



Canada Revenue
Agency

Agence du revenu
du Canada

Taxpayer Bill of Rights Guide:

Understanding your rights as a taxpayer

Is this guide for you?

This guide is for people who deal with the Canada Revenue Agency (CRA). The guide gives you information on the 16 rights in the Taxpayer Bill of Rights and explains what you can do if you believe that we have not respected your rights.

For a poster version of the Taxpayer Bill of Rights, see Poster RC4417, Taxpayer Bill of Rights.

Our 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 ce guide est intitulée Guide de la Charte des droits du contribuable : Pour comprendre vos droits en tant que contribuable.

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What is the Taxpayer Bill of Rights?

The Taxpayer Bill of Rights describes and defines 16 rights and builds upon the Canada Revenue Agency's (CRA) corporate values of professionalism, respect, integrity, and collaboration. It describes the treatment you are entitled to when you deal with the CRA. The Taxpayer Bill of Rights also sets out the CRA Commitment to Small Business to ensure their interactions with the CRA are conducted as efficiently and effectively as possible.

How are your rights protected?

This guide explains how the CRA protects your rights as a taxpayer. The process through which each right is protected varies depending on the issue involved.

Your rights

1. You have the right to receive entitlements and to pay no more and no less than what is required by law

Under this right, you can expect to receive the benefits, credits, and refunds to which you are entitled under the law. You can also expect to pay no more and no less than the correct amount required under the law.

Information about entitlements and tax obligations

We give information about entitlements and obligations on our website at canada.ca/taxes. Our webpages explain most of the tax situations that individuals and businesses face in their dealings with us.

Our publications also contain information about your particular situation. For more information, see "Forms and publications" on page 13.

Do you have questions?

Contact us if you do not agree with, or do not understand any decision we've made, such as:

- a tax assessment
- a credit determination
- a benefit determination

Our telephone and fax numbers, and our addresses are listed at canada.ca/cra-contact.

If you still disagree with our explanation after talking to us, you have the right to a formal review and then an appeal. For details on when and how to exercise this right, see "4. You have the right to a formal review and a subsequent appeal" on the next page.

2. You have the right to service in both official languages

The Official Languages Act gives you the right to communicate with, and receive services from, the federal government in English or French. The CRA is committed to providing services in both official languages.

If we have not served you in the official language of your choice

We want you to let us know. You can do so by calling us. For our contact information, go to canada.ca/cra-contact.

If you feel your concerns have still not been fully considered after this first contact, you can send a complaint with the CRA Service Complaints Program. To find out how to send a service complaint, see "9. You have the right to lodge a service complaint and to be provided with an explanation of our findings" on page 7.

If your concerns are not being addressed to your satisfaction at any time during this process, you can contact the Office of the Commissioner of Official Languages. You can do so:

- online at ocol-clo.gc.ca
- by telephone at 1-877-996-6368

3. You have the right to privacy and confidentiality

Under this right, you can expect us to protect and manage the confidentiality of your personal and financial information according to the laws we administer, such as the Income Tax Act, the Excise Tax Act, the Excise Act, 2001, and the Privacy Act.

We also take other steps to protect your information and make sure it is kept confidential:

- Only employees who need your information to administer programs and legislation have access to your information.
- We follow government-wide and internal policies on the security of information and privacy.
- We regularly review our internal processes to make sure your information is safe.

Breaches of confidentiality

Contact us at once if you believe that the confidentiality of your information has been compromised or shared with someone whom you did not authorize to represent you. If we confirm that your information has been compromised, we will act to prevent the fraudulent use of the information.

For tips on protecting your personal information and preventing breaches of confidentiality, go to canada.ca/taxes-security.

If you feel we did not respect your right to privacy and confidentiality

We want you to let us know. You can do so by contacting the Access to Information and Privacy Directorate by:

- email at ATIP-AIPRP@cra-arc.gc.ca
- telephone at 1-866-333-5402

If you feel your concerns have still not been fully considered after this first contact, you can send a complaint with the CRA Service Complaints Program. To find out how to send a service complaint, see “9. You have the right to lodge a service complaint and to be provided with an explanation of our findings” on page 7.

