



Canada Revenue
Agency

Agence du revenu
du Canada

Payroll Deductions Supplementary Tables

Quebec

Effective
July 1, 2025

What's new as of July 1, 2025

The major changes made to this guide since the last edition are outlined.

This guide reflects some income tax changes recently announced which, if enacted as proposed, would be effective July 1, 2025. At the time of publishing, some of these proposed changes were not law. We recommend that you use the new payroll deductions tables in this guide for withholding starting with the first payroll in July 2025.

Federal legislative updates

On May 27, 2025, the Government of Canada tabled a Notice of Ways and Means Motion with proposed legislation that reduces the lowest income tax rate from 15% to 14% effective July 1, 2025.

In order to reflect the 1% cut in the lowest tax rate coming into effect halfway through the year, the full-year tax rate for 2025 will be 14.5% which means that a tax rate of 14% will apply for the remaining six months commencing with the first payroll in July. The tax rates and brackets are as follows:

- for income under \$57,375, the tax rate is 14% (prorated)
- for income from \$57,375 to \$114,750, the tax rate is 20.5%
- for income from \$114,750 to \$177,882, the tax rate is 26%
- for income from \$177,882 to \$253,414, the tax rate is 29%
- for income of \$253,414 and over, the tax rate is 33%

For 2026 and subsequent tax years, the lowest federal tax bracket will be 14%.

Payroll Deductions Tables

You can download Guides T4008, Payroll Deductions Supplementary Tables, and T4032, Payroll Deductions Tables, from our webpage at canada.ca/payroll. You can also choose to print only the pages or information that you need.

Payroll Deductions Online Calculator

For your 2025 payroll deductions, we strongly recommend using our PDOC. The online calculator makes it faster and easier to calculate payroll deductions. The calculator also uses exact salary figures and provides more accurate calculations. It calculates payroll deductions for the applicable province (except Quebec) or territory for the most common pay periods.

PDOC is available at canada.ca/pdoc.

Let us notify you

We provide a digital service that can notify you immediately, **free of charge**, of any changes for payroll deductions.

To subscribe, visit our webpage at canada.ca/cra-email-lists and enter your business's email address for each mailing list that you want to join.

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This guide uses plain language to explain the most common tax situations. If you need more help, contact **1-800-959-5525**.

General information

This guide is a supplement to the Guide T4032, Payroll Deductions Tables. See the Payroll Deductions Tables for your province or territory if you need more information about:

- what's new for July 1, 2025
- how to calculate tax deductions when you cannot use the tables
- how to deduct income tax, and Employment Insurance (EI) premiums in Quebec and
- the payroll deductions required for pay periods other than those included in this guide

For information on deducting, remitting, and reporting payroll deductions, refer to the following employers' guides:

- T4001, Employers' Guide – Payroll Deductions and Remittances
- T4130, Employers' Guide – Taxable Benefits and Allowances
- RC4110, Employee or Self-employed?
- RC4120, Employers' Guide – Filing the T4 Slip and Summary
- RC4157, Deducting Income Tax on Pension and Other Income, and Filing the T4A Slip and Summary

You can download and print a copy of the above noted guides. Our guides are available from our webpage at canada.ca/payroll. You can also use the **Payroll Deductions Online Calculator** free of charge.

The federal table is designed to accurately calculate the deductions provided by the QPP additional contributions in most situations. However, for the following situations, we recommend using the PDOC for more accurate calculations:

- If at any point during the year, the employee reaches the YMPE of \$71,300 or;
- A payment of remuneration, if annualized by the number of pay periods in the cycle, is over the YMPE of \$71,300.

If the tables are used in these situations, it may result in over or under deduction of federal taxes during the year.

Note

Refer to the 2024 edition of this guide to resolve any insurable earnings review (PIER) deficiencies that we identify in processing your 2024 T4 return.

Claim codes

The total personal amount an employee claims on a TD1 form will determine which claim code you use. See Chart 1.

The claim codes and corresponding amounts do not appear on Form TD1.

Explanation of claim codes

Claim code 0

This code represents **no claim amount**. This code may also be used if the employee indicated they have more than one employer or payer at the same time and have entered "0" on the front page of Form TD1 for 2025.

Claim codes 1 to 10

The claim code amounts do not appear on the federal TD1 form.

You match the total claim amount reported on your employee's or pensioner's TD1 form with the appropriate claim codes. Then, you look up the tax for the employee's pay under the claim code in the federal tax tables for the pay period.

Indexing of federal claim codes amounts

The credits that apply to each federal claim code have been automatically changed in the tax tables by the indexing factor for the current year. If your employee did not complete the federal TD1 form for 2025, you continue to deduct income tax using the same claim code that you used last year.

Chart 1 – 2025 Federal claim codes (using maximum BPA)

Total claim amount (\$) from	Total claim amount (\$) to	Claim code
No claim amount	No claim amount	0
0.00	16,129.00	1
16,129.01	18,907.00	2
18,907.01	21,685.00	3
21,685.01	24,463.00	4
24,463.01	27,241.00	5
27,241.01	30,019.00	6
30,019.01	32,797.00	7
32,797.01	35,575.00	8
35,575.01	38,353.00	9
38,353.01	41,131.00	10

Employment income from all sources

On Form TD1, under the heading “Income from other employers or payers,” employees can indicate that their expected employment income from all sources will be less than their total claim amount. If an employee states that his or her total expected income will be less than the “Total claim amount” of Form TD1, do not deduct any federal income tax.

However, as an employer, if you know that this statement is false, you must deduct federal tax from the salary. Deduct tax according to the claim code that applies to the “Total claim amount” of Form TD1.

It is a serious offence to knowingly accept a Form TD1 that contains false or deceptive statements. If you are not sure a statement is true, contact **1-800-959-5525**.