

# Newcomers to Canada 2023

## **Find out if this pamphlet is for you**

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This pamphlet is for you if you left another country to settle in Canada in 2023.

This pamphlet will introduce you to the Canadian tax system and help you to complete your first income tax and benefit return as a resident of Canada.

If you are in Canada temporarily in 2023, this pamphlet does **not** apply to you. Instead, see Guide T4058, Non-Residents and Income Tax.

New items are flagged with **NEW!** throughout this guide.

The CRA's publications and personalized correspondence are available in braille, large print, e-text and MP3. For more information, go to **[canada.ca/cra-multiple-formats](https://canada.ca/cra-multiple-formats)** or call **1-800-959-8281**.

La version française de cette brochure est intitulée Nouveaux arrivants au Canada.

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## Before you start

### Resident of Canada

You become a resident of Canada for income tax purposes when you establish significant **residential ties** in Canada. You usually establish these ties on the date you arrive in Canada.

#### Residential ties

Residential ties in Canada include:

- a home in Canada
- a spouse or common-law partner or dependants who move to Canada to live with you
- personal property, such as a car or furniture
- social ties in Canada

Other residential ties that may be relevant to determine your residency status include, but are not limited to, a Canadian driver’s licence, Canadian bank accounts or credit cards and health insurance with a Canadian province or territory.

Newcomers to Canada who have established residential ties with Canada may be:

- protected persons (including refugees) within the meaning of the Immigration and Refugee Protection Act
- individuals who have applied for or received permanent resident status from Immigration, Refugees and Citizenship Canada
- individuals who have received “approval-in-principle” from Immigration, Refugees and Citizenship Canada to stay in Canada

If you were a resident of Canada in a previous year and you are now a non-resident, you will be considered a resident of Canada for income tax purposes when you move back to Canada and re-establish your residential ties.

## Get help determining your residency status

If you are not sure if you are a resident of Canada for income tax purposes, complete Form NR74, Determination of Residency Status (Entering Canada). Send your form to the Canada Revenue Agency (CRA) as soon as possible to receive an opinion on your residency status before your return is due.

For more information about residency status, see Income Tax Folio S5-F1-C1, Determining an Individual's Residence Status.

## Canada's tax system

Canada's tax system is similar to that of many countries. Employers and other payers usually deduct taxes from the income they pay you, whereas individuals with business or rental income usually pay their taxes by instalment.

Many of the benefits people enjoy in Canada are made possible through taxes. Canada's tax system pays for roads, schools, health care, social security and public safety.

Each year, you determine your tax obligation by completing an Income Tax and Benefit Return and sending it to the CRA. On the return, you:

- report your income and claim your deductions
- calculate your federal and provincial or territorial tax
- determine if you have a balance or a refund of all or part of the tax that was deducted from your income during the year

For more information, see "Who has to file a return" on page 14.

Under Canada's tax system, you have the right and responsibility to determine your income tax status and make sure you pay your required amount of tax each year according to the law.

Guide RC17, Taxpayer Bill of Rights Guide: Understanding your Rights as a Taxpayer, outlines the fair treatment you are entitled to receive when you deal with the CRA. For more information, go to [canada.ca/taxpayer-rights](http://canada.ca/taxpayer-rights). Other rights may apply under

Canadian laws including the Canadian Charter of Rights and Freedoms.

## Compliance

Each year, the CRA promotes compliance and taxpayer education through review programs.

The CRA reviews deductions and credits on the Income Tax and Benefit Return and ensures that income amounts have been correctly reported. The CRA also reviews benefits and credits such as the Canada child benefit (CCB) and the goods and services tax/harmonized sales tax (GST/HST) credit.

Keep all receipts and documents for **at least six years** after you file your return. If the CRA chooses to review your return, you will have to provide your receipts to support your claims.

## The underground economy

The underground economy includes any activity not reported for income tax and GST/HST purposes. It is sometimes called "working under the table" and can include unreported or under-reported income from:

- tips and gratuities
- employment
- business
- money earned through the sharing economy such as renting out a room of your home or ride sharing
- gift cards received for work done
- cash payments for goods or services
- exchange of goods or services for other goods or services (bartering) without using money
- gifts received from suppliers (also called incentives)

Generally, income you earn is taxable and has to be reported on your tax return, even when you do not receive a T4 slip and when the activity is not your main source of income.

The CRA works to maintain the confidence of Canadians in the fairness and honesty of Canada's tax system. As part of the efforts to fight the underground economy, the CRA works with the provinces and territories, private sector and other countries and regions to encourage compliance with Canada's tax laws and ensure that those who do **not** comply have no unfair advantage over honest taxpayers.

The CRA has developed a balanced approach to fighting the underground economy. This approach includes:

- audit activities that ensure that income and expenses are properly reported (an audit may lead to a reassessment of tax and the imposition of penalty and interest)
- education to increase awareness of the risks and consequences of participating in the underground economy

#### **Note**

A criminal investigation and prosecution may result if tax evasion is suspected; this could lead to fines and imprisonment.

If you do not have permission to work in Canada because you cannot get a temporary social insurance number or work permit, you are working illegally in Canada.

## **Social insurance number**

As a newcomer to Canada, you will need a social insurance number (SIN). The SIN is a nine-digit identification number that is unique, personal and confidential.

