were 65 or older on December 31, 2025; or • You received the amount upon the death of your spouse or common-law partner	line 11500
T5	Box 19	All other cases	line 12100

1 Lump-sum payments from an SPP or money purchase RPP are reported on line 11500 of your return if you are 65 years of age or older on December 31, 2025, or you received the amount upon the death of your spouse or common-law partner. In all other cases, report the amount on line 13000 of your return.

2 If there is an amount in box 17 of your T4A-RCA slip, it is already included in box 16 and is eligible for pension income splitting.

3 This amount is eligible for pension income splitting and the pension income amount.

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Date modified: 2026-01-20