



Canada Revenue
Agency

Agence du revenu
du Canada

Complaints and Disputes

includes information about
CRA Service Complaints Program

Is this guide for you?

This guide is for you if you are not satisfied with the service, the assessment, or the determination you received from the Canada Revenue Agency (CRA). You will find information on the complaints and disputes mechanisms that are available, such as:

- Service complaints;
- Reprisal complaints;
- Non-service related complaints.

If you are blind or partially sighted, you can get our publications in braille, large print, etext, or MP3 by going to cra.gc.ca/alternate. You can also get our publications and your personalized correspondence in these formats by calling **1-800-959-8281**. If you are outside Canada and the United States, call us at **613-940-8495**. We accept collect calls by automated response. You may hear a beep and experience a normal connection delay.

La version française de ce guide est intitulée *Plaintes et différends*.

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Taxpayer Bill of Rights

The Canada Revenue Agency (CRA) operates on the fundamental belief that you are more likely to comply with the law if you have the information and services you need to meet your obligations, such as:

- paying taxes; or
- providing information.

The CRA wants to make sure you receive all of your entitlements and that you understand and can exercise your rights as described and defined in the Taxpayer Bill of Rights.

The Taxpayer Bill of Rights describes and defines 16 rights, and has a five-part commitment to small business.

For more information about your rights and what you can expect when you deal with the CRA, see Guide RC17, *Taxpayer Bill of Rights Guide: Understanding your rights as a taxpayer* or go to cra.gc.ca/rights.

Talk to us!

Sometimes, taxpayers have a dispute about an assessment, determination, or decision, or a complaint about the service they received from the CRA. Often, the dispute or complaint is caused by a lack of information or by a simple miscommunication. That's why we say "Talk to us!" See "Contacting us" on page 10 to get our contact information.

After you've talked to us, if you still disagree with the assessment, determination, or decision, you have the right to a formal review. If you are not satisfied with the service you received from us, you have the right to file a complaint.

Our review process differs depending on your request or what's in dispute. To better serve you and to help you get the assistance you need, information about the complaint and dispute mechanisms available to you is set out in this guide.

Service complaints

You can expect to be treated fairly under clear and established rules, as well as get a high level of service each time you deal with the CRA.

If you are not satisfied with the service you get from the CRA, you can file a service complaint. If your complaint is not related to service, see "Non-service related complaints" on page 5.

There are three steps to resolving your service-related complaint.

Step 1 – Talk to us first

If you are not satisfied with the service you received, you can file a service complaint. Before you do this, we recommend that you try to resolve the matter with the 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 cra.gc.ca/contact.

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

Step 2 – Contact the CRA Service Complaints Program

The CRA Service Complaints Program is for individuals and businesses. This program provides another level of review if you are not satisfied with the results from step 1 in the service complaint process. Generally, service-related complaints refer to the quality and timeliness of our work.

You or your representative can file your service-related complaint by filling out Form RC193, *Service-Related Complaint*.

Your file will be assigned to a complaints officer who will liaise with the related areas. We will maintain regular contact with you throughout the review of your complaint and keep you informed of the status of your file and the outcome. If more information is needed, we will contact you.

To avoid delays in processing your complaint, send the Form RC193 separately from any other tax forms, such as your tax return. There is no fee to file a service-related complaint.

For more information on the CRA Service Complaints Program and how to file a complaint, go to cra.gc.ca/complaints.

Step 3 – Contact the Office of the Taxpayers’ Ombudsman

If, after following steps 1 and 2, you are not satisfied with how the CRA handled your service complaint, you can contact the Office of the Taxpayers’ Ombudsman.

For information about the Office of the Taxpayers’ Ombudsman and how to file a complaint, go to oto-boc.gc.ca.

Reprisal complaints

The CRA defines “reprisal” as any action by a CRA employee that prevents a taxpayer who has submitted a service complaint or requested a review of a CRA decision from being treated impartially. You have the right to receive the benefits, credits, and refunds to which you are entitled and to pay no more and no less than what is required by law.

