Canada Revenue Agency   Agence du revenu du Canada

Newcomers to Canada

2021

T4055(E) Rev. 21

Canada

Is this pamphlet for you?

This pamphlet is for you if you left another country to settle in Canada in 2021.

This pamphlet will introduce you to the Canadian tax system and help you to complete your first income tax and benefit return as a resident of Canada.

If you are in Canada temporarily in 2021, this pamphlet does **not** apply to you. Instead, see Guide T4058, Non-Residents and Income Tax.

The CRA's publications and personalized correspondence are available in braille, large print, e-text, or MP3 for those who have a visual impairment. For more information, go to **canada.ca/cra-multiple-formats** or call **1-800-959-8281**.

La version française de cette brochure est intitulée Nouveaux arrivants au Canada.

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Before you start

Are you a resident of Canada?

You become a resident of Canada for income tax purposes when you establish significant **residential ties** in Canada. You usually establish these ties on the date you arrive in Canada.

What are residential ties?

Residential ties in Canada include:

- a home in Canada
- a spouse or common-law partner (see the definitions in the Federal Income Tax and Benefit Guide) or dependants who move to Canada to live with you
- personal property, such as a car or furniture
- social ties in Canada

Other residential ties that may be relevant to determine your residency status include, but are not limited to, a Canadian driver's licence, Canadian bank accounts or credit cards, and health insurance with a Canadian province or territory.

Newcomers to Canada who have established residential ties with Canada may be:

- protected persons (including refugees) within the meaning of the Immigration and Refugee Protection Act
- individuals who have applied for or received permanent resident status from Immigration, Refugees and Citizenship Canada
- individuals who have received "approval-in-principle" from Immigration, Refugees and Citizenship Canada to stay in Canada

If you were a resident of Canada in a previous year, and you are now a non-resident, you will be considered a resident of Canada for income tax purposes when you move back to Canada and re-establish your residential ties.

Do you need help determining your residency status?

If you are not sure if you are a resident of Canada for income tax purposes, complete Form NR74, Determination of Residency Status (Entering Canada). Send your form to the Canada Revenue Agency (CRA) as soon as possible to receive an opinion on your residency status before your return is due.

For more information about residency status, see Income Tax Folio S5-F1-C1, Determining an Individual's Residence Status.

Canada's tax system

Canada's tax system is similar to that of many countries. Employers and other payers usually deduct taxes from the income they pay you whereas individuals with business or rental income usually pay their taxes by instalment.

Many of the benefits people enjoy in Canada are made possible through taxes. Canada's tax system pays for roads, schools, health care, social security, and public safety.

Each year, you determine your tax obligation by completing an Income Tax and Benefit Return and sending it to the CRA. On the return, you report your income and claim your deductions, calculate your federal and provincial or territorial tax, and determine if you have a balance of tax owing for the year, or a refund of some or all of the tax that was deducted from your income during the year. For more information, see "Do you have to file a tax return?" on page 12.

Under Canada's tax system, you have the right and responsibility to determine your income tax status and make sure you pay your required amount of tax each year according to the law.

Guide RC17, Taxpayer Bill of Rights Guide: Understanding your rights as a taxpayer, outlines the fair treatment you are entitled to receive when you deal with the CRA. For more information, go to **canada.ca/taxpayer-rights**. You have other rights under Canadian laws including the Canadian Charter of Rights and Freedoms.

Compliance

Each year, the CRA promotes compliance and taxpayer education through review programs.

The CRA reviews deductions and credits on the Income Tax and Benefit Return and ensures that income amounts have been correctly reported. The CRA also reviews benefits and credits such as the Canada child benefit (CCB) and the goods and services tax/harmonized sales tax (GST/HST) credit.

Keep all receipts and documents for **at least six years** after you file your return. If the CRA chooses to review your return, you will have to provide your receipts to support your claims.

The underground economy

The underground economy is defined as income earned but not reported for income tax purposes and the sale of goods or services on which taxes or duties have not been paid. The underground economy is often associated with the exchange of goods and services for cash where no records are kept.

