



Canada Revenue
Agency

Agence du revenu
du Canada

Using Your Home for Daycare

Is this guide for you?

If you run a daycare business in your home, this guide will help you determine some of the expenses you can claim. It will also explain your duties as an employer and the importance of keeping good records.

If you are thinking of setting up a daycare business, you should also know about municipal, provincial, territorial and federal laws and regulations that could affect you. You can get some of the information from municipal offices, provincial or territorial ministries, applicable Government of Canada departments and agencies, local chambers of commerce or boards of trade.

What's new?

In 2019, Guide P134, Using your home for daycare, will no longer be published because the same information will be

available in Guide T4002, Self-employed Business, Professional, Commission, Farming, and Fishing Income.

Our publications and personalized correspondence are available in braille, large print, e-text, or MP3 for those who have a visual impairment. Find more information at canada.ca/cra-multiple-formats or by calling **1-800-959-5525**.

This guide uses plain language to explain the most common tax situations. It is provided for information only and does not replace the law.

La version française de ce brochure est intitulée *Vous avez une garderie à la maison?*

Table of contents

	Page		Page
Are you a self-employed individual?	4	Instalment payments	9
Reporting your income	4	Issuing your receipts	9
Fiscal period	4	Online services	10
Accrual method	4	My Account.....	10
Goods and services tax/harmonized sales tax (GST/HST)	5	How to register.....	10
Claiming your expenses	5	Sign up for online mail.....	10
Line 8521 – Advertising.....	5	Handling business taxes online.....	10
Line 8760 – Business taxes, licences, and memberships	5	Sign up for online mail.....	10
Line 8810 – Office expenses	5	Authorizing the withdrawal of a predetermined amount from your bank account	10
Line 8811 – Office stationery and supplies	5	MyCRA – Mobile app	10
Line 8860 – Professional fees (includes legal and accounting fees)	5	Electronic payments	11
Line 8871 – Management and administration fees	5	For more information	11
Line 8960 – Repairs and maintenance.....	5	What if you need help?	11
Line 9060 – Salaries, wages, and benefits	6	Direct deposit.....	11
Line 9200 – Travel expenses	6	Forms and publications	11
Line 9281 – Motor vehicle expenses	6	Electronic mailing lists	11
Line 9936 – Capital cost allowance.....	6	Tax Information Phone Service (TIPS)	11
Line 9945 – Business-use-of-home expenses.....	6	Teletypewriter (TTY) users	11
Rooms for daycare use only	7	Service complaints	11
Rooms used for both daycare and personal living.....	7	Step 1 – Talk to us first	11
Line 9270 – Other expenses.....	7	Step 2 – Contact the CRA Service Complaints Program.....	11
Telephone.....	7	Step 3 – Contact the Office of the Taxpayers’ Ombudsman.....	11
Training	7	Reprisal complaint	11
Private health services plan premiums.....	7	Tax information videos	11
Keeping records	7	Due dates.....	11
Your employees	8	Cancel or waive penalties or interest.....	12

Are you a self-employed individual?

Whether you are self-employed and can deduct daycare expenses from your daycare income depends on the amount of control a parent has over your work.

Generally, you are a **self-employed individual** if you control all of the following:

- the number of hours you work
- the places you work and the materials you use
- the way you carry out your daycare duties

You can claim daycare expenses on your income tax and benefit return if you report self-employment income earned from running a daycare.

Generally, you are an **employee** if a parent:

- specifies the work to be done
- specifies the working hours
- supervises your work

As an employee, you **cannot** deduct daycare expenses.

If you are not sure about your situation, see Guide RC4110, *Employed or Self-Employed?*

If you care for children part-time or from time to time and it's impossible for you to tell how long and steady the work is going to be, you **cannot** deduct business expenses. Report these earnings on your income tax and benefit return as "Other employment income" on line 104.

Reporting your income

If you determine that you are self-employed, report your daycare income as business income on your income tax and benefit return (T1 General). Enter your gross daycare income on line 162 and your net income or loss on line 135.

To calculate your net income or loss, we encourage you to use Form T2125, *Statement of Business or Professional Activities*. We also accept other types of financial statements.

If you use Form T2125, complete the "Identification" section. At the "Industry code" box, enter the code for daycare: 624410.

Note

If you are filing your return online, use the industry code for daycare your tax preparation software uses.