If you believe that you have experienced a reprisal, fill out Form RC459, *Reprisal Complaint*. The Internal Affairs and Fraud Control Division will review your complaint. If it meets the definition of a reprisal, an investigation will be launched. The investigation will be done independently of the office associated with the complaint.

For more information about reprisal complaints, go to cra.gc.ca/reprisalcomplaints.

Non-service related complaints

Canada Pension Plan and/or employment insurance

The CRA is responsible for making decisions regarding the pensionability and/or insurability of employment. CRA must also make sure that Canada Pension Plan (CPP) contributions and employment insurance (EI) premiums are deducted, remitted, and reported as required by legislation. Under the *Canada Pension Plan* and the *Employment Insurance Act*, the CRA may issue one of the following:

- a decision (ruling) letter from the CPP/EI Rulings Division;
- a notice of assessment for payroll deductions; or
- a decision letter from the CPP/EI Appeals Division.

If you disagree with the explanation you have received, you or your representative have two ways to appeal to the Minister:

- online, by selecting “Register my formal dispute” using the service that applies to you:
 - My Account at cra.gc.ca/myaccount, if you are an individual;
 - My Business Account at cra.gc.ca/mybusinessaccount, if you are a business owner; or
 - Represent a Client at cra.gc.ca/representatives, if you are an authorized representative or employee.
- by filling out one of the following forms:
 - CPT100, *Appeal of a Ruling under the Canada Pension Plan and/or Employment Insurance Act*; or
 - CPT101, *Appeal of an Assessment under the Canada Pension Plan and/or Employment Insurance Act*.

Explain why you disagree and include the relevant facts and supporting documents. You or your representative can also submit supporting documents online using My Account, My Business Account, or Represent a Client, and selecting the “Submit documents” service.

The time limit for filing an appeal with the Minister of a CPP/EI ruling or a payroll deductions assessment is no later than 90 days after being notified of the ruling or assessment.

The time limit for filing an appeal to the Tax Court of Canada of a CPP/EI appeal decision is 90 days from the date of that decision.

For more information go to cra.gc.ca/resolvingdisputes and select “Canada Pension Plan (CPP) and/or employment insurance (EI)” or see Booklet P133, *Your Appeal Rights – Canada Pension Plan and Employment Insurance Coverage*.

Income tax

The CRA may issue an assessment, reassessment, or a determination for such things as income tax, the goods and services tax/harmonized sales tax (GST/HST) credit, the Canada child benefit, and the disability tax credit. If, after talking to us, you still think the CRA has misinterpreted the facts or applied the law incorrectly, you have the right to object. Filing an objection is the first step in the formal process of resolving a dispute.

You or your representative have two ways in filing an objection:

- online, by selecting “Register my formal dispute” using the service that applies to you:
 - My Account at cra.gc.ca/myaccount, if you are an individual;
 - My Business Account at cra.gc.ca/mybusinessaccount, if you are a business owner; or
 - Represent a Client at cra.gc.ca/representatives, if you are an authorized representative or employee.
- by filling out Form T400A, Objection – *Income Tax Act*.

Explain why you disagree and include the relevant facts and supporting documents. You or your representative can also submit supporting documents online using My Account, My Business Account, or Represent a Client, and selecting the “Submit documents” service.

In most cases, the time limit for filing an objection is 90 days from the date on the notice of assessment, notice of reassessment, or notice of determination. If you did not file your objection on time, you can apply for a time extension within one year of your original time limit to file an objection. You can apply by writing to the Chief of Appeals at your Appeals Intake Centre or online by using My Account or My Business Account and explaining why you could not file on time.

For more information about resolving a dispute for an assessment or a determination, and how to file an appeal to the courts, go to cra.gc.ca/resolvingdisputes and select “Income tax.” You can also consult Brochure P148, *Resolving Your Dispute: Objection and Appeal Rights Under the Income Tax Act*.