The CRA works to maintain the confidence of Canadians in the fairness and honesty of Canada's tax system. As part of its efforts to fight the underground economy, the CRA works with the provinces and territories, private sector, and other countries and regions to encourage compliance with Canada's tax laws and ensure that those who do not comply have no unfair advantage over honest taxpayers.

The CRA has developed a balanced approach to fighting the underground economy. This approach includes:

- activities such as audits which ensure that income and expenses are properly reported. An audit may lead to a reassessment of tax, and the imposition of penalty and interest
- an educational strategy to increase awareness of the risks and consequences of participating in the underground economy

Note
A criminal investigation and prosecution may result if tax evasion is suspected; this could lead to fines and imprisonment.

If you do not have permission to work in Canada because you cannot get a temporary social insurance number or work permit, you are working illegally in Canada.

Social insurance number

As a newcomer to Canada, you will need a social insurance number (SIN). The SIN is a nine-digit identification number that is unique, personal, and confidential.

The CRA uses your SIN to identify you for income tax and benefit purposes. You have to give your SIN to anyone who prepares tax information slips (such as a T4 slip) for you.

If Service Canada gave you a temporary SIN (starting with the number 9) or if the CRA gave you a temporary tax number (TTN) or an individual tax number (ITN), and you decide to become a permanent resident of Canada, you have to apply for a SIN with Service Canada. Once this new SIN has been assigned to you, do **not** use any other SIN, TTN, or ITN that was previously assigned to you.

If you do not already have a SIN, you can apply for one at the nearest Service Canada office. For more information, visit **servicecanada.gc.ca** or call **1-800-597-4732**.

Goods and services tax/harmonized sales tax credit

The goods and services tax (GST) is a tax that you pay on most goods and services sold or provided in Canada. In some provinces, the GST has been blended with provincial sales tax and is called the harmonized sales tax (HST).

The GST/HST credit helps individuals and families with low and modest incomes offset all or part of the GST or HST that they pay.

The CRA will determine the amount of your credit based on your adjusted family net income and the number of children you have. This information is also used to calculate any credits from related provincial and territorial programs.

If you become a resident of Canada in the year, you may be entitled to the GST/HST credit after your arrival. For more information, see Form RC151, GST/HST Credit Application for Individuals who Become Residents of Canada. Use this form only if you do **not** have children. If you have children under 19 years of age, use Form RC66, Canada Child Benefits Application, instead.

To continue receiving the GST/HST credit, including any related provincial or territorial payments, you have to file a return each year even if you did not receive any income in the year.

If you have a spouse or common-law partner, only one of you can receive the GST/HST credit. The credit will be paid to the person whose return is assessed first. No matter who receives the credit, the amount will be the same.

Payments are issued in July and October 2022, and in January and April 2023. For more information, go to **canada.ca/gst-hst-credit**.

Canada child benefit and child disability benefit

If you are responsible for the care and upbringing of a child who lives with you and is under 18 years of age, you may be eligible for the Canada child benefit (CCB) and any benefits for certain related provincial or territorial programs for that child.

The CRA determines the amount of your benefits based on the following:

- the number of eligible children you have and their ages
- your province or territory of residence
- your adjusted family net income
- your child’s eligibility for the disability tax credit

You **and** your spouse or common-law partner (if applicable) **must** both file your own Income Tax and Benefit Return each year, even if you did not receive any income in the year, so that the CRA can calculate the amount of benefits you are entitled to.

To apply for the CCB and benefits for certain related provincial or territorial programs, complete Form RC66, Canada Child Benefits Application. Depending on your immigration and residency status, you may also have to complete Schedule RC66SCH, Status in Canada and Income Information for the Canada Child Benefits Application. Send your Form RC66 to the CRA, along with any required schedules and documentation as soon as possible after you and your child arrive in Canada.

In addition to the CCB, you can also receive a child disability benefit if your child is eligible for the disability tax credit and the CRA approved Form T2201, Disability Tax Credit Certificate, for that child. You can get these forms at **canada.ca/cra-forms** or by calling **1-800-387-1193**.

Property you owned before you arrived in Canada

If you owned certain properties (other than taxable Canadian properties) at the time that you immigrated to Canada, the CRA considers you to have sold the properties and to have immediately reacquired them at a cost equal to their fair market value (FMV) on the date you became a resident of Canada. This is a deemed disposition.

