

Newcomers to Canada 2017

Is this pamphlet for you?

This pamphlet is for you if you left another country to settle in Canada in 2017.

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 2017, this pamphlet does not apply to you. Instead, see Guide T4058, *Non-Residents and Income Tax*.

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 **1-800-959-8281**. If you are outside Canada and the United States, call us at **613-940-8495**. We accept collect calls by automated response. You may hear a beep and experience a normal connection delay.

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

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Before you start

Are you a 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.

What are residential ties?

Residential ties in Canada include:

- a home in Canada;
- a spouse or common-law partner (see the definitions in the *General Income Tax and Benefit Guide*) or dependants who move to Canada to live with you;
- personal property, such as a car or furniture; and
- social ties in Canada.

Other residential ties that may be relevant 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*;
- people who have applied for or received permanent resident status from Immigration, Refugees and Citizenship Canada; or
- people who have received “approval-in-principle” from Immigration, Refugees and Citizenship Canada to stay in Canada.

If you were a resident of Canada in an earlier 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.

Do you need help determining your residency status?

If you are not sure whether you are a resident of Canada for income tax purposes, complete Form NR74, *Determination of Residency Status (Entering Canada)*. Send us the form as soon as possible so we can give you an opinion on your residency status before your tax 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, and people with business or rental income normally pay their taxes by instalments.

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 us. For more information, see "Do you have to file a tax return?" on page 12. On the return, you list your income and deductions, calculate federal and provincial or territorial tax, and determine if you have a balance of tax owing for the year, or whether you are entitled to a refund of some or all of the tax that was deducted from your income during the year.

Under Canada's tax system, you have the right and the responsibility to determine your income tax status and make sure you pay your required amount of taxes for 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 us.

For more information, go to canada.ca/taxpayer-rights. You have other rights under Canadian laws including the *Canadian Charter of Rights and Freedoms*.

Compliance

Each year, the Canada Revenue Agency (CRA) promotes compliance and taxpayer education through many review programs.

We review deductions and credits on the individual income tax and benefit return and ensure that income amounts have been correctly reported. We also review 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 need to submit your receipts to support your claims.

The underground economy

The underground economy is defined as income earned but not reported for income tax purposes and the sale of goods or services on which taxes or duties have not been paid. The underground economy is often associated with the exchange of goods and services for cash where no records are kept.

The CRA works to maintain the confidence of Canadians in the fairness and honesty of Canada's tax system. As part of its efforts to fight the underground economy, the CRA works with the provinces, territories, private sector, and other countries 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:

- activities such as audits which ensure that income and expenses are properly reported. An audit may lead to a reassessment of tax, and the imposition of penalty and interest; and
- an educational strategy 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, then 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.

We use it to identify you for income tax and benefit purposes. You have to give your SIN to anyone who prepares tax information slips (such as a T4 slip) for you.

If Service Canada gave you a temporary SIN (starting with the number 9) or if the Canada Revenue Agency gave you a temporary tax number (TTN) or an individual tax number (ITN), and you decide to become a permanent resident of Canada, you have to apply for a SIN with Service Canada. 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 on how to apply for a SIN or to find a Service Canada location near you, visit serviccanada.gc.ca or call 1-800-206-7218.

Goods and services tax/harmonized sales tax 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 incomes offset all or part of the GST or HST that they pay.

We will base the amount of your credit on your adjusted family net income and the number of children you have. This information is also used to calculate any payments from related provincial programs.

If you become a resident of Canada in the year, you may be entitled to the GST/HST credit after your arrival. For more information, see Form RC151, *GST/HST Credit Application for Individuals Who Become Residents of Canada*.

To get the GST/HST credit for your eligible children, you will have to register them by completing Form RC66, *Canada Child Benefits Application*.

To receive the GST/HST credit, including any related provincial credits, you **have to file** a return each year even if you have not received income in the year. If you have a spouse or common-law partner, only one of you can receive the credit. The credit will be paid to the person whose return is assessed first. No matter which one of you receives the credit, the amount will be the same. Payments will be issued in July and October 2018, and in January and April 2019.

For more information, go to canada.ca/gst-hst-credit.

