

### Tax Deduction Waiver on the Refund of your Unused RRSP, PRPP, or SPP Contributions from your RRSP

For the year \_\_\_\_\_

- On the line below the title of this form, enter the year you made the registered retirement savings plan (RRSP), pooled registered pension plan (PRPP), or specified pension plan (SPP) contributions
- On this form "unused RRSP contributions" means the contributions made to your RRSP, PRPP, and SPP, and to your spouse's or common-law partner's RRSP and SPP, that you did not deduct in your Income Tax and Benefit Return for any year
- For more information and instructions, see the back of this form

#### Part 1 – Calculating your eligible unused RRSP contributions

1. Enter the total contributions you made to your own RRSPs, PRPPs, and SPP, and your spouse's or common-law partner's RRSPs and SPP from January 1 to December 31 of the year you indicated above. **Attach proof of your contributions.** We will accept a photocopy of a receipt only if the issuer certifies it to be a true copy of the original. If you have already attached your receipt to an Income Tax and Benefit Return, attach a note indicating the year of the return. \_\_\_\_\_ | 1

**Do not include the following:**

- contributions that you cannot deduct for any year because you or your spouse or common-law partner participated in the Home Buyers' Plan or Lifelong Learning Plan (see the last page)
- direct transfers of a lump sum from registered pension plans (RPPs) (including transfers of excess amounts), deferred profit-sharing plans (DPSPs), registered retirement income funds (RRIFs) or other RRSPs, PRPPs, or SPP. Except for the excess amounts transferred and direct transfers on marriage or common-law relationship breakdown, you should not get an income slip or a receipt for these transfers

2. Enter the part of the amount from line 1 that you contributed in the first 60 days of the year you indicated above. \_\_\_\_\_ | 2

3. Enter the part of the amount from line 2 that you deducted or intend to deduct from your income for the year **before** the year you indicated above. \_\_\_\_\_ | 3

4. Enter the part of the amount from line 1 that you deducted or intend to deduct when calculating your income **for the year** you indicated above. + \_\_\_\_\_ | 4

5. Enter the part of the amount from line 1 that you deducted or intend to deduct when calculating your income for any year **after** the year you indicated above. + \_\_\_\_\_ | 5

6. If we have already approved one or more T3012A forms for you for the year you indicated above, add all amounts that were designated to be refunded in part 2 of those T3012A forms. Also, if you withdrew unused contributions for the year you indicated above and claimed a deduction with a Form T746, add the amount that you reported on line 13 of the Form T746. Enter the total on line 6 of this form. + \_\_\_\_\_ | 6

7. Add lines 3, 4, 5, and 6. = \_\_\_\_\_ | 7

8. **Line 1 minus line 7.** This is the amount of unused RRSP contributions that your RRSP issuer can refund to you without withholding tax. = \_\_\_\_\_ | 8

#### Part 2 – Designating the amount to be refunded

Of the line 8 amount, I designate \$ \_\_\_\_\_ to be refunded from the RRSP described below. This is the same type of plan to which I made unused RRSP contributions (my own RRSPs or my spouse's or common-law partner's RRSPs); or the designated amount will offset unused contributions made to my PRPP or SPP, or to my spouse's or common-law partner's SPP. I understand that the amounts I designate to be refunded from this RRSP and any other RRSPs cannot be more than the amount from line 8. I confirm that at least one of the following conditions applies to me:

- when I made the contributions, I expected to be able to fully deduct them in the year that I contributed them or in the year before
- I did not make the contributions intending to withdraw them later and deduct an amount from my income for the withdrawal

RRSP issuer	RRSP name	Contract or plan number
Annuitant's name		Social insurance number (SIN)
Contributor's name (if different from annuitant's)		Social insurance number (SIN)
Contributor's address		
Contributor's signature	Year Month Day	Telephone number

#### Part 3 – Agency's approval (do not complete this part)

For the above RRSP, the issuer can refund the amount the contributor designated in Part 2 without withholding tax.

**Do not use this area.**

Signature of authorized person

Date

#### Part 4 – Requesting the refund from the RRSP issuer

Of the total amount designated in Part 2, I (we) request a \$ \_\_\_\_\_ refund. I (we) understand that I (we) can only apply for a refund of an amount **that has not already been withdrawn**. If the amount has already been withdrawn, see "Who can use this form" in the third paragraph on the last page.

Contributor's signature	Year Month Day	Annuitant's signature (if other than contributor)
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#### Part 5 – RRSP issuer's certification

Of the total unused amount designated in Part 2, we have refunded \$ \_\_\_\_\_ as an unused contribution to either  the contributor or  the annuitant indicated in Part 2. We have issued, or will issue, a T4RSP slip for this amount for \_\_\_\_\_ Date-YYYY indicating \_\_\_\_\_ as the refund recipient.

Signature of authorized person	Year Month Day
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Personal information (including the SIN) is collected for the purposes of the administration or enforcement of the Income Tax Act and related programs and activities including administering tax, benefits, audit, compliance, and collection. The information collected may be used or disclosed for purposes of other federal acts that provide for the imposition and collection of a tax or duty. It may also be disclosed to other federal, provincial, territorial or foreign government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties or other actions. Under the Privacy Act, individuals have the right to access their personal information, request correction, or file a complaint to the Privacy Commissioner of Canada regarding the handling of the individual's personal information. Refer to Personal Information Bank CRA PPU 005 on Info Source at [canada.ca/cra-info-source](http://canada.ca/cra-info-source).