If at any time during the process you are not satisfied with the way we treat your concerns about the handling of your personal information, you can make a complaint with:

- the Office of the Information Commissioner of Canada:
 - online at oic-ci.gc.ca
 - by telephone at 1-800-267-0441
- the Office for the Privacy Commissioner of Canada:
 - online at priv.gc.ca
 - by telephone at 1-800-282-1376

4. You have the right to a formal review and a subsequent appeal

This right means that you are entitled to a formal review of your file, if you believe you have not received your full entitlements under the law or if you have not been able to reach an agreement with us on a tax or penalty matter.

Speak to us if you disagree with one of our decisions

Disagreements can be caused by a lack of information or by simple miscommunication. Before you send an objection or appeal a CRA decision, contact us to obtain an explanation of your notice. Also, if you have new or additional information, you can request an adjustment. However, talking to us will not delay the deadline for sending an objection or an appeal.

Interest charges will continue to accumulate during this period. In circumstances that are specified in legislation, such as when an amount is in jeopardy, the CRA can take collection action even though an objection or an appeal has been sent.

After talking to us, you may not be satisfied with our explanation, or you may think we have misinterpreted the facts or we have not applied the law correctly. If you find yourself in one of these situations, you have a legislated right to object, appeal, or request a second-level review of your concern. Objections, appeals, and reviews may deal with such things as:

- income tax assessments and reassessments
- Canada Pension Plan and Employment Insurance assessments and rulings
- goods and services tax/harmonized sales tax (GST/HST) assessments and reassessments

- determinations and re-determinations of the GST/HST credit, the Canada Child Benefit and the Universal Child Care Benefit
- taxpayer relief requests and voluntary disclosures

For more information about what to do in specific situations and to find out how to send an objection or an appeal, or to ask for a second-level review, go to canada.ca/cra-complaints-disputes or call us. For our contact information, go to canada.ca/cra-contact.

To make sure our review processes are impartial

Officers at the CRA are responsible for carrying out complete, professional, and impartial reviews of disputes. Such disputes can arise as a result of administrative decisions, assessments of income tax, excise tax, GST/HST, Canada Pension Plan and Employment Insurance rulings and assessments, and assessments under the Air Travellers Security Charge Act and the Softwood Lumber Products Export Charge Act, 2006.

The officer responsible for handling your file will not have been involved with the original decision under dispute. This independent review will involve the following:

- applying acts administered by the CRA and reviewing CRA policies
- considering your point of view
- when necessary, asking for a technical opinion from CRA experts or from the Department of Justice Canada

The officer assigned to your file will conduct a preliminary review of the facts and issues relevant to your situation. As part of this review, you or your authorized representative may be contacted to discuss the issues in dispute and to get more documents and details. You will also be offered copies of material the CRA is relying on to support its position. The officer will then consider the information and make a decision.

If you are not satisfied with the decision reached by the officer, you can appeal or seek a judicial review of that decision from the appropriate court or, for certain matters, to the Canadian International Trade Tribunal.

5. You have the right to be treated professionally, courteously, and fairly

You can expect we will treat you courteously and with consideration at all times, including when we ask for information or arrange interviews and audits. Integrity, professionalism, respect, and collaboration are our core values and reflect our commitment to giving you the best possible service.

You can also expect us to listen to you and to take your circumstances into account, which is part of the process of making impartial decisions according to the law. We will then explain our decision and inform you of your rights and obligations regarding that decision.

If you feel we have not treated you professionally, courteously, and fairly

We want you to let us know. You can do so by using the CRA Service Complaint process. To find out how to send a service complaint, see “9. You have the right to lodge a service complaint and to be provided with an explanation of our findings” on the next page.

6. You have the right to complete, accurate, clear, and timely information

You can expect us to provide you with complete, accurate, and timely information in plain language explaining the laws and policies that apply to your situation.