Goods and services tax/harmonized sales tax

The CRA may issue an assessment or a reassessment of goods and services tax/harmonized sales tax (GST/HST) under the *Excise Tax Act*. If, after talking to us, you still think the CRA has misinterpreted the facts or applied the law incorrectly, you have the right to object. Filing an objection is the first step in the formal process of resolving a dispute.

You or your representative can file an objection by filling out Form GST159, *Notice of Objection (GST/HST)*.

Explain why you disagree and include the relevant facts and supporting documents.

Note

If you are a selected listed financial institution for Quebec sales tax (QST) purposes, you can file your objection by filling out Form RC375, *Notice of Objection (QST) for Selected Listed Financial Institutions*.

The time limit for filing an objection is 90 days from the date on the notice of assessment or the notice of reassessment. If you did not file your objection on time, you can apply for a time extension within one year of your original time limit to file an objection. You can apply by writing to the Chief of Appeals at your Appeals Intake Centre or online by using My Account or My Business Account and explaining why you could not file on time.

For more information about resolving a dispute for the assessment or reassessment of GST/HST, and how to file an appeal to the courts, go to cra.gc.ca/resolvingdisputes and select “Goods and service tax/harmonized sales tax (GST/HST).” You can also consult the GST/HST Memoranda Series Chapter 31, *Objections and Appeals*.

Excise taxes and special levies

The CRA may issue an assessment, reassessment or a determination under any of the following:

- *Excise Tax Act* (non-GST portion);
- *Excise Act, 2001*;
- *Air Travellers Security Charge Act*; or
- *Softwood Lumber Products Export Charge Act, 2006*.

You have the right to object to the assessment, reassessment or determination if you think the CRA has misinterpreted the facts or applied the law incorrectly.

You or your representative have two ways in filing an objection:

- online, by selecting “Register my formal dispute” using the service that applies to you:
 - My Business Account at cra.gc.ca/mybusinessaccount, if you are a business owner; or
 - Represent a Client at cra.gc.ca/representatives, if you are an authorized representative or employee.
- by filling out the appropriate form:
 - for the *Excise Tax Act* (non-GST portion) – Form E413, *Notice of Objection (Excise Tax Act)*, or Form E414, *Notice of Objection (Purchaser)*;
 - for the *Excise Act, 2001* – Form E680, *Notice of Objection (Excise Act, 2001)*;
 - for the *Air Travellers Security Charge Act* – Form E676, *Notice of Objection (Air Travellers Security Charge Act)*; or
 - for the *Softwood Lumber Products Export Charge Act, 2006* – Form RC45, *Notice of Objection (Softwood Lumber Products Export Charge Act, 2006)*.

Explain why you disagree and include the relevant facts and supporting documents. You or your representative can also submit supporting documents online using My Business Account or Represent a Client, and selecting the “Submit documents” service.

The time limit for filing an objection is 90 days from the date on the notice of assessment, notice of reassessment or notice of determination. If you did not file your objection on time, you can apply for a time extension within one year of your original time limit to file an objection. You can apply by writing to the Chief of Appeals at your Appeals Intake Centre or online by using My Account or My Business Account and explaining why you could not file on time.

For more information about resolving a dispute for the assessment or determination of excise taxes or special levies, and how to file an appeal to the courts, go to cra.gc.ca/resolvingdisputes and select “Excise taxes and special levies” or see Excise Taxes and Special Levies Memoranda Series 6.3 – *Objections and Appeals for Other Taxes*.

Scientific research and experimental development

If you disagree with the findings of the review of your scientific research and experimental development (SR&ED) claim, or if you have concerns about how the review was done, first consult the CRA’s Application Policy, SR&ED 2000-02R, *Guidelines for resolving claimants’ SR&ED concerns*.