The CRA uses your SIN to identify you for income tax and benefit purposes. You have to give your SIN to anyone who prepares tax information slips for you, such as a T4 slip.

When you decide to become a permanent resident of Canada, you have to apply for a SIN with Service Canada if you are currently using any of the following:

- a temporary SIN (starting with the number 9) from Service Canada
- a temporary tax number (TTN) from the CRA
- an individual tax number (ITN) from the CRA

Once this new SIN has been assigned to you, do **not** use any other SIN, TTN or ITN that was previously assigned to you.

If you do not already have a SIN, you can apply for one at the nearest Service Canada office. For more information, visit [servicecanada.gc.ca](http://servicecanada.gc.ca) or call 1-800-597-4732.

## **GST/HST credit**

The goods and services tax (GST) is a tax that you pay on most goods and services sold or provided in Canada. In some provinces, the GST has been blended with provincial sales tax and is called the harmonized sales tax (HST).

The GST/HST credit helps individuals and families with low and modest income offset all or part of the GST or HST that they pay.

The CRA determines the amount of your credit based on your adjusted family net income, your marital status and the number of children you have. This information is also used to calculate credits from related provincial and territorial programs.

If you become a resident of Canada in the year, you may be entitled to receive the GST/HST credit. For more information and to apply, see Form RC151, GST/HST Credit and Climate Action Incentive Payment Application for Individuals Who Become Residents of Canada.

#### **Note**

Only complete Form RC151 if you do **not** have any children. If you do have children and they are under 19 years of age, go

to [canada.ca/my-account](https://canada.ca/my-account) or complete Form RC66, Canada Child Benefits Application, to apply instead.

### File a return each year

To start or continue receiving the GST/HST credit, including related provincial and territorial credits and benefits, you have to file a return each year even if you did not have any income in the year.

#### Note

If you have a spouse or common-law partner, only one of you can receive the GST/HST credit. The credit is paid to the person whose return is assessed first. The amount of the credit is the same no matter who receives it.

Payments are issued every 3 months beginning in July 2024. For more information about the GST/HST credit, go to [canada.ca/gst-hst-credit](https://canada.ca/gst-hst-credit).

### Climate action incentive payment

The climate action incentive payment (CAIP) is a tax-free amount paid to help individuals and families offset the cost of federal pollution pricing.

If you became a resident of Canada in the year and you live in one of the following provinces, you may be eligible for the CAIP:

- Alberta
- Manitoba
- New Brunswick
- Newfoundland and Labrador
- Nova Scotia
- Ontario
- Prince Edward Island
- Saskatchewan

For more information and to apply, see Form RC151, GST/HST Credit and Climate Action Incentive Payment Application for Individuals Who Become Residents of Canada.

#### Note

Only complete Form RC151 if you do **not** have any children. If you do have children and they are under 19 years of age, go to [canada.ca/my-account](https://canada.ca/my-account) or complete Form RC66, Canada Child Benefits Application, to apply instead.

### File a return each year

To start or continue receiving the CAIP, you **and** your spouse or common-law partner (if you have one) **must** file an income tax and benefit return each year, even if you did not have any income in the year.

#### Note

If you have a spouse or common-law partner, only one of you can receive the CAIP. The incentive is paid to the person whose return is assessed first. The amount of the incentive is the same no matter who receives it.

Payments are issued every 3 months beginning in April 2024. For more information about CAIP, go to [canada.ca/cai-payment](https://canada.ca/cai-payment).

### Canada child benefit and child disability benefit

If you are responsible for the care and upbringing of a child who lives with you and is under 18 years of age, you may be eligible for the CCB and any benefits for certain related provincial or territorial programs for that child.

The CRA determines the amount of your benefits based on the following:

- the number of eligible children you have and their ages
- your province or territory of residence
- your adjusted family net income
- your child's eligibility for the disability tax credit

You **and** your spouse or common-law partner (if any) **must** file an Income Tax and Benefit Return each year, even if you did not have any income in the year, so that the CRA can calculate the benefits you may be entitled to receive.

To apply for the CCB, including certain related provincial or territorial programs:

1. Complete Form RC66, Canada Child Benefits Application
2. Complete Schedule RC66SCH, Status in Canada and Income Information for the Canada Child Benefits Application, depending on your immigration and residency status
3. Mail forms RC66 and RC66SCH to your tax center (see page 37) along with any required schedules and documentation as soon as possible after you and your child arrive in Canada

You may also be eligible to receive a child disability benefit if your child is eligible for the disability tax credit and the CRA has approved Form T2201, Disability Tax Credit Certificate, for that child. You can get these forms at [canada.ca/cra-forms](http://canada.ca/cra-forms) or by calling 1-800-387-1193.

## Disability tax credit

The disability tax credit (DTC) is a non-refundable tax credit that helps people with impairments, or their supporting family member, reduce the amount of income tax they may have to pay.

The DTC aims to offset some of the extra costs related to the impairment by reducing the amount of income tax they may have to pay.

If you have a severe and prolonged impairment, you can apply for the credit. If you are approved, you can claim the credit when you file your income tax and benefit return.

For more information about the DTC, go to [canada.ca/disability-tax-credit](http://canada.ca/disability-tax-credit) or call 1-800-959-8281.