Your property could include items such as shares, jewelry, paintings or a collection.

Usually, the FMV is the highest dollar value you can get for your property in a normal business transaction.

You should keep a record of the FMV of your properties on the date you arrived in Canada. The FMV will be your cost when you calculate your gain or loss from disposing of the property in the future.

You dispose of your property when, for example:

- You sell it
- You give it
- It is destroyed or stolen

For more information, see Guide T4037, Capital Gains.

Unwinding a deemed disposition for returning residents

If you ceased to be a resident of Canada after October 1, 1996, and you later re-establish Canadian residency for income tax purposes, you can elect to make an adjustment to the deemed dispositions that you reported when you emigrated from Canada.
The CRA refers to this as an election to "unwind" a previous deemed disposition.

You can make this election to unwind if you still own some or all of the property that was deemed disposed of when you emigrated. If you make this election for **taxable Canadian property**, you can reduce the gain reported on your tax return for the year you emigrated by an amount you specify, up to the amount of the gain you reported.

If you make this election for property **other than** taxable Canadian property, you can reduce the amount of the proceeds of disposition that you reported on your tax return for the year you emigrated by the **least of**:

- the amount of the gain reported on your tax return for the year you emigrated
- the fair market value (FMV) of the property on the date you returned to Canada
- any other amount to a maximum of the lesser of the above-noted amounts

Note
The definition of taxable Canadian property changed on March 5, 2010. As a result, property that was considered taxable Canadian property when you became a non-resident may no longer be considered taxable Canadian property when you return to Canada. If this is the case, special rules may apply. For more information, go to **canada.ca/taxes-international** or contact the CRA.

The election to unwind may result in the reduction or elimination of the tax owing for the gain from the previously reported deemed disposition of property on emigration. If you make this election, and you had previously elected to defer payment of the tax owing on the income from the deemed disposition, some or all of the security you may have provided may be returned to you.

You can make this election by sending your request in writing on or before your filing due date for the year you re-establish Canadian residency for income tax purposes to the address on page 31. You must also include a list of the properties you own and the FMV of each property this election applies to.

Previously deferred tax

When you immigrate to Canada, you are generally considered to have disposed of, and to have immediately reacquired, most properties that you own on the date you immigrate. If you had previously elected to defer payment of the tax owing on the gain from the deemed disposition of property other than taxable Canadian property on emigration, you may now have to pay the deferred tax. For more information, contact the CRA.

Do you have to file a tax return?

Even if you lived in Canada for only part of the year, you may have to file an Income Tax and Benefit Return.

File a return for 2021 if you:

- have to pay tax for the year
- want to claim a refund
- want to get benefit and credit payments

To continue getting the benefits and credits you may be eligible for, you need to do your taxes each year, even if you had no income. The CRA uses the information from your return to calculate the goods and services tax/harmonized sales tax (GST/HST) credit, the Canada child benefit (CCB), and any related provincial or territorial amounts. For more information, see “Do you have to file a return?” in the Federal Income Tax and Benefit Guide.

If you lived in Quebec on December 31, 2021, you may have to file a separate provincial tax return. For more information, visit the Revenu Québec website at **revenuquebec.ca** or call **1-800-267-6299**.

If you have a modest income, a simple tax situation, and require assistance filing your return, you may be eligible to get free tax help from the Community Volunteer Income Tax Program (CVITP). For more information, go to **canada.ca/taxes-help.**

If you are self-employed or own a small business and need help understanding your tax obligations, you can get free in-person tax help from the CRA’s Liaison Officer Service. For more information, go to **canada.ca/cra-liaison-officer**.

Which tax package should you use?

Use the income tax package for the province or territory where you resided on December 31, 2021. Tax rates and tax credits are different for each province and territory so it is important to use the correct tax package.

You can get a tax package at **canada.ca/cra-forms** or by contacting the CRA.

Ways to file your return

EFILE

This is a secure CRA service that lets authorized service providers, including discounters, complete and file your return electronically. For more information, go to **canada.ca/efile-individuals**.