If, after reading the policy and taken the steps suggested in the SR & ED 2000-02R (see 3.2), you think the CRA has misinterpreted the facts or applied the law incorrectly, you have the right to object to an assessment or a determination issued by the CRA. Filing an objection is the first step in the formal process of resolving a dispute.

You or your representative have two ways for filing an objection:

- online, by selecting “Register my formal dispute” using the service that applies to you:
 - My Account at cra.gc.ca/myaccount, if you are an individual;
 - My Business Account at cra.gc.ca/mybusinessaccount, if you are a business owner; or
 - Represent a Client at cra.gc.ca/representatives, if you are an authorized representative or employee.
- by filling out Form T400A, *Objection – Income Tax Act*.

Explain why you disagree and include the relevant facts and supporting documents. You or your representative can also submit supporting documents online using My Account, My Business Account, or Represent a Client, and selecting the “Submit documents” service.

The time limit for filing an objection is 90 days from the date on the notice of assessment or notice of determination. If you did not file your objection on time, you can apply for a time extension within one year of your original time limit to file an objection. You can apply by writing to the Chief of Appeals at your Appeals Intake Centre or online by using My Account or My Business Account and explaining why you could not file on time.

For more information, go to cra.gc.ca/resolvingdisputes and select “Scientific Research & Experimental Development (SR&ED).”

Taxpayer relief provisions

The CRA administers legislation that gives the Minister discretion to:

- cancel or waive penalties or interest;
- accept certain late, amended, or revoked elections (**income tax only**); or
- refund or reduce the amount payable beyond the normal three-year period (**individuals and testamentary trusts only**).

This legislation is commonly called the “taxpayer relief provisions.”

For more information about requesting relief, go to cra.gc.ca/taxpayerrelief. You can also consult the following publications:

- Information Circular IC07-1, *Taxpayer Relief Provisions*;
- GST/HST Memoranda Series 16-3 – *Cancellation or Waiver of Penalties and/or Interest*.

Cancel or waive penalties or interest

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

The CRA’s discretion to grant relief is limited to any period that 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 2017 must relate to a penalty for a tax year or fiscal period ending in 2007 or later.

For interest on a balance owing for any tax year or fiscal period, the CRA will consider only the amounts that accrued during the 10 calendar years before the year in which you make your request. For example, your request made in 2017 must relate to interest that accrued in 2007 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 cra.gc.ca/taxpayerrelief.

Late, amended, or revoked elections

The *Income Tax Act* and its regulations contain many election provisions that give you the opportunity to decide on an alternative tax treatment in conducting your financial affairs for income tax purposes.

Most election provisions do not:

- allow you to file an election after the due date for making the election is past; or
- let you change or cancel an original election that was filed on time.

In certain circumstances, the CRA may allow you to late file, amend (change), or revoke (cancel) your election.

If you believe the CRA did not properly consider your request, you can ask for a second review.

Refund or reduce the amount payable beyond the normal three-year period

Generally, the *Income Tax Act* sets a three-year limitation period from the:

- end of the tax year to file an income tax return to claim a tax refund; or
- date of the original notice of assessment to request an adjustment issued for a previous tax year.

However, individuals and testamentary trusts can ask the CRA to issue a refund or process an adjustment to reduce the amount payable beyond the normal three-year period.

If you believe the CRA did not properly consider your request, you can ask for a second review.

Registered charities, registered Canadian amateur athletic associations, and other qualified donees

Registered charities, registered Canadian amateur athletic associations (RCAAs), and other qualified donees may object to notices or assessments for such things as designations, proposals or decisions to refuse, annul, or revoke registration, and to penalties and the suspension of tax-receipting privileges. Filing an objection is the first step in the formal process of resolving a dispute. If you think the CRA has misinterpreted the facts or applied the law incorrectly, you have the right to object to the notice or assessment you received.