## Property you owned before you arrived in Canada

If you owned certain property at the time that you immigrated to Canada, the CRA considers you to have sold the property and to have immediately reacquired it at a cost equal to the fair market value (FMV) on the date that you became a resident of Canada. This is a deemed disposition.

Your property could include items such as shares, jewelry, paintings or a collection.

Usually, the FMV is the highest dollar value that you can get for your property in a normal business transaction.

You should keep a record of the FMV of your property on the date you arrived in Canada. The FMV will be your cost when you calculate your gain or loss from disposing of the property in the future.

You dispose of your property when, for example:

- You sell it
- You give it away
- It is destroyed or stolen

For more information, see Guide T4037, Capital Gains.

## Unwinding a deemed disposition for returning residents

If you ceased to be a resident of Canada after October 1, 1996, and you later re-establish Canadian residency for income tax purposes, you can elect to make an adjustment to the deemed dispositions that you reported when you emigrated from Canada. The CRA refers to this as an election to “unwind” a previous deemed disposition.

You can make an election to unwind if you still own some or all of the property that was deemed disposed of when you emigrated.

If you make this election for **taxable Canadian property**, you may be able to reduce the gain reported on your tax return for the year that you emigrated to nil.

If you make this election for property **other than** taxable Canadian property, you can reduce the amount of the proceeds of disposition that you reported on your tax return for the year that you emigrated by **whichever amount is the least**:

- the amount of the gain reported on your tax return for the year that you emigrated
- the FMV of the property on the date that you returned to Canada
- any other amount up to the lesser of the above amounts

#### Note

The definition of taxable Canadian property changed on March 5, 2010. As a result, property that was considered taxable Canadian property when you became a non-resident may no longer be considered taxable Canadian property when you return to Canada. If this is the case, special rules may apply. For more information, go to [canada.ca/taxes-international](https://canada.ca/taxes-international) or contact the CRA.

An election to unwind may result in reducing or eliminating the amount of tax owing on a gain from a previously reported deemed disposition of property on emigration. If you make this election and you had previously elected to defer payment of the tax owing on the income from the deemed disposition, some or all of the security that you may have provided may be returned to you.

You can make this election by sending a written request **on or before your filing due date** for the year that you re-establish Canadian residency for income tax purposes. Send the request to the address on page 37. You must also include a list of the properties you own and the FMV of each property this election applies to.

## Previously deferred tax

When you immigrate to Canada, you are generally considered to have disposed of, and to have immediately reacquired, most property that you own on the date that you immigrate.

If you had previously elected to defer payment of the tax owing on the gain from the deemed disposition of property on emigration, you may now have to pay the deferred tax. For more information, contact the CRA.

## Who has to file a return

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Even if you lived in Canada for only part of the year, you may have to file a 2023 Income Tax and Benefit Return if you:

- have to pay tax for the year
- want to claim a refund
- want to get benefit and credit payments

To continue getting the benefits and credits you may be entitled to, you have to do your taxes each year, even if you had no income.

The CRA uses the information from your return to calculate the CCB and related federal, provincial or territorial programs, GST/HST credit and related provincial and territorial credits and benefits, CAIP (depending on your province or territory of residence) and advanced Canada workers benefit (ACWB).

If you lived in Quebec on December 31, 2023, you may have to file a separate provincial tax return. For more information, go to [revenuquebec.ca](https://revenuquebec.ca) or call 1-800-267-6299.

If you have a modest income, a simple tax situation and require assistance to file your return, you may be eligible for free tax help from the Community Volunteer Income Tax Program (CVITP) or Income Tax Assistance – Volunteer Program (for residents of Quebec). For more information, go to [canada.ca/taxes-help](https://canada.ca/taxes-help).

If you are self-employed or own a small business and need help understanding your tax obligations, you can get free in-person tax

help from the CRA's Liaison Officer Service. For more information, go to [canada.ca/cra-liaison-officer](https://canada.ca/cra-liaison-officer).

## Which tax package is for you

Use the income tax package for the province or territory where you resided on December 31, 2023. Tax rates and tax credits are different for each province and territory so it is important to use the correct income tax package. You can get an income tax package at [canada.ca/cra-forms](https://canada.ca/cra-forms) or by contacting the CRA.

## Ways to file your return

### NETFILE

Use the CRA's secure service to complete and file your return electronically using certified tax preparation software or a web tax application. Go to [canada.ca/netfile](https://canada.ca/netfile) for a list of software and applications, including some that are free.

### EFILE

This is a secure CRA service that lets authorized service providers, including discounters, complete and file your return electronically. For more information, go to [canada.ca/efile-individuals](https://canada.ca/efile-individuals).

## File a paper return

If you are completing a paper return, send it to the address on page 37. Do **not** mail your return to any other address.

## Due dates

Your 2023 return and payment are due on or before the date below that applies to you:

- For most people, the return is due April 30, 2024, and payment is due April 30, 2024
- For a **self-employed person** and their spouse or common law partner with business expenditures that relate mostly to a tax

shelter investment, the return is due April 30, 2024, and payment is due April 30, 2024

- For a **self-employed person** and their spouse or common-law partner (other than those stated above), the return is due June 15, 2024, and payment is due April 30, 2024
- For a **deceased person** and their surviving spouse or common law partner, go to [canada.ca/taxes-deceased](https://canada.ca/taxes-deceased) or see Guide T4011, Preparing Returns for Deceased Persons

## Exception

When a due date falls on a Saturday, Sunday or public holiday recognized by the CRA, your return is considered on time if the CRA receives it or if it is postmarked on or before the next business day. Your payment is considered on time if it is received on the first business day after the due date.