Enter your gross income from daycare on Form T2125, *Statement of Business or Professional Activities*, in Part 3A at amount 1.

Your **gross income** includes all the income you earned from daycare services you provided during the year. This income includes payments from parents, as well as subsidies such as provincial or territorial grants to care for children.

If you received a grant to buy a daycare property, that amount is not part of your income. Instead, subtract the

grant you used to buy the property from the capital cost of the property.

To calculate your **net income**, generally, you deduct the expenses that you incur to earn income from your daycare services from the gross income that you earn from those services.

Include all your income when you calculate it for tax purposes. If you fail to report all your income, you may pay a penalty of 10% of the amount you failed to report after your first omission.

A different penalty may apply if you knowingly, or under circumstances amounting to gross negligence, participate in the making of a false statement or omission on your income tax return. The penalty is 50% of the tax attributable to the omission or false statement (minimum \$100).

There are two dates you need to be aware of if you have self-employed income:

- you have to pay any balance owing by April 30
- you and your spouse or common-law partner must file your tax return by June 15 to avoid late-filing penalties

For more information, go to canada.ca/taxes-dates-individuals.

Fiscal period

Report your income based on a fiscal period. A fiscal period is the time between the day your business starts its business year and the day it ends its business year. For an existing business, the fiscal period is usually 12 months. A fiscal period cannot be longer than 12 months. However, it can be shorter than 12 months in some cases, such as when a new business starts or when a business stops.

Self-employed individuals generally have to use a December 31 year-end. If you are an eligible individual, you may be able to use another method of reporting business income that allows you to have a fiscal period that does not end on December 31. If your fiscal year end is not December 31, see Guide RC4015, *Reconciliation of Business Income for Tax Purposes*, to calculate the amount of business income to report on your 2017 income tax return. The RC4015 will help you fill in Form T1139, *Reconciliation of 2017 Business Income for Tax Purposes*.

If you filed Form T1139 with your 2016 income tax return, you generally have to file another for 2017.

Accrual method

If you are self-employed, you must report business income using the accrual method of accounting.

According to this method, you:

- report your income for the fiscal period in which you conduct the activities to earn it, regardless of when you receive that income;
- deduct expenses for the fiscal period in which you incur them, whether you paid them in that period or in another.

For more information on this method, see Guide T4002, *Self-employed Business, Professional, Commission, Farming, and Fishing Income*.

Goods and services tax/harmonized sales tax (GST/HST)

Your daycare service is **exempt** from GST/HST if you provide care and supervision in your home to children 14 years of age or under for periods of usually less than 24 hours per day. If this is the case, you cannot add this tax to the amount you charge customers for these services. For more information, see Guide RC4022, *General Information for GST/HST Registrants*.

Claiming your expenses

You can deduct any **reasonable** expenses you incur to earn your daycare income.

In this section, we describe many of the expenses you can deduct if you incur them to run your daycare. We also tell you on which line to claim each kind of expense on Form T2125, *Statement of Business or Professional Activities*. Each line number we refer to is a standardized financial statement item. For more information on standardized financial statements and items, see Appendix A in Guide RC4088, *General Index Financial Information (GIFI)*.

For more information on expenses, see Chapter 3 in Guide T4002, *Self-employed Business, Professional, Commission, Farming, and Fishing Income*.

Note

Do not send your receipts or other records with your income tax and benefit return. Instead, keep them in case we ask to see them later.

Line 8521 – Advertising

You can claim the cost of advertising you bought in Canada for your daycare. You can also claim the cost of business cards.

Line 8760 – Business taxes, licences, and memberships

You can deduct all annual licence fees and some business taxes you incur to run your business. Some examples of licence fees are: business charges; motor vehicle licences and motor vehicle registration permits. Some examples of business taxes that may be deductible are: gross receipt tax; health and education tax; and hospital tax.

You can also deduct annual dues or fees to keep your membership in a trade or commercial association. You cannot deduct club membership dues (including initiation fees) if the main purpose of the club is dining, recreation, or sporting activities.

Line 8810 – Office expenses

You can deduct the cost of office expenses. These include small items such as pens, pencils, paper clips, stationery, and stamps. Office expenses do not include capital

expenditures to acquire capital property such as calculators, filing cabinets, chairs, and desks. These are capital items.