NETFILE

Use the CRA's secure service to complete and file your return electronically using certified tax preparation software or a web tax application. Go to **canada.ca/netfile** for a list of software and applications, including some that are **free**.

By mail

If you are mailing your return, send it to the address on page 31. Do **not** mail your return to any other address.

Return due date

Generally, your 2021 return must be filed **on or before April 30, 2022**.

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**.

Self-employed persons

If you or your spouse or common-law partner carried on a business in 2021 (other than a business whose expenditures are primarily in connection with a tax shelter), your tax return for 2021 must be filed **on or before June 15, 2022**. However, if you have a balance owing for 2021, you still have to pay **on or before April 30, 2022**.

Deceased persons

If you are the legal representative (executor, administrator, or liquidator) of the estate of a person who died in 2021, you may have to file a return for 2021 for that person.

When there are no legal documents designating a legal representative, you may request to be the deceased person's representative by completing an Affidavit form for intestate situations. For more information about your filing requirements and options, and to know what documents are required, see Guide T4011, Preparing Returns for Deceased Persons, and Information Sheet RC4111, Canada Revenue Agency – What to Do Following a Death.

Penalties and interest

If you owe tax and do not file your return by the due date, the CRA will charge you a late-filing penalty and interest on any unpaid amount owing. For more information, see "Due dates" and "Penalties and Interest" in the Federal Income Tax and Benefit Guide.

Completing your return

You will find most of the information you need to complete your 2021 Income Tax and Benefit Return in your income tax package. However, in the following section, you will find other useful information to help you complete your return.

Identification and other information

The CRA needs your identification and other information to assess your tax return and calculate your goods and services tax/harmonized sales tax (GST/HST) credit, plus any benefits you may be entitled to under the Canada child benefit (CCB).

Residence information

Enter the date that you became a resident of Canada for income tax purposes.

Example
Harinder arrived in Canada and established significant residential ties on June 8, 2021. Harinder will enter their date of entry as "0608" on their return.

If you requested a social insurance number (SIN) but have not yet received it, and the deadline for filing your return is near, file your return without a SIN to avoid a possible late-filing penalty and any interest charges. Attach a note to your return to let the CRA know why you did not enter your SIN.

> **Note**
> You will not be able to file online without a SIN.

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

Their SIN

Enter your spouse's or common-law partner's SIN if they have one. Otherwise leave it blank.

Net income from line 23600 of their return to claim certain credits (even if the amount is "0")

Enter your spouse's or common-law partner's **net world income** for 2021 regardless of their residency status. Net world income is the net income from all sources inside and outside Canada.

In the space under this line, enter your spouse's or common-law partner's net world income for the period that **you** were a resident of Canada.

If your marital status changes and you are entitled to receive the CCB, GST/HST credit, or Canada Workers Benefit (CWB) advance payments, you must tell the CRA by the end of the month following the month when your status changes. However, in the case of separation, do **not** notify the CRA until you have been separated **for at least 90 days**. Let the CRA know by calling **1-800-387-1193**, or by sending a completed Form RC65, Marital Status Change.

Income

You have to report your world income for the part of the year that you were considered a **resident of Canada**. World income is income from all sources inside and outside Canada. In some cases, pension income from outside Canada may be exempt from tax in Canada due to a tax treaty, but you must still report the income on your return. You can deduct the exempt part on line 25600 of your return.

However, for the part of the year that you were **not** a resident of Canada, you have to report the following amounts:

- income from employment in Canada or from a business carried on in Canada
- taxable capital gains from disposing of taxable Canadian property
- taxable part of scholarships, bursaries, fellowships, and research grants you received from Canadian sources

Note
For the part of the year that you were **not** a resident of Canada, do **not** include on your return any gain or loss from disposing of taxable Canadian property, or loss from a business carried on in Canada, **if** the gain from that disposition or any income from that business would be exempt from tax in Canada under a tax treaty. For more information about the disposition of taxable Canadian property, see Guide T4058, Non-Residents and Income Tax.

If you are a protected person (including a refugee) and you received funds from a charitable organization such as a church group or from an individual, you generally do **not** have to report the amounts on your tax return. However, if a charitable organization hired you as an employee, the employment income you received is taxable.