For more information, go to [canada.ca/taxes-dates-individuals](https://canada.ca/taxes-dates-individuals).

## Deceased persons

If you are the legal representative (executor, administrator or liquidator) for the estate of a person who died in 2023, you may have to file a 2023 return for that person.

Send the legal document that names you as the legal representative, such as a complete copy of the will, grant of probate or letters of administration, to the CRA.

If there is no legal document naming a legal representative, you may request to be the representative by completing Form RC552, Register as Representative for a Deceased Person.

Send the document to the CRA online using Represent a Client or by mail to the tax centre of the person who died.

For more information, see Guide T4011, Preparing Returns for Deceased Persons, and Information Sheet RC4111, What to do Following a Death (includes "Request for the Canada Revenue Agency to Update Records").

## Penalties and interest

### Penalties

The CRA may charge you a penalty if any of the following applies:

- You filed your return late and you owe tax for 2023
- You failed to report an amount on your 2023 return and you also failed to report an amount on your return for 2020, 2021 or 2022
- You knowingly, or under circumstances amounting to gross negligence, made a false statement or an omission on your 2023 return

### Interest on your balance owing

If you have a balance owing for 2023, the CRA will charge compound daily interest starting May 1, 2024, on any unpaid amount owing for 2023. This includes any balance owing if the CRA reassesses your return.

### Interest on your refund

The CRA will pay you compound daily interest on your tax refund for 2023 in some situations. The calculation will start on the latest of the following three dates:

- May 30, 2024
- the 30th day after you file your return
- the day you overpaid your taxes

## Completing your return

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Most of the information you need to complete your 2023 Income Tax and Benefit Return is included in your income tax package. However, in the following section, you will find other useful information to help you complete your return.

## Identification and other information

The CRA needs your identification and other information to assess your tax return and calculate your GST/HST credit, CAIP (depending on your province or territory of residence), ACWB and any benefits you may be entitled to receive under the CCB.

### Residence information

Enter the date that you became a resident of Canada for income tax purposes. For example, if you arrived in Canada and established significant residential ties on June 8, 2023, you will enter your date of entry on your return as "0608".

If you requested a social insurance number (SIN) but have not yet received it and the deadline for filing your return is near, file your return without a SIN to avoid a possible late-filing penalty and interest charges. Attach a note to your paper return to let the CRA know why you did not enter your SIN.

#### Note

You will not be able to file online without a SIN.

### Your spouse's or common-law partner's information

#### Their SIN

Enter your spouse's or common-law partner's SIN if they have one. If not, leave it blank.

#### Net income from line 23600 of their return to claim certain credits (even if the amount is "0")

Enter your spouse's or common-law partner's **net world income** for 2023 regardless of their residency status. Net world income is the net income from all sources inside and outside Canada.

In the space under this line, enter your spouse's or common-law partner's net world income for the period that **you** were a resident of Canada.

If your marital status changes and you are entitled to receive the CCB, GST/HST credit or CAIP, you must tell the CRA by the end of the month following the month when your status changes.

However, in the case of separation, do **not** notify the CRA until you have been separated for **at least 90 days**. To report a marital status change, call **1-800-387-1193** or send a completed Form RC65, Marital Status Change.

## Income

### Part of the year that you were a resident of Canada

You have to report your world income (in Canadian dollars) for the part of the year that you were considered a **resident of Canada**. World income is income from all sources inside and outside Canada.

In some cases, pension income from outside Canada may be exempt from tax in Canada due to a tax treaty, but you must still report the income on your return.

You can deduct the exempt part of your income on line 25600 of your return.

### Part of the year that you were not a resident of Canada

You have to report certain types of income that you earn in Canada. The most common types of income include:

- income from employment in Canada or from business carried on in Canada
- taxable capital gains from disposing of taxable Canadian property
- taxable part of scholarships, bursaries, fellowships and research grants that you received from Canadian sources

#### Note

Do **not** include any gain or loss from disposing of taxable Canadian property or any income or loss from business carried on in Canada if that gain or income would be exempt from tax in Canada under a tax treaty. For more information about the disposition of taxable Canadian property, see Guide T4058, Non-Residents and Income Tax.

If you are a protected person (including a refugee) and you received funds from a charitable organization such as a church group or an individual during the part of the year that you were **not** a resident of Canada, you generally do **not** have to report the amounts on your return. However, if a charitable organization hired you as an employee, the employment income you received is taxable.

## Deductions

You may be able to reduce your income by claiming deductions that you may qualify for. The following deductions are some of the most common.

### Registered retirement savings plan contributions

Generally, you **cannot** deduct contributions that you made to a registered retirement savings plan (RRSP) in 2023 if it is the first year that you will be filing a return in Canada.

If you filed a return in Canada for any tax year from 1990 to 2022, you may be able to claim a deduction for RRSP contributions that you made in Canada for 2023. The CRA determines the maximum amount you can deduct based on certain types of income you earned in previous years.

You can view your RRSP deduction limit online using My Account at [canada.ca/my-cra-account](https://canada.ca/my-cra-account) or on the MyCRA mobile app at [canada.ca/cra-mobile-apps](https://canada.ca/cra-mobile-apps).