Line 8811 – Office stationery and supplies

You can deduct the cost of the following:

- **supplies**, toys, books, and arts and crafts items that children in your daycare use
- **household supplies** that children in your daycare use, such as blankets, towels, toothbrushes, diapers, and shampoo
- **food** you buy to feed the children in your daycare

Line 8860 – Professional fees (includes legal and accounting fees)

You can deduct the fees you incurred for external professional advice, services, and consulting fees.

You can deduct accounting and legal fees for advice and help with keeping your records.

You can deduct accounting or legal fees you paid to have an objection or appeal prepared against an assessment for income tax, Canada Pension Plan or Quebec Pension Plan contributions, or employment insurance premiums. However, the full amount of these deductible fees must first be reduced by any reimbursement of these fees that you have received. Report the difference on line 232 of your income tax and benefit return. If you received a refund in 2017 for the types of fees that you deducted in a previous year, report the amount you received at line 130 of your 2017 income tax and benefit return.

You cannot deduct legal expenses and other fees you incur to buy a capital property. Instead, add these fees to the cost of the property.

For more information, see Interpretation Bulletin IT-99R5 CONSOLID, *Legal and Accounting Fees*.

Line 8871 – Management and administration fees

You can deduct management and administration fees, including bank charges, incurred to run your business.

Line 8960 – Repairs and maintenance

You can deduct the cost of labour and materials for any minor repairs or maintenance done to property you use to earn income. You cannot deduct the value of your own labour.

You cannot deduct costs you incur for repairs that are capital in nature. You can claim capital cost allowance.

Keep all original receipts, sales invoices, and contracts for maintenance and repairs in case we ask to see them later.

Note

You can only deduct maintenance and repair expenses if you can prove that the day-to-day running of your daycare is what caused any damage and you have not received any compensation or refund from your insurer.

Line 9060 – Salaries, wages, and benefits

You can deduct gross salaries and other benefits you pay to employees.

As the employer, you **must** deduct your part of Canada Pension Plan (CPP) or Québec Pension Plan (QPP) contributions and employment insurance premiums. You **can** also deduct workers' compensation amounts payable on employees' remuneration and Provincial Parental Insurance Plan (PPIP) premiums. The PPIP is an income replacement plan for residents of Quebec. For details, contact Revenu Québec. For more information on making payroll deductions, go to canada.ca/payroll.

You can also deduct any insurance premiums you pay for an employee's sickness, accident, disability, or income insurance plan.

Line 9200 – Travel expenses

You can deduct expenses to take the children in your day care on field trips. You must have documents to support these expenses, such as taxi receipts, parking receipts, and entry-ticket stubs.

If you use your vehicle to take children on field trips, you **may** be able to claim motor vehicle expenses.

Line 9281 – Motor vehicle expenses

If you use your vehicle **occasionally** for business purposes, you can claim motor vehicle expenses on a per-trip basis. For example, taking the children to a park or on an excursion may involve paying for fuel and parking.

If you **regularly** use your vehicle for business and personal trips, you can claim part of the total operating expenses for your vehicle as a business expense. You must keep accurate records that show the part of the total kilometres that you drove for your business.

Motor vehicle operating expenses include:

- licence and registration fees
- insurance
- gas and oil
- maintenance and repairs
- interest you pay on a loan used to buy a vehicle
- leasing costs

Keep your capital cost allowance (CCA) separate from your operating expenses. Enter any CCA on Form T2125 on line 9936.

To calculate the vehicle expenses you can claim for the year, get the number of kilometers you drove for daycare. Then **divide** this number by the total kilometers driven. **Multiply**

this result by the total of all operating expenses for the vehicle.

The table for calculating motor vehicle expenses on Form T2125 will help you determine what you can deduct.

Note

There is a **limit** to the amount of interest, leasing costs and CCA you can deduct for a vehicle you use for your daycare. See Chapter 3, "Motor vehicle expenses," of Guide T4002.

Example

Kayla runs a daycare in her home. Every week, she uses her van to take the children out to a museum or a gallery. In the year, she drove 20,000 kilometres. Out of those, she drove 2,500 kilometres for the outings with the children. The operating expenses for Kayla's van were \$3,700.

She calculates the business part of these expenses as follows:

$(2,500 \text{ km} \div 20,000 \text{ km}) \times \$3,700$ in operating expenses = \$462.50.

Kayla can deduct \$462.50 for the business part of her vehicle expenses.