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 Canada child benefit (CCB) and payments from certain related provincial or territorial programs for that child.

We base the amount of your payments on the following:

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

You **and** your spouse or common-law partner (if applicable) must **both** file tax returns **every year**, even if you have not received income in the year, so that we can calculate the amount of benefit payments to which you are entitled.

To apply for the CCB and payments from certain related provincial or territorial programs, complete Form RC66, *Canada Child Benefits Application*. Depending on your immigration and residency status, you may also have to complete Schedule RC66SCH, *Status in Canada/Statement of Income*. Send us your Form RC66 along with any required schedules and documentation as soon as possible after you and your child arrive in Canada.

In addition to the CCB, you can also receive a child disability benefit if your child is eligible for the disability tax credit and we approved Form T2201, *Disability Tax Credit Certificate*, for that child. You can get these forms at canada.ca/cra-forms or by calling 1-800-387-1193.

Property you owned before you arrived in Canada

If you owned certain properties, other than taxable Canadian properties, at the time you immigrated to Canada, we consider you to have sold the properties and to have immediately reacquired them at a cost equal to their fair market value (FMV) on the date you became a resident of Canada. This is a deemed disposition.

Your property could include the following: shares, jewelry, paintings or a collection.

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

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

You dispose of your property:

- when you sell it;
- when you give it; or
- when it's destroyed or stolen.

If you have a loss resulting from the disposition of those properties, you can only deduct those losses from any gains you had from selling the same type of property. You **cannot** use this type of loss to reduce any capital gains you had from selling other types of properties.

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 you reported when you emigrated from Canada. We refer to this as an election to “unwind” a previous deemed disposition.

You can make this 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 can reduce the gain reported on your tax return for the year you emigrated by an amount you specify—up to the amount of the gain you reported.

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 you emigrated by the **least of**:

- the amount of the gain reported on your tax return for the year you emigrated;
- the fair market value (FMV) of the property on the date you returned to Canada; or

- any other amount to a maximum of the lesser of the above-noted 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 or contact the Canada Revenue Agency.

The election to unwind may result in the reduction or elimination of the tax owing for the gain from the 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 you may have provided may be returned to you.

You can make this election by sending your request in writing on or before your filing due date for the year you re-establish Canadian residency for income tax purposes to the address indicated on page 31. You must also include a list of the properties you own and the FMV of each property to which this election applies.

Previously deferred tax

When you immigrate to Canada, you are generally considered to have disposed of, and to have immediately reacquired, most properties you own on the date you immigrate. If you had previously elected to defer payment of the tax owing on the gain from the deemed disposition of property other than taxable Canadian property on emigration, you may now have to pay the deferred tax. For more information, contact the Canada Revenue Agency.

Do you have to file a tax return?

Even if you lived in Canada for only part of the year, you may have to file a tax return. For example, you have to file a tax return if you have to pay tax, if you want to claim a refund, or if you want to get benefit and credit payments.

Even if you have not received income in the year, you have to file a tax return so that the CRA can determine if you are eligible for the goods and services tax/harmonized sales tax (GST/HST) credit, or if you or your spouse want to begin or continue receiving the Canada child benefit and payments from certain related provincial or territorial programs.

For more information, see “Do you have to file a return?” in the *General Income Tax and Benefit Guide*.

If you lived in Quebec on December 31, 2017, you may have to file a separate provincial tax return. For more information, visit the Revenu Québec website at revenuquebec.ca or call 1-800-267-6299.

Which forms book and guide should you use?

Use the *General Income Tax and Benefit Guide* and the forms book for the province or territory where you resided on December 31, 2017. Tax rates and tax credits are different in each province and territory, so it is important to use the correct forms book.

Transmitting your return by Internet

EFILE

Your EFILE service provider can complete and file your return for you. For more information, go to canada.ca/efile-individuals.

NETFILE

You can file your return by Internet if you prepare your return with a tax preparation software or Web application. For more information, or to file your return, go to canada.ca/netfile.

Where can you get the forms book and guide you need?

You can get the *General Income Tax and Benefit Guide* and forms book at canada.ca/cra-forms or by contacting the Canada Revenue Agency.