Complete, accurate, clear, and timely information

We have a wide variety of information available electronically, by telephone, and in print (general and specialized publications).

Our enquiries agents have extensive training and reference tools that let them respond quickly and accurately to your questions and provide you with the highest quality of service.

We offer our forms and publications in multiple formats for persons with a visual impairment. We use plain language and revise our publications to make sure that they are accurate and complete.

If you feel the information you received from us was inadequate

We want you to let us know. You can do so by using the CRA Service Complaint process. To find out how to send a service complaint, see “9. You have the right to lodge a service complaint and to be provided with an explanation of our findings” on the next page.

7. You have the right, unless otherwise provided by law, not to pay income tax amounts in dispute before you have had an impartial review

You have the right not to pay **personal tax amounts** in dispute until you have had an impartial review by the CRA or, if you have sent an appeal to the Tax Court of Canada, until that court has issued its decision. **Interest charges will continue to accumulate during this period.**

In circumstances that are specified in legislation, such as when an amount is in jeopardy, the CRA can take collection action even though an objection or appeal has been sent.

If you disagree with a decision that resulted in an amount owing

You have the right to object to an assessment or reassessment if you think we did not apply the law correctly. If you disagree with, or do not understand, an assessment or a reassessment, you should contact us at once for an explanation. If you can provide some evidence that our assessment is not correct, we will suspend collection actions on the part of the assessed taxes that you are questioning until the matter is reviewed and resolved. However, you have to pay at once any amounts not in dispute.

For more information on your rights and obligations in paying disputed personal tax amounts, go to canada.ca/cra-collections.

8. You have the right to have the law applied consistently

It is your right to have us apply the law consistently so everyone gets their entitlements and pays the right amount. We will take your particular circumstances into account as allowed by law.

Accuracy and consistency are essential in the administration of tax legislation. We take a number of measures to make sure that we administer legislation in a consistent manner across the country. These measures include:

- systematically analyzing the most common errors made by taxpayers and taking steps to prevent them
- training our employees
- issuing technical directives
- reviewing our technical publications for accuracy

If you feel we have not applied the law consistently or correctly in your situation

You should talk to us. If you still disagree with our decision after talking to us, you have the right to ask for a formal review of your file and to then have our decision reviewed by a court.

To find out on how to ask for a formal review under the legislation we administer, see “4. You have the right to a formal review and a subsequent appeal” on page 5.

9. You have the right to lodge a service complaint and to be provided with an explanation of our findings

You can expect that if you make a service-related complaint, you will be listened to and given the opportunity to explain your situation. We will deal with your complaint promptly and in confidence, and we will explain our findings.

Generally, “service” refers to the quality and timeliness of the work we performed. A service complaint could involve having received unclear or misleading information, staff behaviour matters, mistakes, or undue delays.

If you are not satisfied with the service you received

You can try to resolve the matter with the CRA employee you have been dealing with or call the telephone number provided in the CRA’s correspondence. If you do not have contact information, go to canada.ca/cra-contact.

If you still disagree with the way your concerns were addressed, you can ask to discuss the matter with the employee’s supervisor.

If you are still not satisfied, you can send a service complaint by filling out Form RC193, Service Feedback. For more information, go to canada.ca/cra-service-feedback.

If the CRA has not resolved your service-related complaint, you can submit a complaint with the Office of the Taxpayers’ Ombudsman. For more information, go to oto-boc.gc.ca.

10. You have the right to have the costs of compliance taken into account when administering tax legislation

We recognize the need to minimize the time, effort, and costs you have to incur to comply with the tax and benefit legislation we administer. At the same time, we have a duty to protect Canada's tax base by ensuring the highest possible level of tax compliance.