For more information, see Guide T4040, RRSPs and Other Registered Plans for Retirement.

### Pension income splitting

If you **and** your spouse or common-law partner were residents of Canada on December 31, 2023, you can elect to split pension income that qualifies for the pension income amount (line 31400 of your return). To make this election, you **and** your spouse or common-law partner must complete and attach Form T1032, Joint Election to Split Pension Income, to your returns.

## **NEW! First home savings account**

The first home savings account (FHSA) is a new registered plan to help individuals save for their first home. Contributions to an FHSA are generally deductible and qualifying withdrawals made from an FHSA to purchase a qualifying home are tax-free. For more information about the FHSA, go to [canada.ca/fhsa](https://canada.ca/fhsa).

## **Moving expenses**

Generally, you **cannot** deduct moving expenses incurred to move to Canada. However, there is an exception for individuals who came to Canada as full-time students enrolled in a post-secondary program at a university, college or other educational institution and received a **taxable** Canadian scholarship, bursary, fellowship or research grant for that educational institution. If you meet these criteria, you may be eligible to deduct your moving expenses.

You **cannot** deduct moving expenses if your only income at the new location is scholarship, fellowship or bursary income that is entirely exempt from tax.

For more information, see Form T1-M, Moving Expenses Deduction.

## **Support payments**

If you make spousal or child support payments, you may be able to deduct the amounts that you paid, even if your former spouse or common-law partner does **not** live in Canada. For more information, see Guide P102, Support Payments.

## **Treaty-exempt income**

Once you become a resident of Canada, you have to report your world income. World income is income from all sources inside and outside Canada. However, all or part of the income may be exempt from Canadian tax. This may be the case if Canada has a tax treaty with the country or region where you earned the income and there is a provision in the treaty preventing Canada from taxing the type of income that you received. You can deduct the exempt part of the income on line 25600 of your return.

For a list of countries and regions that Canada has a tax treaty with, see “Tax treaties” on page 28. If you are not sure if the applicable tax treaty contains a provision that makes your income from sources outside Canada exempt from tax in Canada, contact the CRA.

## **Other deductions**

You may be able to claim other deductions. For more information, see the income tax package for the province or territory where you resided on December 31, 2023.

## **Federal tax and credits**

Complete Step 5 of your return to calculate your federal tax and any federal credits that may apply to you.

### **Federal non-refundable tax credits**

These credits reduce your federal tax owing. However, if the total of these credits is more than your federal tax owing, you will not get a refund for the difference.

As a newcomer to Canada in 2023, you may be limited in the amount that you can claim for certain federal non-refundable tax credits for 2023.

To determine the total amount you can claim, add the amount for each federal non-refundable tax credit that applies to the part of the year that you were a:

- non-resident of Canada (see “Part of the year that you were **not** a resident of Canada” on page 23)
- resident of Canada (see “Part of the year that you were a resident of Canada” on page 24)

The total amount that you can claim for each federal non-refundable tax credit **cannot** be more than the amount that you could have claimed if you were a resident of Canada for the whole year.

### Part of the year that you were not a resident of Canada

You can claim the following federal non-refundable tax credits (if applicable to you) if you are reporting Canadian-source income (as listed under “Income” on page 19) for the part of the year that you were **not** a resident of Canada:

- Canada Pension Plan or Quebec Pension Plan contributions
- social security arrangement contributions (see Form RC269, Employee Contributions to a Foreign Pension Plan or Social Security Arrangement for Non-United States Plans or Arrangements)
- employment insurance premiums
- disability amount for self
- disability amount transferred from a dependant
- interest paid on loans for post-secondary education made to you under the Canada Student Loans Act, Canada Student Financial Assistance Act or similar provincial or territorial government laws
- your tuition fees
- donations and gifts

In addition, you can claim the remaining federal non-refundable tax credits in full if the Canadian-source income you are reporting for the part of the year that you were **not** a resident of Canada is **90% or more** of your net world income for that part of the year.

The total amount that you can claim for each federal non-refundable tax credit **cannot** be more than the amount that you could have claimed if you were a resident of Canada for the whole year.

See the income tax package for the province or territory where you resided on December 31, 2023 for the remaining federal non-refundable tax credits.

#### Notes

If you are claiming full federal non-refundable tax credits, **attach** a note to your paper return stating your net world

income (in Canadian dollars) for the part of the year that you were **not** a resident of Canada. Show the net income that you received from sources inside and outside Canada for that part of the year separately. The CRA cannot allow the full amount of these federal credits without this note.

If you are filing your return electronically, provide your net world income and follow the instructions for claiming these credits using NETFILE certified software or provide it to your EFILE service provider.

### Part of the year that you were a resident of Canada

You can claim the following federal non-refundable tax credits (if applicable to you) for the part of the year that you were a resident of Canada:

- Canada Pension Plan or Quebec Pension Plan contributions
- social security arrangement contributions (see Form RC269, Employee Contributions to a Foreign Pension Plan or Social Security Arrangement for Non-United States Plans or Arrangements)
- employment insurance premiums
- provincial parental insurance plan premiums
- volunteer firefighters’ amount
- search and rescue volunteers’ amount
- Canada employment amount
- home accessibility expenses
- home buyers’ amount
- adoption expenses
- digital news subscription tax credit
- pension income amount

- interest paid on loans for post-secondary education made to you under the Canada Student Loans Act, Canada Student Financial Assistance Act or similar provincial or territorial government laws
- your tuition fees
- medical expenses
- donations and gifts

In addition, you can claim the other remaining federal non-refundable tax credits (if applicable to you) based on the number of days that you were a resident of Canada in the year.