Deductions

You may be able to reduce your income by claiming deductions that you qualify for. The following deductions are some of the most common.

Registered retirement savings plan contributions

Generally, you cannot deduct contributions that you made to a registered retirement savings plan (RRSP) in 2021 if this is the first year that you will be filing a return in Canada.

If you filed a return in Canada for any tax year from 1990 to 2020, you may be able to claim a deduction for RRSP contributions that you made in Canada for 2021. The CRA determines the maximum amount you can deduct based on certain types of income you earned in previous years.

You can view your RRSP deduction limit online on My Account at **canada.ca/my-cra-account** or on the MyCRA mobile app at **canada.ca/cra-mobile-apps**.

For more information, see Guide T4040, RRSPs and Other Registered Plans for Retirement.

Pension income splitting

If you **and** your spouse or common-law partner were residents of Canada on December 31, 2021, you can elect to split pension income that qualifies for the pension income amount (line 31400 of your return). To make this election, you **and** your spouse or common-law partner must complete and attach Form T1032, Joint Election to Split Pension Income, to your returns.

Moving expenses

Generally, you **cannot** deduct moving expenses incurred to move to Canada. However, if you entered Canada to attend courses as a student in full-time attendance enrolled in a program at a post-secondary level at a university, college, or other educational institution, and you received a **taxable** Canadian scholarship, bursary, fellowship, or research grant to attend that educational institution, you may be eligible to deduct your moving expenses.

You **cannot** deduct moving expenses if your only income at the new location is scholarship, fellowship, or bursary income that is entirely exempt from tax.

For more information, see Form T1-M, Moving Expenses Deduction.

Support payments

If you make spousal or child support payments, you may be able to deduct the amounts you paid, even if your former spouse or common-law partner does not live in Canada. For more information, see Guide P102, Support Payments.

Treaty-exempt income

Once you become a resident of Canada, you have to report your world income. World income is income from all sources inside and outside Canada. However, all or part of the income may be exempt from Canadian tax. This may be the case if Canada has a tax treaty with the country or region where you earned the income and there is a provision in the treaty preventing Canada from taxing the type of income you received. You can deduct the exempt part on line 25600 of your return.

For a list of countries and regions that Canada has a tax treaty with, see "Tax treaties" on page 26. If you are not sure if the applicable tax treaty contains a provision that makes your income from sources outside Canada exempt from tax in Canada, contact the CRA.

Other deductions

You may be able to claim other deductions. For more information, see the tax package for the province or territory where you resided on December 31, 2021.

Federal tax and credits

Complete Step 5 of your return to calculate your federal tax and any federal credits that apply to you.

Federal non-refundable tax credits

These credits reduce your federal tax owing. However, if the total of these credits is more than your federal tax owing, you will not get a refund for the difference.

As a newcomer to Canada in 2021, you may be limited in the amount that you can claim for certain federal non-refundable tax credits for 2021.

To determine the total amount you can claim, add the amount for each federal non-refundable tax credit that applies to the part of the year that you were:

- a non-resident of Canada (as explained in the next section)
- a resident of Canada (as explained on page 21)

The total amount you can claim for each federal non-refundable tax credit cannot be more than the amount you could have claimed if you were a resident of Canada for the whole year.

Part of the year that you were not a resident of Canada

You can claim the following federal non-refundable tax credits (if applicable to you) if you are reporting Canadian-source income (as listed under "Income" on page 16) for the part of the year that you were **not** a resident of Canada:

- Canada Pension Plan or Quebec Pension Plan contributions
- social security arrangement contributions (see Form RC269, Employee Contributions to a Foreign Pension Plan or Social Security Arrangement – Non-United States Plans or Arrangements)
- employment insurance premiums
- disability amount for self
- disability amount transferred from a dependant
- interest paid on loans for post-secondary education made to you under the Canada Student Loans Act, Canada Student Financial Assistance Act, or similar provincial or territorial government laws
- your tuition fees
- donations and gifts

In addition, you can claim the remaining federal non-refundable tax credits in full if the Canadian-source income you are reporting for the part of the year that you were **not** a resident of Canada is **90% or more** of your net world income for that part of the year.