You can file an objection by writing to:

Assistant Commissioner
Appeals Branch
250 Albert Street, 13th Floor
Ottawa ON K1A 0L5

Explain why you disagree and include the relevant facts and supporting documents. You or your representative can also submit supporting documents online using My Business Account or Represent a Client, and by selecting the “Submit documents” service.

The time limit for filing an objection is 90 days from the date on the notice or the assessment.

For more information about resolving a dispute for a notice or an assessment for a registered charity, a RCAA, or another qualified donee, including how to file an appeal to the courts, go to cra.gc.ca/resolvingdisputes and select “Registered charities, registered Canadian amateur athletic associations (RCAAs), and other listed qualified donees.”

Registered savings plans

Registered savings plans include employer-sponsored pension plans, retirement savings plans, retirement income funds, education savings plans, and deferred profit sharing plans. Before the CRA decides to refuse or revoke your plan’s or fund’s registration, we will send you a letter explaining why. You then have an opportunity to make additional submissions to us.

If you do not understand or agree with our decision to refuse or revoke registration, call the Registered Plans Directorate at 1-800-267-3100.

For more information about what to do if you do not understand or agree with our decision to refuse or revoke registration, including how to file an appeal to the courts, go to cra.gc.ca/resolvingdisputes and select “Registered savings plans.”

Voluntary disclosures

The Voluntary Disclosures Program allows taxpayers to come forward and correct inaccurate or incomplete information or to disclose information they have not reported during previous dealings with the CRA. Taxpayers may avoid penalties and prosecution if they make a valid disclosure.

A disclosure may be made for income tax or goods and services tax/harmonized sales tax (GST/HST) purposes, as well as for charges under the *Softwood Lumber Products Export Charge Act, 2006* and the *Air Travellers Security Charge Act*.

A disclosure must meet four conditions to be considered valid by the CRA. These conditions require that the disclosure:

- be voluntary;
- contain complete information;
- involve the application or the potential application of a penalty; and
- generally, include information that is at least one year overdue.

You or your representative can make a disclosure by using Form RC199, *Voluntary Disclosures Program (VDP) Taxpayer Agreement*, or by writing a letter giving the same information as on the form.

You can submit your disclosure online, using the “Submit documents” service at:

- My Account at cra.gc.ca/myaccount, if you are an individual;
- My Business Account at cra.gc.ca/mybusinessaccount, if you are a business owner; or
- Represent a Client at cra.gc.ca/representatives, if you are an authorized representative or employee.

If your disclosure is denied and you feel that the CRA has not made this decision in a fair and reasonable manner, you may request a second review of your file. In addition, you may pursue further recourse through the judicial review process.

For more information, go to cra.gc.ca/voluntarydisclosures or see Information Circular IC00-1R, *Voluntary Disclosures Program*.