Use the date that you arrived in Canada, entered in the “Residence information” area on page 1 of your return, to calculate the number of days that you were a resident of Canada.

#### Example 1 – line 30000 of the return

You arrived in Canada on May 6, 2023. Your net income between May 6 and December 31 was \$50,000.

You claim a basic personal amount of \$9,863.01, calculated as follows:

$$\frac{240 \text{ days in Canada}}{365 \text{ days in 2023}} \times \$15,000 = \underline{\$9,863.01}$$

You claim \$9,863.01 on line 30000 of your return.

#### Example 2 – line 30100 of the return

You are 70 years old. You arrived in Canada on March 31, 2023. Your net income between March 31 and December 31, 2023, was \$35,000. You can claim an age amount calculated as follows:

1) Prorate the maximum age amount of \$8,396.

$$\frac{276 \text{ days in Canada}}{365 \text{ days in 2023}} \times \$8,396 = \$6,348.76 \text{ A}$$

2) Prorate the base income amount of \$42,335.

$$\frac{276 \text{ days in Canada}}{365 \text{ days in 2023}} \times \$42,335 = \$32,012.22 \text{ B}$$

Since your net income is more than amount B, you must reduce amount A by 15% of the amount of your income that is more than the prorated base income amount (amount B), as follows:

$$\$35,000 - \$32,012.22 = \$2,987.78 \text{ (excess amount)}$$

$$\$2,987.78 \times 15\% = \$448.17 \text{ C}$$

The age amount that you can claim is amount A **minus** amount C:

$$\$6,348.76 - \$448.17 = \underline{\$5,900.59}$$

You claim \$5,900.59 on line 30100 of your return.

#### Example 3 – line 30300 of the return

You and your spouse arrived in Canada permanently on September 23, 2023. Your net income between September 23 and December 31 was \$100,000 and your spouse’s net income was \$800 for the same period. You can claim a spouse or common-law partner amount calculated as follows:

1) Prorate the maximum spouse or common-law partner amount of \$15,000:

$$\frac{100 \text{ days in Canada}}{365 \text{ days in 2023}} \times \$15,000 = \$4,109.59$$

2) Subtract your spouse’s or common-law partner’s net income:

$$\$4,109.59 - \$800 = \underline{\$3,309.59}$$

You claim \$3,309.59 on line 30300 of your return.

## Federal foreign tax credits

After you become a resident of Canada, you may receive income from the country or region where you used to live or from another country or region. This income may be subject to tax in Canada **and** the other country or region. This could happen if:

- No tax treaty exists between Canada and the other country or region
- There is no provision in the tax treaty that prevents Canada and the other country or region from taxing the type of income that you received

If this is your situation, you may be able to reduce the amount of federal tax you have to pay in Canada by claiming a federal foreign tax credit for the foreign tax that you paid. For more information, see Form T2209, Federal Foreign Tax Credits.

Your province or territory of residence may offer a similar credit. For more information, see the income tax package for the province or territory where you resided on December 31, 2023. If you were a resident of Quebec, see the Revenu Québec Guide to the Income Tax Return.

## Provincial or territorial tax and credits

In the year that you immigrated, you may have to pay tax to the province or territory where you lived on December 31, 2023.

If you lived in Quebec on December 31, 2023, you can get information about filing a Revenu Québec Income Tax Return and calculating your provincial tax by contacting Revenu Québec.

If you resided in another province or territory on December 31, 2023, see the income tax package for that province or territory for information about how to calculate your provincial or territorial tax using Form 428.

## Provincial or territorial non-refundable tax credits

Similar to the amount of federal non-refundable tax credits that you can claim, as an immigrant, you may be limited in the amount you can claim in 2023 for certain provincial or territorial non-refundable tax credits.

Generally, the rules for calculating your provincial or territorial non-refundable tax credits are the same as the rules for calculating your corresponding federal non-refundable tax credits. However, the amounts used to calculate most provincial or territorial non-refundable tax credits are different from the corresponding federal credits.

## Provincial or territorial tax credits

Certain provinces and territories offer tax credits. For information on these credits and how to claim them, see the income tax package for the province or territory where you resided on December 31, 2023.

## Tax treaties

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Canada has income tax conventions or agreements (commonly called tax treaties) with the countries and regions listed in this section. These tax treaties are designed to avoid double taxation for those who would otherwise have to pay tax in Canada and another country or region on the same income.

Generally, tax treaties determine how much each country or region can tax your income. For more information about tax treaties, go to [canada.ca/cra-tax-treaties](https://canada.ca/cra-tax-treaties).