The total amount that you can claim for each tax credit cannot be more than the amount you could have claimed if you were a resident of Canada for the whole year.

See the tax package for the province or territory where you resided on December 31, 2021 for the remaining federal non-refundable tax credits.

Notes
If you are claiming full federal non-refundable tax credits, **attach** a note to your return stating your net world income (in Canadian dollars) for the part of the year that you were **not** a resident of Canada. Show the net income you received from sources inside and outside Canada for that part of the year separately. The CRA cannot allow the full amount of these federal credits without this note.

If you are filing your return electronically, provide your income and follow the instructions for claiming these credits using NETFILE certified software or provide it to your EFILE service provider.

Part of the year that you were a resident of Canada

You can claim the following federal non-refundable tax credits (if applicable to you) for the part of the year that you were a resident of Canada:

- Canada Pension Plan or Quebec Pension Plan contributions
- social security arrangement contributions (see Form RC269, Employee Contributions to a Foreign Pension Plan or Social Security Arrangement – Non-United States Plans or Arrangements)
- employment insurance premiums
- provincial parental insurance plan premiums
- volunteer firefighters' amount
- search and rescue volunteers' amount
- Canada employment amount
- home accessibility expenses
- home buyers' amount
- adoption expenses
- digital news subscription tax credit (DNSTC)
- pension income amount

- interest paid on loans for post-secondary education made to you under the Canada Student Loans Act, Canada Student Financial Assistance Act, or similar provincial or territorial government laws
- your tuition fees
- medical expenses
- donations and gifts

In addition, you can claim the other remaining federal non-refundable tax credits (if applicable to you) based on the number of days you were a resident of Canada in the year.

Use the date that you arrived in Canada, entered in the "Residence information" area on page 1 of your return, to calculate the number of days you were a resident of Canada.

Example 1 – line 30000 of the return
David arrived in Canada on May 6, 2021. David's net income between May 6 and December 31 was $50,000.

David claims a basic personal amount of $9,079.23, calculated as follows:

$$\frac{\text{240 days in Canada}}{\text{365 days in 2021}} \times \$13{,}808 = \underline{\underline{\$9{,}079.23}}$$

David claims $9,079.23 on line 30000 of his return.

Example 2 – line 30100 of the return
Jennifer is 70 years old. Jennifer arrived in Canada on March 31, 2021. Jennifer's net income between March 31 and December 31, 2021, was $30,000. Jennifer can claim an age amount calculated as follows:

1) Prorate the maximum age amount of $7,713.

$$\frac{\text{276 days in Canada}}{\text{365 days in 2021}} \times \$7{,}713 = \$5{,}832.30\ \mathbf{A}$$

2) Prorate the base income amount of $38,893.

$$\frac{\text{276 days in Canada}}{\text{365 days in 2021}} \times \$38,893 = \$29,409.50 \ \textbf{B}$$

Since Jennifer's net income is more than amount B, she must reduce amount **A** by 15% of the amount of her income that is more than the prorated base income amount (amount B), as follows:

$30,000 – $29,409.50 = $590.50 (excess amount)

$590.50 × 15% = $88.58 **C**

The age amount that Jennifer can claim is amount A **minus** amount C:

$5,832.30 – $88.58 = $5,743.72

Jennifer claims $5,743.72 on line 30100 of her return.

Example 3 – line 30300 of the return
Suzanne and her spouse Richard arrived in Canada permanently on September 23, 2021. Suzanne's net income between September 23 and December 31 was $100,000, and Richard's net income was $800 for the same period. Suzanne can claim a spouse or common-law partner amount calculated as follows:

1) Prorate the maximum spouse or common-law partner amount of $13,808:

$$\frac{\text{100 days in Canada}}{\text{365 days in 2021}} \times \$13,808 = \$3,783.01$$

2) Subtract spouse's or common-law partner's net income:

$3,783.01 – $800.00 = $2,983.01

Suzanne claims $2,983.01 on line 30300 of her return.