What date is your 2017 tax return due?

Generally, your 2017 tax return has to be filed **on or before April 30, 2018**.

Self-employed persons – If you or your spouse or common-law partner carried on a business in 2017 (other than a business whose expenditures are primarily in connection with a tax shelter), your tax return for 2017 has to be filed **on or before June 15, 2018**. However, if you have a balance owing for 2017, you still have to pay it **on or before April 30, 2018**.

Deceased persons – If you are the legal representative (the executor, administrator, or liquidator) of the estate of an individual who died in 2017, you may have to file a tax return for 2017 for that individual. For more information about your filing requirements of the final return and optional returns, including what documents are required, see Guide T4011, *Preparing Returns for Deceased Persons*, and Information Sheet RC4111, *What to Do Following a Death*.

If you owe tax and do not file your tax return by the due date, we will charge you a late-filing penalty and interest on any unpaid amounts owing. For more information, see “What penalties and interest do we charge?” in the *General Income Tax and Benefit Guide*.

Note

When a due date falls on a Saturday, a Sunday, or a public holiday recognized by the CRA, we consider your tax return to be filed on time or your payment to be made on time if we receive it or it is postmarked on the next business day. For more information, go to canada.ca/cra-due-dates.

To file your return online, see “Transmitting your return by Internet” on page 12.

If you are mailing your tax return, send it to the address indicated on page 31. **Do not** mail your tax return to any other address.

Completing your tax return

You will find most of the information you need to complete your 2017 tax return in the *General Income Tax and Benefit Guide*. However, in the following section, you will find other useful information that will help you complete your return.

Identification and other information

It's important that you complete the entire identification and other information area on page 1 of your tax return. We need this information to assess your tax return and calculate your goods and services tax/harmonized sales tax (GST/HST) credit, plus any benefits to which you may be entitled under the Canada child benefit (CCB).

Information about your residence

When completing this area on your return, enter the date you became a resident of Canada for income tax purposes as shown in the example below.

Example

Harinder arrived in Canada and established significant residential ties on June 8, 2017. She will enter the date of entry as shown below.

If you became or ceased to be a resident of Canada for income tax purposes in 2017 , enter the date of:									
	Month		Day		or		Month		Day
entry	0	6	0	8		departure			

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

Note

You will not be able to file online without a SIN. For more information about filing your return online, see “Transmitting your return by Internet” on page 12.

Information about your spouse or common-law partner

Enter your spouse or common-law partner’s **net world income** for 2017 regardless of their residency status. Net world income is the net income from all sources both inside and outside of Canada. Underneath, enter your spouse or common-law partner’s net world income for the period **you** were a resident of Canada.

If your marital status changes, and you are entitled to receive the CCB payments, the GST/HST credit, or the working income tax benefit (WITB) advance payments, you must tell us by the end of the month following the month in which your status changes. However, in the case of separation, do not notify us until you have been separated for more than 90 consecutive days. Let us know by, calling **1-800-387-1193**, or by sending us a completed Form RC65, *Marital Status Change*.

Income

For the part of the year you were considered as a **resident of Canada**, you have to report your world income. World income is income from all sources both inside and outside Canada. In some cases, pension income from outside of Canada may be exempt from tax in Canada due to a tax treaty, but you must still report the income on your tax return. You can deduct the exempt part on line 256 of your tax return.

However, for the part of the year that you were **not a resident of Canada**, you have to report the following amounts:

- income from employment in Canada or from a business carried on in Canada;
- taxable capital gains from disposing of taxable Canadian property; and

- taxable part of scholarships, bursaries, fellowships, and research grants you received from Canadian sources.

Note

For the part of the year that you were not a resident of Canada, **do not include** on your tax return any gain or loss from disposing of taxable Canadian property, or a loss from a business carried on in Canada, **if, under a tax treaty, the gain from that disposition or any income from that business would be exempt from tax in Canada**. 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 from an individual, you generally don’t have to report the amounts on your tax return. However, if a charitable organization hired you as an employee, the employment income you received is taxable.

Deductions

A deduction is an amount that is allowed to you provided that you qualify for it. If so, it’s subtracted from your total income. The result is called taxable income which is used to calculate your federal and provincial or territorial tax.