Line 9936 – Capital cost allowance

The full cost of **depreciable property** cannot be deducted as an expense in a year. Instead, each year you can deduct a part of its cost as capital cost allowance (CCA).

There is a maximum amount of CCA that you can claim each year for each class of depreciable property. The *Income Tax Act (ITA)* defines the various classes and CCA rates. The CCA rate for class 8 is 20%. This covers most furniture and equipment found in a daycare.

The capital cost of property is its purchase price, plus delivery charges, goods and services tax /harmonized sales tax (GST/HST) and provincial or territorial sales taxes.

If you have depreciable property for business and personal use, you can claim CCA only on the business use of the property.

Some provinces and territories provide subsidies for the purchase of daycare equipment. If you receive a subsidy and you use part of it to buy depreciable property, do not include in your income the portion of the grant you used to purchase the property. Subtract this amount from the capital cost of the property.

To calculate your CCA, you can use Area A of Form T2125.

For more information, see Chapter 4 of Guide T4002.

Line 9945 – Business-use-of-home expenses

If you use your home for your daycare business, you may be able to claim **part** of the home expenses. These expenses include:

- public services (electricity, water)
- heat

- insurance
- maintenance
- mortgage interest
- property taxes
- rent

Calculate the part of the total expenses related to running your home that you use for business and the part that is for personal use.

To calculate the area used for daycare and the expenses that relate to daycare you need to use a reasonable basis to calculate the area used for daycare, and **divide** this amount by the total area of your home.

The amount you can deduct for business-use-of-home expenses **cannot** be more than your net income. You **cannot** use home expenses to create or increase a business loss.

Note

Any expenses that you cannot use in the year because they would create or increase a business loss can be claimed in a future year in which you use your home for daycare.

Rooms for daycare use only

If you use one or more rooms, including any in the basement, **only** for your daycare, you can determine the amount to claim based on the area of your home.

Divide the area used for your daycare by the total area of your home, and **multiply** this result by your total annual home expenses.

Example

Sonia has a daycare in her home and uses the basement only for this business. The daycare area is 20 square metres and the total area of her home is 120 square metres. Sonia's annual household expenses are \$6,000.

Sonia uses the following formula to calculate the deductible part of her allowable expenses for her daycare:

$$\frac{\text{Area used for business}}{\text{Total area of the home}} \times \text{Total expenses}$$

To determine the part of her expenses that correspond to her daycare usage, she does the following calculation:

$$(20 \div 120 \text{ metres}) \times \$6,000 \text{ in household expenses} = \$1,000$$

Sonia can deduct \$1,000 of her household expenses as business-use-of-home expenses.

Rooms used for both daycare and personal living

If you use part of your home for **both** daycare and personal living, calculate how many hours in the day you use the rooms for daycare, then **divide** that amount by 24 hours. **Multiply** the result by the daycare part of your total annual home expenses (see the previous example). This will give you the home expenses you can deduct.

If you run the business for **only part** of the week or year, reduce your claim accordingly.

Example

On weekdays, James runs a daycare for 10 hours a day. The children use an area of 35 square metres. His home is 100 square metres and his annual home expenses are \$5,800.

The calculation of his home expenses is as follows:

$$(10 \div 24 \text{ hours}) \times (35 \div 100 \text{ metres}) \times \$5,800 \text{ expenses} = \$845.83$$

The daycare only operates 5 days a week, so James has to do another calculation.

$$\$845.83 \times (5 \div 7 \text{ days}) = \$604.16$$

James can deduct \$604.16 of his household expenses as business-use-of-home expenses.

Line 9270 – Other expenses

Telephone

You **can** claim the cost of long-distance telephone calls made for your daycare. However, you **cannot** deduct monthly telephone service charges unless you use the telephone only for your business.

You can also deduct the percentage of airtime expenses for a cellphone that relates to earning your business income.

If you lease a fax machine, you can deduct the percentage of the lease cost that is for earning business income. If you buy a fax machine, **you cannot** deduct its cost. In this case, this is a class 8 property and you can claim a capital cost allowance each year.

Training

You may be able to deduct the cost of taking a course or seminar on childcare. For more information, see archived Interpretation Bulletin IT-357, *Expenses of Training*.

However, you **cannot** deduct as a business expense any tuition fees you paid to educational institutions, such as universities and colleges. Instead, you may be able to claim the fees as a **non-refundable tax credit** on your return. For more information, see the *General Income Tax and Benefit Guide*, "Line 323 – Tuition, education, and textbook amounts".