Federal foreign tax credits

After you become a resident of Canada, you may receive income from the country or region where you used to live or from another country or region. This income may be subject to tax in Canada **and** the other country or region. This could happen if:

- no tax treaty exists between Canada and the other country or region
- there is no provision in the tax treaty that prevents Canada and the other country or region from taxing the type of income you received

If this is your situation, you may be able to reduce the amount of federal tax you have to pay in Canada by claiming a federal foreign tax credit for the foreign tax that you paid. For information about federal foreign tax credits, see Form T2209, Federal Foreign Tax Credits.

Your province or territory of residence may offer a similar credit. For more information, see the tax package for the province or territory where you resided on December 31, 2021. If you were a resident of Quebec, see Revenu Québec's Guide to the Income Tax Return.

Provincial or territorial tax and credits

In the year that you immigrated, you usually have to pay tax to the province or territory where you lived on December 31, 2021.

If you lived in Quebec on December 31, 2021, you can get information about filing a Revenu Québec Income Tax Return and calculating your provincial tax by contacting Revenu Québec.

If you resided in another province or territory on December 31, 2021, see the tax package for the province or territory where you resided for information about how to calculate your provincial or territorial tax using Form 428.

Provincial or territorial non-refundable tax credits

Similar to the amount of federal non-refundable tax credits you can claim, as an immigrant, you may be limited in the amount you can claim in 2021 for certain provincial or territorial non-refundable tax credits.

Generally, the rules for calculating your provincial or territorial non-refundable tax credits are the same as the rules for calculating your corresponding federal non-refundable tax credits. However, the amounts used to calculate most provincial or territorial non-refundable tax credits are different from the corresponding federal credits.

Provincial or territorial tax credits

Certain provinces and territories offer tax credits. For information on these credits and how to claim them, see the tax package for the province or territory where you resided on December 31, 2021.

Tax treaties

Canada has income tax conventions or agreements (commonly referred to as tax treaties) with the countries and regions listed below. These tax treaties are designed to avoid double taxation for those who would otherwise have to pay tax in Canada and another country or region on the same income. Generally, tax treaties determine how much each country or region can tax your income. To get the status and text of Canada's tax treaties, go to **canada.ca/en/department-finance/programs/tax-policy/tax-treaties**.

Algeria
Argentina
Armenia
Australia
Austria
Azerbaijan
Bangladesh
Barbados
Belgium
Brazil
Bulgaria
Cameroon
Chile
China, (PRC)
Colombia
Croatia
Cyprus
Czech Republic
Denmark
Dominican Republic
Ecuador
Egypt
Estonia
Finland
France
Gabon
Germany
Greece
Guyana
Hong Kong
Hungary
Iceland
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Kazakhstan
Kenya
Korea, Republic of
Kuwait
Kyrgyzstan
Latvia
Lithuania
Luxembourg
Madagascar
Malaysia
Malta
Mexico
Moldova
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Morocco
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New Zealand
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Philippines
Poland
Portugal
Romania
Russia
Senegal
Serbia
Singapore
Slovak Republic
Slovenia
South Africa
Spain
Sri Lanka
Sweden
Switzerland
Taiwan
Tanzania
Thailand
Trinidad and Tobago
Tunisia
Turkey
Ukraine
United Arab Emirates
United Kingdom
United States
Uzbekistan
Venezuela
Vietnam
Zambia
Zimbabwe

Digital services for individuals

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

My Account

My Account lets you view your personal income tax and benefit information and manage your tax affairs online. Find out how to register at **canada.ca/my-cra-account**.

MyCRA mobile web app

The MyCRA mobile web app lets you access and view key portions of your tax information. Access the app at **canada.ca/cra-mobile-apps**.

Use My Account or MyCRA to:

- view your benefit and credit information
- view your notice of assessment
- change your address, direct deposit information, marital status, and information about children in your care
- register to receive email notifications for My Account and to find out when important changes are made to your account
- check your TFSA contribution room and RRSP deduction limit
- check the status of your tax return
- make a payment to the CRA online with My Payment or a pre-authorized debit agreement, or create a QR code to pay in person at Canada Post
- view uncashed cheques and request a duplicate payment

You can also use My Account to:

- view and print your proof of income statement
- 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

Receiving your CRA mail online

Sign up for email notifications to find out when your CRA mail, like your notice of assessment, is available online.