We believe that most individuals and businesses, given the opportunity, information, and tools, will voluntarily comply with the law. To promote this type of voluntary compliance, we try to make your dealings with us as straightforward and as convenient as possible by:

- offering services through multiple channels including the Internet, telephone, and mail
- being practical in our interactions with you by reducing and simplifying, whenever possible and appropriate, the work, time, and effort you devote to preparing your taxes
- improving how and when we communicate with you
- streamlining our internal processes

If you feel we have not upheld your right to have the costs of compliance taken into account when administering tax legislation

We want you to let us know. You can do so by using the CRA Service Complaint process. To find out how to send a service complaint, see "9. You have the right to lodge a service complaint and to be provided with an explanation of our findings" on the previous page.

11. You have the right to expect us to be accountable

You have the right to expect us to be accountable for what we do. When we make a decision about your tax or benefit affairs, we will explain that decision and tell you about your rights and obligations. We are accountable through Parliament to all Canadians. We report to Parliament on our performance and the results we achieve against our service standards.

If you feel we are not being accountable to you for what we do

We want you to let us know. You can do so by using the CRA Service Complaint process. To find out how to send a service complaint, see "9. You have the right to lodge a service complaint and to be provided with an explanation of our findings" on page 7.

We are accountable to Canadians for the decisions we make

You can expect that the information we give you is accurate and understandable. We try to explain the laws in language that is plain and clear, to provide our services in both official languages, and to explain the decisions we make.

Contact us if you do not agree with or do not understand a tax assessment, a credit or benefit determination, or any other decision that we have made. We will give you a complete explanation and make any needed changes. For more information, see "4. You have the right to a formal review and a subsequent appeal" on page 5.

We are accountable to Parliament for the programs and legislation we administer

Each year, the CRA tables its departmental results report and a summary of its corporate business plan in Parliament. The plan sets out the CRA's objectives for a three-year period, and the report describes the progress we have made in meeting those objectives. The Auditor General of Canada audits the CRA's financial statements.

You can get our business plan and departmental results report by going to canada.ca/revenue-agency and selecting "CRA reports." This webpage also contains information on our internal audits, program evaluations and public opinion research.

We welcome any comments you may have about our departmental results report. If you need more information or want to send us suggestions, you can write to:

Director
Planning and Reporting Division
Agency Strategy and Reporting Directorate
Canada Revenue Agency
555 MacKenzie Avenue
5th Floor, Connaught Building
Ottawa ON K1A 0L5

12. You have the right to relief from penalties and interest under tax legislation because of extraordinary circumstances

This right means that we will consider your request to waive or cancel all or part of any penalty and interest charges, if you were prevented from complying with your tax obligations because of circumstances beyond your control.

Cancel or waive penalties or interest

The CRA administers legislation, commonly called the taxpayer relief provisions, that gives the CRA discretion to cancel or waive penalties or interest when taxpayers are unable to meet their tax obligations due to circumstances beyond their control.

The CRA's discretion to grant relief is limited to any period that ended within 10 calendar years before the year in which a 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 in which you make your request. For example, your request made in 2020 must relate to a penalty for a tax year or fiscal period ending in 2010 or later.

For interest on a balance owing for any tax year or fiscal period, the CRA will consider only the amounts that accumulated during the 10 calendar years before the year in which you make your request. For example, your request made in 2020 must relate to interest that accumulated in 2010 or later.

To make a request, fill out Form RC4288, Request for Taxpayer Relief – Cancel or Waive Penalties or Interest. For more information about relief from penalties or interest and how to submit your request, go to canada.ca/taxpayer-relief.

13. You have the right to expect us to publish our service standards and report annually

Service standards are the basis of our performance management system and represent our public commitment to the level of service you can expect from us under normal circumstances.

We set targets for achieving each service standard based on operational realities and infrastructure, available resources, historical performance, degree of complexity of the work, and Canadians' expectations.

We regularly revise our service standards to make sure they are up-to-date and relevant. When our performance results drop significantly below targets, it is a signal to us to take action.

We measure our performance against our service standards and publish the results in our departmental results report, which is tabled in Parliament every year. You can see this report by going to canada.ca/revenue-agency and selecting "CRA reports."