Registered retirement savings plan contributions

Generally, you cannot deduct contributions you made to a registered retirement savings plan (RRSP) in 2017 if this is the first year that you will be filing a tax return in Canada.

However, if you filed a tax return in Canada for any tax year from 1990 to 2016, you may be able to claim a deduction for RRSP contributions you made in Canada for 2017. We base the maximum amount you can deduct on certain types of income you earned in earlier years.

You can view your RRSP deduction limit online in My Account at canada.ca/my-cra-account or with the MyCRA mobile app at canada.ca/cra-mobile-apps.

For more information, see line 208 in the *General Income Tax and Benefit Guide*, or 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, 2017, you can elect to split your pension income that qualifies for the pension income amount (see line 314 on Schedule 1). 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 tax returns.

Moving expenses

Generally, you cannot deduct moving expenses incurred to move to Canada.

However, if you entered Canada to attend courses as a student in full-time attendance enrolled in a program at a post-secondary level at a university, college, or other educational institution, and you received a **taxable** Canadian scholarship, bursary, fellowship, or research grant to attend that educational institution, 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 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

You have to report your world income that you received after you became a resident of Canada. World income is income from all

sources both inside and outside Canada. However, part or all of the income may be exempt from Canadian tax. This may be the case if Canada has a tax treaty with the country in which you earned the income and there is a provision in the treaty that prevents Canada from taxing the type of income you received. You can deduct the exempt part on line 256 of your tax return.

For a list of the countries with which Canada has a tax treaty, see "Tax treaties" on page 26. If you are not sure if the applicable tax treaty contains a provision that makes your income from sources outside of Canada exempt from tax in Canada, contact the Canada Revenue Agency.

Other deductions

You may be able to claim other deductions. For more information, see the *General Income Tax and Benefit Guide*.

Federal tax and credits

Complete Schedule 1, *Federal Tax*, to calculate your federal tax and any federal credits that apply to you.

Federal non-refundable tax credits

A federal non-refundable tax credit is an amount that is allowed to you provided that you qualify for it. If so, it's subtracted from your federal tax on taxable income.

As a newcomer to Canada during 2017, you may be limited in the amount you can claim this year for certain federal non-refundable tax credits.

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 **not a resident of Canada** (as explained in the next section); and
- the amount for each federal non-refundable tax credit that applies to the part of the year that you were **a resident of Canada** (as explained on page 20).

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

For the part of the year that you were not a resident of Canada

You can claim the following federal non-refundable tax credits, as long as they apply, if you are reporting Canadian-source income (as listed under “Income” on page 15) for the part of the year 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 2017 – Non-United States Plans or Arrangements*);
- employment insurance premiums;
- disability amount (for yourself);
- interest paid on loans for post-secondary education made to you under the *Canada Student Loans Act*, the *Canada Student Financial Assistance Act*, or similar provincial or territorial government laws;
- your tuition fees; and
- 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 represents **90% or more** of your net world income for that part of the year; or
- you had no income from sources inside and outside Canada for that part of the year.

However, the total amount you can claim for each tax credit cannot be more than the amount you could have claimed if you were a resident of Canada for the whole year.

See the *General Income Tax and Benefit Guide* for a list of the remaining federal non-refundable tax credits.

Notes

If you are claiming full federal non-refundable tax credits, **attach a note to your tax return** stating your net world income (in Canadian dollars) for the part of the year that you were not a resident of Canada. Show separately the net income you received from sources inside and outside Canada for that part of the year. We cannot allow the full amount of these federal credits without this note.

If you are filing your return online, follow the instructions on claiming these credits and providing your income in your NETFILE certified software or provided by your EFILE service provider. For more information about filing your return online, see “Transmitting your return by Internet” on page 12.

For the part of the year that you were a resident of Canada

You can claim the following federal non-refundable tax credits, as long as they apply to 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 2017 – 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;

- public transit amount (only claim amounts from January 1 to June 30, 2017);
- home accessibility expenses;
- home buyers' amount;
- adoption expenses;
- pension income amount;
- interest paid on loans for post-secondary education made to you under the *Canada Student Loans Act*, the *Canada Student Financial Assistance Act*, or similar provincial or territorial government laws;
- your tuition, education, and textbook amounts;
- medical expenses; and
- donations and gifts.