## Instructions

### Who can use this form?

Use this form if you want us to authorize your RRSP issuer to refund your unused RRSP contributions without withholding tax. You have to meet all of the following conditions:

- You made the contributions to your own RRSP, PRPP, or SPP or your spouse's or common-law partner's RRSP or SPP, and you have not previously deducted them, or have not designated them as a repayment under the Home Buyers' Plan or the Lifelong Learning Plan
- You have not designated the refund as a qualifying withdrawal to have your past-service pension adjustment certified
- No part of the refund relates to a lump-sum payment from a registered pension plan (RPP), a PRPP or an SPP, or certain deferred profit-sharing plan amounts, that were transferred directly to an RRSP, a PRPP or an SPP
- You or your spouse or common-law partner will receive the refund of contributions from an RRSP in one of the following years:
  - in the year you made the contributions
  - in the following year
  - in the year that we sent you a notice of assessment or notice of reassessment for the year you made the contributions, or in the following year

In addition, it has to be reasonable for us to consider that at least one of the following conditions applies:

- you reasonably expected to be able to fully deduct the RRSP, PRPP and SPP contributions for the year you made the contributions or the immediately preceding year
- you did not make the RRSP, PRPP or SPP contributions intending to withdraw them and deduct an offsetting amount

**Do not** use this form if any of the following situations apply to the individual who is receiving the refund (you or your spouse or common-law partner):

- a) you received the unused RRSP, PRPP or SPP contributions in the form of a commutation payment from a matured RRSP
- b) you received or will receive a RRIF payment that is more than the minimum amount for the year, and the payment is for unused RRSP, PRPP or SPP contributions that were transferred to the RRIF
- c) an RPP excess amount was transferred to an RRSP, PRPP, SPP or a RRIF in the year or a previous year, and you have to include an RRSP or RRIF amount in your income as a result

If situation a) or b) applies, use Form T746, Calculating Your Deduction for Refund of Unused RRSP, PRPP, and SPP Contributions. If situation c) applies, use Form T1043, Deduction for Excess Registered Pension Plan Transfers You Withdrew from an RRSP or RRIF.

If you have already withdrawn your unused RRSP contribution without using Form T3012A, Tax Deduction Waiver on the Refund of your Unused RRSP, PRPP, or SPP Contributions from your RRSP, use Form T746 to calculate the amount you can deduct.

### How to complete this form

#### Parts 1 and 2

Line 1 – If you contribute to an RRSP in the 89-day period before you or your spouse or common-law partner make a withdrawal under the Lifelong Learning Plan or Home Buyers' Plan, you may not be able to deduct the contribution from your income for any year. Do not include these contributions on line 1. For more information, see Guide RC4112, Lifelong Learning Plan, or [canada.ca/home-buyers-plan](http://canada.ca/home-buyers-plan).

Complete Parts 1 and 2 and send four copies of the form to your tax centre. Do not send the form with your Income Tax and Benefit Return.

#### Part 3

After we have approved the amount that the plan issuer can refund without withholding tax, we will return three copies to you with Part 3 completed.

#### Part 4

After we have completed Part 3 and returned the form to you, complete Part 4 and send all three copies to your plan issuer.

#### Part 5

The issuer completes Part 5 and returns two copies to you.

### Reporting the refund on your Income Tax and Benefit Return

When you complete your Income Tax and Benefit Return for the year you receive the refund, report the total refund of unused contributions that you made to your own or your spouse's or common-law partner's registered plans. The amount is reported on line 12900 of the Income Tax and Benefit Return. You will find this total in box 20 of your own or your spouse's or common-law partner's T4RSP slips.

Claim the deduction at line 23200 if the refund is received within the time frame outlined above. Attach these T4RSP slips and a copy of this form showing the designated refund amount to your Income Tax and Benefit Return.

After you have deducted the amount you entered on line 23200 from your income, you cannot deduct it on line 20800 for any year.

**We will reduce your unused RRSP contributions available to carry forward to later years by the amount of your refund.**

### Tax on excess contributions

You may have to pay tax if the total of the amounts on lines 5 and 8 of this form is more than \$2,000. For more information, see "Unused RRSP, PRPP, or SPP contributions" in Chapter 2 of Guide T4040, RRSPs and Other Registered Plans for Retirement and Form T1-OVP, Individual Tax Return for RRSP, PRPP and SPP Excess Contributions.

Send the completed form to your tax centre or tax services office as indicated on your notice of assessment. You will find the address listed below.

Canada Revenue Agency  
Jonquière Tax Centre  
Pension Workflow Team  
2251 René-Lévesque Boulevard  
Jonquière QC G7S 5J2

Canada Revenue Agency  
Sudbury Tax Centre  
Pension Workflow Team  
Post Office Box 20000, Station A  
Sudbury ON P3A 5C1

Canada Revenue Agency  
Winnipeg Tax Centre  
Pension Workflow Team  
Post Office Box 14000, Station Main  
Winnipeg MB R3C 3M2