If you feel we did not meet our service standards

We want you to let us know. You can do so by using the CRA Service Complaint process. To find out how to send a service complaint, see "9. You have the right to lodge a service complaint and to be provided with an explanation of our findings" on page 7.

14. You have the right to expect us to warn you about questionable tax schemes in a timely manner

You can expect us to provide you with timely information about questionable tax schemes that are under scrutiny by the CRA. We can only warn you about tax schemes after we become aware of them and have determined that they may be questionable.

Cracking down on abusive tax schemes

We try to provide information that will help you understand how to protect yourself against questionable tax schemes and the consequences of participating in them. We take a number of steps to crack down on abusive tax schemes. For example, we sign agreements with international and domestic partners to exchange information, we use new technologies and other techniques to track and identify promoters and users of tax schemes, and we combine our expertise into special centres to better tackle complex tax schemes.

Protect yourself!

Our Tax Alert initiative provides you with information about enforcement activities, as well as warnings about tax avoidance and tax evasion schemes. Protect yourself against these schemes, and learn about the consequences of participating in them by going to canada.ca/tax-alert.

If you feel we have not warned you about questionable tax schemes in a timely manner

We want you to let us know. You can do so by using the CRA Service Complaint process. To find out how to send a service complaint, see “9. You have the right to lodge a service complaint and to be provided with an explanation of our findings” on page 7.

15. You have the right to be represented by a person of your choice

You can choose a person to represent you and to get advice about your tax and benefit affairs. Once you authorize us to deal with this person, we can discuss your situation with your representative. However, you are still legally responsible for your tax and benefit affairs, even if you choose to have someone act for you.

If you feel we have not respected your right to be represented by the person of your choice

We want you to let us know. You can do so by using the CRA Service Complaint process. To find out how to send a service complaint, see “9. You have the right to lodge a service complaint and to be provided with an explanation of our findings” on page 7.

16. You have the right to lodge a service complaint and request a formal review without fear of reprisal

We know that to be trusted and efficient, we must conduct ourselves ethically and honestly, and the CRA strives to do so every day. Our employees are expected to act in accordance with the CRA Code of integrity and professional conduct and the Values and Ethics Code for the Public Sector.

These codes are terms and conditions of employment and they reinforce our commitment to serve the public with integrity, professionalism, respect, and cooperation.

This right means that if you send a service complaint or request a formal review of a CRA decision, you can be sure that the CRA will treat you impartially, and that you will receive the benefits, credits, and refunds to which you are entitled, and pay no more or no less than what is required by law. You need not fear reprisal.

We are required to apply the law and relevant CRA guidelines and policies, which may include the charging of penalties, or requiring the payment of your debt. When CRA employees act within the law, these actions do not constitute acts of reprisal.

If you believe that you have experienced reprisal, fill out Form RC459, Reprisal Complaint.

For more information about reprisal complaints, go to canada.ca/cra-reprisal-complaints.

Our Commitment to Small Business

We believe that we can help reduce the costs small businesses incur to pay their taxes by simplifying and reducing the frequency of their interactions with us, and by improving our communications with them. This lets small businesses focus their energy and resources on what they do best: creating jobs and growth for the Canadian economy.

1. The CRA is committed to administering the tax system in a way that minimizes the costs of compliance for small businesses

We recognize that small businesses need to minimize the time, effort, and costs they incur to comply with the tax legislation we administer. We have to balance this concern with our responsibility to administer the legislation efficiently and economically. We try to make our dealings with small business as straightforward and convenient as possible.

2. The CRA is committed to working with all governments to streamline service, minimize cost, and reduce the compliance burden

We work with federal departments and provincial and territorial governments to determine areas where we can administer tax programs for them or co-ordinate service delivery to reduce costs for businesses and governments.

We are committed to working with all governments to reduce the administrative and paper burden on small businesses to help them become more competitive.