Algeria	Belgium	Cyprus
Argentina	Brazil	Czech Republic
Armenia	Bulgaria	Denmark
Australia	Cameroon	Dominican Republic
Austria	Chile	Ecuador
Azerbaijan	China (PRC)	Egypt
Bangladesh	Colombia	Estonia
Barbados	Croatia	Finland

France	Luxembourg	Slovak Republic
Gabon	Madagascar	Slovenia
Germany	Malaysia	South Africa
Greece	Malta	Spain
Guyana	Mexico	Sri Lanka
Hong Kong	Moldova	Sweden
Hungary	Mongolia	Switzerland
Iceland	Morocco	Taiwan
India	Netherlands	Tanzania
Indonesia	New Zealand	Thailand
Ireland	Nigeria	Trinidad and Tobago
Israel	Norway	Tunisia
Italy	Oman	Turkey
Ivory Coast	Pakistan	Ukraine
Jamaica	Papua New Guinea	United Arab Emirates
Japan	Peru	United Kingdom
Jordan	Philippines	United States
Kazakhstan	Poland	Uzbekistan
Kenya	Portugal	Venezuela
Korea, Republic of	Romania	Vietnam
Kuwait	Russia	Zambia
Kyrgyzstan	Senegal	Zimbabwe
Latvia	Serbia	
Lithuania	Singapore	

## Digital services for individuals

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The CRA's digital services are fast, easy and secure!

### My Account

My Account lets you view and manage your personal income tax and benefit information online.

Use My Account throughout the year to:

- view your benefit and credit information and apply for certain benefits
- view your notice of assessment or reassessment
- view uncashed cheques and request a replacement payment
- change your address, phone numbers, direct deposit information, marital status and information about children in your care
- manage notification preferences and receive email notifications when important changes are made to your account
- check your tax-free savings account (TFSA) contribution room, your registered retirement savings plan (RRSP) deduction limit and your first home savings account (FHSA) participation room
- track the progress of certain files you have submitted to the CRA
- make a payment online to the CRA with the My Payment service, create a pre-authorized debit (PAD) agreement or create a QR code to pay in person at Canada Post for a fee (for more information on how to make a payment, go to [canada.ca/payments](https://canada.ca/payments))
- view and print your proof of income statement
- manage authorized representatives and authorization requests
- submit documents to the CRA

- submit an audit enquiry
- link between your CRA My Account and Employment and Social Development Canada (ESDC) My Service Canada Account
- manage multi-factor authentication settings

To sign in to or register for the CRA's digital services, go to:

- My Account, at [canada.ca/my-cra-account](https://canada.ca/my-cra-account), if you are an individual
- Represent a Client, at [canada.ca/taxes-representatives](https://canada.ca/taxes-representatives), if you are an authorized representative

### Receive your CRA mail online

Set your correspondence preference to "Electronic mail" to receive email notifications when CRA mail, like your notice of assessment, is available in your account. For more information, go to [canada.ca/cra-email-notifications](https://canada.ca/cra-email-notifications).

### MyBenefits CRA mobile web application

Get your benefit information on the go! Benefit recipients can access the MyBenefits CRA mobile web application throughout the year to quickly view their benefit and credit payment details, eligibility information and application status. For more information, go to [canada.ca/cra-mobile-apps](https://canada.ca/cra-mobile-apps).

### Electronic payments

Make your payment using:

- your Canadian financial institution's online or telephone banking services
- the CRA's My Payment service at [canada.ca/cra-my-payment](https://canada.ca/cra-my-payment)
- your credit card, Interac e-transfer or PayPal through one of the CRA's third-party service providers
- pre-authorized debit (PAD) at [canada.ca/my-cra-account](https://canada.ca/my-cra-account)

For more information, go to [canada.ca/payments](https://canada.ca/payments).

## For more information

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### If you need help

If you need more information after reading this pamphlet, go to [canada.ca/taxes](https://canada.ca/taxes) or call 1-800-959-8281.

### Due dates

When a due date falls on a Saturday, Sunday or public holiday recognized by the CRA, your return is considered on time if the CRA receives it or if it is postmarked on or before the next business day. For more information, go to [canada.ca/taxes-dates-individuals](https://canada.ca/taxes-dates-individuals).

### Cancel or waive penalties and interest

The CRA administers legislation, commonly called taxpayer relief provisions, that allows the CRA the discretion to cancel or waive penalties and 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 ends within 10 calendar years before the year in which a relief 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 2023 must relate to a penalty for a tax year or fiscal period ending in 2013 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 2023 must relate to interest that accrued in 2013 or later.

Taxpayer relief requests can be made online using the CRA's My Account, My Business Account (MyBA), or Represent a Client digital services.

You can also fill out Form RC4288, Request for Taxpayer Relief – Cancel or Waive Penalties and Interest, and send it to the CRA online using My Account, MyBA or Represent a Client, or by mail to the designated office shown on the last page of Form RC4288.

For information about how to submit documents online, go to [canada.ca/cra-submit-documents-online](https://canada.ca/cra-submit-documents-online).

For details about the required supporting documents, relief from penalties and interest, and other related forms and publications, go to [canada.ca/penalty-interest-relief](https://canada.ca/penalty-interest-relief).

## Direct deposit

Direct deposit is a fast, convenient and secure way to receive your CRA payments directly in your account at a financial institution in Canada. For more information and ways to enrol, go to [canada.ca/cra-direct-deposit](https://canada.ca/cra-direct-deposit) or contact your financial institution.

## Forms and publications

The CRA encourages you to file your return electronically. If you need a paper version of the CRA's forms and publications, go to [canada.ca/cra-forms-publications](https://canada.ca/cra-forms-publications) or call 1-800-959-8281.