For more information, go to **canada.ca/cra-email-notifications**.

MyBenefits CRA mobile app

Get your benefit information on the go! Use MyBenefits CRA mobile app throughout the year to:

- view the amounts and dates of your benefit and credit payments, including any provincial or territorial payments
- view the status of your application for child benefits
- change your address, phone number, and marital status
- view information about the children in your care
- sign up for email notifications to find out when you have an electronic mail from the CRA following important changes to your account

For more information, go to **canada.ca/cra-mobile-apps**.

Electronic payments

Make your payment using:

- your Canadian financial institution's online or telephone banking services
- the CRA's My Payment service at **canada.ca/cra-my-payment**
- your credit card, Interac e-transfer, or PayPal through one of the CRA's third-party service providers

- PayPal or Interac e-transfer through one of the CRA's third-party service providers
- pre-authorized debit (PAD) at **canada.ca/my-cra-account**

For more information, go to **canada.ca/payments**.

For more information

What if you need help?

If you need more information after reading this pamphlet, go to **canada.ca/taxes** or call **1-800-959-8281**.

Direct deposit

Direct deposit is a fast, convenient, and secure way to get your CRA payments directly into your account at a financial institution in Canada. For more information and ways to enrol, go to **canada.ca/cra-direct-deposit**.

Forms and publications

The CRA encourages electronic filing of your return. If you require a paper version of the CRA's forms and publications, go to **canada.ca/cra-forms-publications** or call **1-800-959-8281**.

Representatives

You can authorize or cancel a representative (such as your spouse or common-law partner, tax preparer, or accountant) to get information about your tax matters and give the CRA information for you. The CRA will accept information from, or provide information to, your representative only after the CRA has received your authorization. For more information, go to **canada.ca/taxes-representative-authorization**.

Your representative can cancel their authorization by using Represent a Client at **canada.ca/taxes-representatives**, by telephone, or in writing.

You do not have to complete a new form every year if there are no changes. Your authorization will stay in effect until it is cancelled by you or your representative or it reaches the expiry date you chose.

If you are the legal representative of a deceased person, see Guide T4011, Preparing Returns for Deceased Persons, to find out what documents are required.

For more information, go to **canada.ca/taxes-representative-authorization**.

If you move

If you move, let the CRA know your new address **as soon as possible**.

Keeping the CRA informed will ensure that you keep getting any GST/HST credit payments (including those from related provincial payments), Canada child benefit payments (including related provincial or territorial payments) and Canada Workers Benefit (CWB) advance payments you may be entitled to. Otherwise, your payments may stop.

If you have registered for the CRA's My Account service or you have access to MyCRA mobile app, you can change your address by going to **canada.ca/my-cra-account** or **canada.ca/cra-mobile-apps**. If not, you must tell the CRA your new address by phone or in writing, or by completing and sending Form RC325, Address change request.

If you are writing to the CRA, send your letter to your tax centre (see page 31). Include your social insurance number, your new address, the date of your move, and your signature. If you are writing to the CRA for another person, including your spouse or common-law partner, include their social insurance number and have them sign the letter authorizing the change to their records.

> **Note**
> Because your personal information is confidential, the CRA will not usually give your new address to other government departments or Crown corporations such as Canada Post.

Where to mail your documents

If you live in one of the following provinces or territories, or areas of Ontario:	Send your tax return and supporting documents to the following address:
Alberta, British Columbia, Manitoba, Saskatchewan, Northwest Territories, Nunavut, Yukon Ontario: Belleville, Hamilton, Kingston, Kitchener, London, Ottawa, Peterborough, St. Catharines, Thunder Bay, Waterloo, Windsor	Winnipeg Tax Centre PO Box 14001, Station Main Winnipeg MB R3C 3M3
New Brunswick, Newfoundland and Labrador, Nova Scotia, Prince Edward Island, Québec Ontario: Barrie, Sudbury, Toronto	Sudbury Tax Centre 1050 Notre Dame Avenue Sudbury ON P3A 5C2

Contact the Canada Revenue Agency

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 613-940-8495

The CRA only accepts collect calls made through telephone operators. 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)
9 am to 5 pm (Eastern Time)

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