Private health services plan premiums

Self-employed individuals may be able to deduct the premiums they pay to a private health services plan. For more information, see Guide T4002, *Self-employed Business, Professional, Commission, Farming, and Fishing Income*.

Keeping records

You have to record your income and expenses and keep bills, receipts, bank statements, and cancelled cheques that relate to your daycare. Your records should be complete, organized, and filed by year.

Good records will help you prepare your income tax and benefit return. They can remind you of expenses you might

otherwise overlook. Good records can also prevent problems during a review of your returns.

Keep a record of the kilometres travelled for personal use and for business use. If you change vehicles during the year, record the mileage when you started and stopped using each vehicle. To claim capital cost allowance, you need to have the original invoice for your vehicle. If there is a change in use of your vehicle, you need the fair market value when you first begin to use it for business purposes. In the future, if you change the use of the vehicle back to personal, you will have to determine the fair market value of the vehicle at that time. For more information, see Guide T4002.

Although you have to support expenses with individual invoices, monthly credit card statements are good reminders of them. Personal chequing accounts are also good records of expenses, because you generally get a monthly statement from your financial institution.

When you write cheques, we suggest you mark the date, amount, and purpose of all cheques on their stubs.

Do not send your records with your income tax return. However, do keep them in case we ask to see them at a later date. You must keep your records for **at least six years** from the end of the tax year to which they relate.

If you want to destroy your records before the end of the six-year period, you have to get **written permission** from your tax services office. To do this, use Form T137, *Request for Destruction of Records*, or prepare your own written request. For more information, see Information Circular IC78-10, *Books and Records Retention/Destruction*.

For more information on keeping records, go to canada.ca/taxes-records.

Your employees

Most employers have to deduct the following types of amounts:

- Canada Pension Plan (CPP)
- Québec Pension Plan (QPP) contributions
- employment insurance (EI) premiums
- income tax from your employees' remuneration
- provincial parental insurance plan (PPIP) premiums, such as the Québec Provincial Parental Insurance Plan (QPIP)

You also have to contribute employer amounts for CPP or QPP contributions, as well as for EI and QPIP premiums.

To find out how to deduct, remit, and report payroll deductions, go to canada.ca/payroll, or see Guide T4001, *Employers' Guide - Payroll Deductions and Remittances*, and Guide RC4120, *Employers' Guide - Filing the T4 Slip and Summary*.

The CPP is for all workers, including those who are self-employed. Employers, employees, and most self-employed individuals have to contribute to the CPP. The CPP can provide basic benefits when you retire or if you become disabled. When you die, the CPP can provide benefits to your surviving spouse or common law partner and your dependent children under the age of 25.

Quebec workers, including the self-employed are covered under the Québec Pension Plan (QPP). For more information on how to get a payroll program account, go to canada.ca/taxes-register-business.

To help you calculate your contributions, use the Payroll Deductions Online Calculator at canada.ca/pdoc.

You can file your information returns, including a T4 return, online.

- If you are a business, go to My Business Account at canada.ca/my-cra-business-account
- If you are a representative, go to Represent a Client at canada.ca/taxes-representatives

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

The Québec provincial government collects its own pension plan contributions. If your business is in Québec, you will remit QPP contributions instead of CPP contributions. For information on the QPP, visit Revenu Québec at revenuquebec.ca/en or contact them at:

Revenu Québec
3800, rue de Marly
Québec QC G1X 4A5
Telephone: 1-800-567-4692
Québec: 1-418-659-4692

Instalment payments

As a self-employed individual, you may have to pay your income tax and your CPP or QPP contributions on self-employment income by instalments.

If you decide to contribute to the voluntary employment insurance (EI) program, you may also have to pay your own contributions to that program by instalments.

Instalment payments are due on March 15, June 15, September 15, and December 15.

We calculate the full amount for you. If you do not pay this amount in full and on time, you will have to pay interest and penalties.

Every February and August, we will send you an instalment reminder. The February reminder is for the payments due on March 15 and June 15. The August reminder is for the payments due on September 15 and December 15.

For more information on instalments, including the different ways to calculate them, go to canada.ca/taxes-instalments.

Issuing your receipts

You are expected to issue receipts to the parents of the children in your care. You should do this as soon as possible to give them time to file their income tax returns.