3. The CRA is committed to providing service offerings that meet the needs of small businesses

We work to make sure small businesses can interact with the CRA as quickly, simply, and effectively as possible. We continually improve our services and the various ways we make them available.

For example, you can now choose to receive notices of assessment and reassessment, as well as some letters online. When you register for email notifications, the CRA will no longer print and mail correspondence items to you. Instead, you will receive an email to notify you that there is mail to view in your secure online business account at canada.ca/my-cra-business-account.

4. The CRA is committed to conducting outreach activities that help small businesses comply with the legislation we administer

We conduct community visits and other outreach programs to promote awareness of tax obligations and entitlements, and to help small businesses comply with the requirements of the legislation we administer. Some outreach programs are designed to give assistance to particular sectors or businesses. These education and outreach activities improve communications between the CRA and small businesses.

5. The CRA is committed to explaining how we conduct our business with small businesses

We will clearly explain the steps we will follow in our interactions with small businesses. We will help them understand what they can expect when we conduct an audit, provide a ruling, review an objection to a tax assessment, undertake collection action, or conduct other activities related to the administration of tax legislation.

For more information on programs you need to know about, and to get an overview of your obligations and entitlements under the laws that we administer, go to canada.ca/taxes-self-employed.

Online services for individuals

The CRA's online 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. You can use the app to 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. 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, information about marital status, and information about children in your care
- register to receive email notifications when you have mail to view in My Account and when important changes are made on your account
- check your TFSA contribution room and RRSP deduction limit
- check the status of your tax return

In addition, you can use My Account to:

- view and print your proof of income statement (option 'C' print)
- send documents to the CRA
- send an enquiry about your audit
- 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 get most of your CRA mail, like your notice of assessment, online.

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

Online services – Small businesses and self-employment

Handling business taxes online

Use the CRA's online services for businesses throughout the year to:

- make payments to the CRA by setting up pre-authorized debit agreements in My Business Account or by using the My Payment service
- file a return, view the status of filed returns and amend returns online
- send documents to the CRA
- authorize a representative for online access to your business accounts
- register to receive email notifications and to view mail from the CRA directly in My Business Account
- change addresses
- manage direct deposit information
- view account balance and transactions
- calculate a future balance
- transfer payments and immediately view updated balances
- add another business to your account
- send account-related enquiries and view answers to common enquiries
- send an enquiry about your audit
- download reports

To log in to or register for the CRA's online services, go to:

- My Business Account at canada.ca/my-cra-business-account if you are a business owner
- Represent a Client at canada.ca/taxes-representatives if you are an authorized representative or employee

For more information, go to canada.ca/taxes-business-online.

CRA BizApp

CRA BizApp is a mobile web application for small business owners and sole proprietors. The application offers secure access to view accounting transactions, pay outstanding balances, and more.

You can access CRA BizApp on any mobile device with an Internet browser—no app stores needed! To access the app, go to canada.ca/cra-mobile-apps.

Receiving your CRA mail online

Sign up for email notifications to get most of your CRA mail, like your notice of assessment, online.

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

Authorizing the withdrawal of a pre-determined amount from your Canadian chequing account

Pre-authorized debit (PAD) is a secure online, self-service, payment option for individuals and businesses. This option lets you set the payment amount you authorize the CRA to withdraw from your Canadian chequing account to pay your tax on a specific date or dates you choose. You can set up a PAD agreement using the CRA's secure My Business Account service at canada.ca/my-cra-business-account, or the CRA BizApp at canada.ca/cra-mobile-apps. PADs are flexible and managed by you. You can use My Business Account to view historical records, modify, cancel, or skip a payment. For more information, go to canada.ca/pay-authorized-debit.

For more information

For more information on specific topics, visit canada.ca/taxes or call the general enquiries numbers listed below.

Forms and publications

To get our forms and publications, go to canada.ca/cra-forms-publications or call **1-800-959-8281** for individuals or **1-800-959-5525** for business and self-employed individuals.

Electronic mailing lists

The CRA can notify you by 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.

Teletypewriter (TTY) users

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

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