## Electronic mailing lists

The CRA can send you an 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](https://canada.ca/cra-email-lists).

## Tax Information Phone Service (TIPS)

For tax information by telephone, use the CRA's automated service, TIPS, by calling 1-800-267-6999.

## Teletypewriter (TTY) users

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

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

## Formal disputes (objections and appeals)

You have the right to file a formal dispute if you disagree with an assessment, determination or decision. For more information about objections and related deadlines, go to [canada.ca/cra-file-objection](https://canada.ca/cra-file-objection).

## CRA Service Feedback Program

### 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 CRA. For more information about the Taxpayer Bill of Rights, go to [canada.ca/taxpayer-rights](https://canada.ca/taxpayer-rights).

You may provide compliments or suggestions; however, if you are not satisfied with the service you received:

1. Try to resolve the matter with the employee you have been dealing with or call the telephone number provided in the correspondence you received from the CRA. If you do not have contact information for the CRA, go to [canada.ca/cra-contact](https://canada.ca/cra-contact)
2. If you have not been able to resolve your service-related issue, you can ask to discuss the matter with the employee's supervisor
3. If the problem is still not resolved, you can file a service-related complaint by filling out Form RC193, Service Feedback. For more information and to learn how to file a complaint, go to [canada.ca/cra-service-feedback](https://canada.ca/cra-service-feedback)

If you are not satisfied with how the CRA has handled your service-related complaint, you can submit a complaint to the Office of the Taxpayers' Ombudsperson.

## Reprisal complaints

If you have received a response regarding a previously submitted service complaint or a formal review of a CRA decision and feel you were not treated impartially by a CRA employee, you can submit a reprisal complaint by filling out Form RC459, Reprisal Complaint. For more information, go to [canada.ca/cra-reprisal-complaints](https://canada.ca/cra-reprisal-complaints).

## Representatives

You can authorize or cancel a representative (such as your spouse or common-law partner, tax preparer or accountant) to get information about your tax matters and give the CRA information for you. The CRA will accept information from, or provide information to, your representative only after the CRA has received your authorization. For more information, go to [canada.ca/taxes-representative-authorization](https://canada.ca/taxes-representative-authorization).

Your representative can cancel their authorization by using Represent a Client at [canada.ca/taxes-representatives](https://canada.ca/taxes-representatives), by telephone or in writing.

You do not have to complete a new form every year if there are no changes. Your authorization will stay in effect until it is cancelled by you or your representative or it reaches the expiry date you chose.

If you are the legal representative of a deceased person, see Guide T4011, Preparing Returns for Deceased Persons, to find out what documents are required.

For more information, go to [canada.ca/taxes-representative-authorization](https://canada.ca/taxes-representative-authorization).

## If you move

If you move, let the CRA know your new address **as soon as possible**.

If you use direct deposit, you also need to tell the CRA if you change your account at your financial institution.

Keeping your information up-to-date will ensure that you continue to get your GST/HST credit (including related provincial and territorial credits and benefits), CCB (including benefits from related federal, provincial or territorial programs) and CAIP that you may be entitled to. Otherwise, your payments may stop.

If you have registered for the CRA's My Account service, you can change your address online by going to [canada.ca/my-cra-account](https://canada.ca/my-cra-account). If not, you must tell the CRA your new address by phone or in writing, or by completing and sending Form RC325, Address Change Request.

If you are writing to the CRA, send your letter to your tax centre. Include your social insurance number, your new address, the date of your move and your signature. If you are writing to the CRA for someone else (for example, your spouse or common-law partner), include their social insurance number and have them **sign** the letter authorizing the change to their records.

### Note

Because your personal information is confidential, the CRA does not usually give your new address to other government departments or Crown corporations, such as Canada Post.

## Where to mail your documents

<p><b>If you live in one of the following provinces or territories, or areas of Ontario:</b></p>	<p><b>Send your tax return and supporting documents to the following address:</b></p>
<p>Alberta, British Columbia, Manitoba, Northwest Territories, Nunavut, Saskatchewan, Yukon</p> <p><b>Ontario:</b> Belleville, Hamilton, Kingston, Kitchener, London, Ottawa, Peterborough, St. Catharines, Thunder Bay, Waterloo, Windsor</p>	<p>Winnipeg Tax Centre PO Box 14001, Station Main Winnipeg MB R3C 3M3</p>
<p>New Brunswick, Newfoundland and Labrador, Nova Scotia, Prince Edward Island, Québec</p> <p><b>Ontario:</b> Barrie, Sudbury, Toronto</p>	<p>Sudbury Tax Centre 1050 Notre Dame Avenue Sudbury ON P3A 5C2</p>

## Contact the CRA

### By telephone

Calls from Canada and the United States .....1-800-959-8281

### Hours of service

Monday to Friday (except holidays)  
8 am to 8 pm (local time)

Saturdays (except holidays)  
9 am to 5 pm (local time)

**Calls from outside Canada and the United States.... 613-940-8495**

The CRA only accepts collect calls made through a telephone operator. After your call is accepted by an automated response, you may hear a beep and notice a normal connection delay.

### Hours of service

Monday to Friday (except holidays)  
8 am to 8 pm (Eastern Standard Time)

Saturdays (except holidays)  
9 am to 5 pm (Eastern Standard Time)