Contacting us

<p>Individual income tax and Trust enquiries</p> <p>Tax information for individuals and trusts, including personal income tax returns, instalments, registered retirement savings plans, and the working income tax benefit</p>	<p>1-800-959-8281 Monday to Friday (except holidays) from 9:00 a.m. to 5:00 p.m. (local time)</p>
<p>Businesses and self-employed individuals</p> <p>Business and GST/HST registration, payroll, GST/HST (including rebates such as the new housing rebate), excise taxes and other levies, excise duties, corporations, sole proprietorships, and partnerships</p>	<p>1-800-959-5525 Monday to Friday (except holidays) from 9:00 a.m. to 6:00 p.m. (local time)</p>
<p>Canada child benefit and goods and services tax/harmonized sales tax (GST/HST) credit for individuals</p> <p>Canada child benefit and related provincial and territorial programs, the child disability benefit, the children's special allowances and the GST/HST credit and related provincial and territorial programs</p>	<p>1-800-387-1193 Monday to Friday (except holidays) from 9:00 a.m. to 5:00 p.m. (local time)</p>
<p>Charities client service</p> <p>Information about registered charities</p>	<p>1-800-267-2384 Monday to Friday (except holidays) from 9:00 a.m. to 6:00 p.m. (local time)</p>
<p>International tax and non-resident enquiries</p> <p>Calls from Canada and the United States:</p> <ul style="list-style-type: none"> ■ Individuals and non-resident trusts ■ Non-resident corporations and corporation accounts ■ Part XIII and non-resident withholding accounts <p>Calls from outside Canada and continental United States (We accept collect calls by automated response. You may hear a beep and experience a normal connection delay.):</p> <ul style="list-style-type: none"> ■ Individuals and non-resident trusts ■ Non-resident corporations and corporation accounts ■ Part XIII and non-resident withholding accounts 	<p>1-800-959-8281 Monday to Friday (except holidays) from 9:00 a.m. to 5:00 p.m. (local time)</p> <p>1-800-959-5525 Monday to Friday (except holidays) from 9:00 a.m. to 6:00 p.m. (local time)</p> <p>1-855-284-5946 Monday to Friday (except holidays) from 7:30 a.m. to 6:00 p.m. (Eastern time)</p> <p>613-940-8495 Monday to Friday (except holidays) from 9:00 a.m. to 5:00 p.m. (Eastern time)</p> <p>613-940-8497 Monday to Friday (except holidays) from 9:00 a.m. to 6:00 p.m. (Eastern time)</p> <p>613-940-8499 Monday to Friday (except holidays) from 7:30 a.m. to 6:00 p.m. (Eastern time)</p>

Online services

My Account

Using the CRA's My Account service is a fast, easy, and secure way to access and manage your tax and benefit information online, seven days a week.

To register for My Account, go to cra.gc.ca/myaccount. You will need to complete two steps. You will be asked to enter some personal information and create a user ID and password or use a Sign-in Partner. Be sure to have your current and previous year's personal tax returns on hand when registering. After you complete step one, you will have instant access to some of your tax and benefit information. Step two includes the mailing of the CRA security code. We will mail it to the address we have on file for you. The separate mailing of the security code is a measure used to protect you from identity theft and to ensure the security of your personal information. You will have access to the full suite of services available in My Account once you enter your code.

An authorized representative can access most of these online services through Represent a Client at cra.gc.ca/representatives.

Handling business taxes online

By registering for either My Business Account or Represent a Client, you can get access to current account balance information and make changes to tax information online.

To register, go to:

- cra.gc.ca/mybusinessaccount, if you are a business owner; or
- cra.gc.ca/representatives, if you are an authorized representative or employee.

For more information, go to cra.gc.ca/businessonline.

Receiving your CRA mail online

You, or your representative (authorized at a level 2), can choose to receive most of your CRA mail for your business online.

When you or your representative registers for online mail, an email notification will be sent to the email address(es) provided when there is new mail available to view in My Business Account. Correspondence available through online mail will no longer be printed and mailed. To register, select the "Manage online mail" service and follow the steps.

Using our online mail service is faster and easier than managing paper correspondence.

For more information

What if you need help?

If you need more information after reading this guide, go to cra.gc.ca.

Forms and publications

To get our forms and publications, go to cra.gc.ca/forms or call one of the following:

- from Canada and the United States, **1-800-959-8281** for individuals or **1-800-959-5525** for business and self-employed individuals;
- from outside Canada and the United States, **613-940-8495** for individuals or **613-940-8497** for business and self-employed individuals. We accept collect calls by automated response. You may hear a beep and experience a normal connection delay.

Electronic mailing lists

We can notify you by email when new information on a subject of interest to you is available on our website. To subscribe to our electronic mailing lists, go to cra.gc.ca/lists.

Teletypewriter (TTY) users

If you have a hearing or speech impairment and use a TTY call **1-800-665-0354** during regular business hours.

Tax information videos

We have a number of tax information videos for individuals on topics such as the income tax and benefit return, the Canadian tax system, and tax measures for persons with disabilities. To watch our videos, go to cra.gc.ca/videogallery.