Receipts you issue have to include all the following information:

- the name of the person you are preparing the receipt for
- the name of the child of the person you are preparing the receipt for
- the amount you received for your services
- the period you provided these services (from and to dates)
- your name
- your address
- your social insurance number
- your signature
- the date you signed the receipt

Online services

My Account

The CRA's My Account service is fast, easy, and secure.

Use My Account to:

- view your benefit and credit payment amounts and dates
- view your notice of assessment
- change your address, direct deposit information, and marital status
- sign up for account alerts
- check your TFSA contribution room and RRSP deduction limit
- check the status of your tax return
- request your proof of income statement (option 'C' print)
- link between your CRA My Account and My Service Canada Account

How to register

For information, go to canada.ca/my-cra-account.

Sign up for online mail

Sign up for the CRA's online mail service to get most of your CRA mail, like your notice of assessment, online.

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

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
- submit documents to the CRA
- authorize a representative for online access to your business accounts
- register for online mail to get 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
- submit account related enquiries and view answers to common enquiries
- submit an enquiry about your audit

- download reports
- much more

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.

Sign up for online mail

Sign up for the CRA's online mail service to get most of your CRA mail, like your notice of assessment, online.

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

Authorizing the withdrawal of a predetermined amount from your bank account

Pre authorized debit (PAD) is a flexible online payment option managed by you. Through this option, you agree to authorize the CRA to withdraw a predetermined amount from your bank account to pay tax on a specific date or dates. You can set up a PAD agreement using the CRA's secure My Business Account service at canada.ca/my-cra-business-account. You can view historical records, modify, cancel, or skip a payment. For more information, go to canada.ca/payments and select "Pre authorized debit."

MyCRA – Mobile app

Getting ready to file your income tax and benefit return? Use MyCRA to:

- check your RRSP deduction limit
- look up a local tax preparer
- see what tax filing software the CRA has certified

Done filing? Use MyCRA to:

- check the status of your tax return
- view your notice of assessment

Use MyCRA throughout the year to:

- view the amounts and dates of your personal benefit and credit payments
- check your TFSA contribution room
- change your address, direct deposit information, and marital status
- let us know if a child is no longer in your care
- sign up for online mail and account alerts
- request your proof of income statement (option "C" print)

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

Electronic payments

Make your payment using:

- your financial institution's online or telephone banking services
- the CRA's My Payment service at canada.ca/cra-my-payment
- pre-authorized debit at canada.ca/my-cra-account

For more information on all payment options, go to canada.ca/payments.

For more information

What if you need help?

If you need more information after reading this publication, go to canada.ca/en/revenue-agency.html or call 1-800-959-5525.

Direct deposit

Direct deposit is a fast, convenient, reliable, and secure way to get your CRA payments directly into your account at a financial institution in Canada.

You can view your direct deposit information and online transactions at canada.ca/my-cra-business-account.

To enrol for direct deposit or to update your banking information, go to canada.ca/cra-direct-deposit.

Forms and publications

To get our forms and publications, go to canada.ca/cra-forms or call 1-800-959-5525.

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.

Tax Information Phone Service (TIPS)

For personal and general tax information by telephone, use our automated service, TIPS, by calling 1-800-267-6999.

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.

Service complaints

You can expect to be treated fairly under clear and established rules, and get a high level of service each time you deal with the Canada Revenue Agency (CRA); see the Taxpayer Bill of Rights.

You can file a service complaint if you are not satisfied with the service you get from the CRA.

There are three steps to resolve 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 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.

Step 2 – Contact the CRA Service Complaints Program

The CRA Service Complaints Program is for individuals and businesses. The 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.

To file a complaint with the CRA Service Complaints Program, fill out Form RC193, *Service-Related Complaint*.

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

Step 3 – Contact the Office of the Taxpayers' Ombudsman

If, after following steps 1 and 2, your service-related complaint is still not resolved, you can submit a complaint with the Office of the Taxpayers' Ombudsman.

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

Reprisal complaint

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.

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 canada.ca/cra-video-gallery.

Due dates

When the due date falls on a Saturday, a Sunday, or a public holiday recognized by the CRA, we consider your payment to be on time if we receive it on the next business day. Your return is considered on time if we receive it or if it is postmarked on or before the next business day.

For more information, go to canada.ca/taxes-important-dates.

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 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 canada.ca/taxpayer-relief.