In addition, you can claim, as long as they apply to your situation, the other remaining federal non-refundable tax credits based on the number of days you were a resident of Canada in the year.

Use the date you arrived in Canada, entered in the "Information about your residence" area on page 1 of your tax return, to calculate the number of days you were a resident of Canada. See the *General Income Tax and Benefit Guide* for a list of the other remaining federal non-refundable tax credits.

Example 1 (see line 300 in the tax guide)

David arrived in Canada on May 6, 2017.

He claims a basic personal amount of \$7,650.41 calculated as follows:

$$\frac{240 \text{ days in Canada}}{365 \text{ days in 2017}} \times \$11,635 = \underline{\$7,650.41}$$

David claims \$7,650.41 on line 300 of his Schedule 1.

Example 2 (see line 301 in the tax guide)

Jennifer is 70 years old. She arrived in Canada on March 31, 2017. Her net income between March 31 and December 31, 2017, was \$30,000. Jennifer can claim an age amount calculated as follows:

1) Prorate the maximum age amount of \$7,225.

$$\frac{276 \text{ days in Canada}}{365 \text{ days in 2017}} \times \$7,225 = \$5,463.29 \text{ (A)}$$

2) Prorate the base income amount of \$36,430.

$$\frac{276 \text{ days in Canada}}{365 \text{ days in 2017}} \times \$36,430 = \$27,547.07 \text{ (B)}$$

Since Jennifer's net income is greater than (B), she must reduce amount (A) by 15% of the amount of her income that is more than the prorated base income amount (B), as follows:

$$\begin{aligned} \$30,000 - \$27,547.07 &= \$2,452.93 \text{ (excess amount)} \\ \$2,452.93 \times 15\% &= \$367.94 \text{ (C)} \end{aligned}$$

The age amount that Jennifer can claim is (A) minus (C):

$$\$5,463.29 - \$367.94 = \underline{\$5,095.35}$$

Jennifer claims \$5,095.35 on line 301 of her Schedule 1.

Example 3 (see line 303 in the tax guide)

Suzanne and her spouse Richard arrived in Canada permanently on September 23, 2017. Suzanne's net income between September 23 and December 31 was \$100,000 and Richard's was \$800 in the same period. Suzanne can claim a spouse or common-law partner amount calculated as follows:

- 1) Prorate the maximum spouse or common-law partner amount of \$11,635.

$$\frac{100 \text{ days in Canada}}{365 \text{ days in 2017}} \times \$11,635 = \$3,187.67$$

- 2) Subtract spouse's or common-law partner's net income.

$$\$3,187.67 - \$800.00 = \underline{\underline{\$2,387.67}}$$

Suzanne claims \$2,387.67 on line 303 of her Schedule 1.

Federal foreign tax credits

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

- no tax treaty exists between Canada and the other country; or
- there is no provision in the tax treaty that prevents both countries from taxing the type of income 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 you paid. For information about federal foreign tax credits, see Form T2209, *Federal Foreign Tax Credits*, or line 405 in the *General Income Tax and Benefit Guide*.

Your province or territory of residence may offer a similar credit. For more information, see the forms book for the province or territory where you lived on December 31, 2017, unless you were a resident of Quebec. In that case, see the guide for the Quebec tax return.

Provincial or territorial tax

In the year you immigrated, you usually have to pay tax to the province or territory where you lived on December 31, 2017.

If you lived in Quebec on December 31, 2017, you can get information on filing a Quebec tax return and calculating your provincial tax by contacting Revenu Québec.

If you lived in another province or territory on December 31, 2017, see the *General Income Tax and Benefit Guide* and forms book for the province or territory you lived in. This will provide information on how to calculate your provincial or territorial tax. You will have to complete Form 428.

Provincial or territorial non-refundable tax credits

Similar to the amount of federal non-refundable tax credits, as an immigrant, you may be limited in the amount you can claim this year 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 rules as those used to calculate your corresponding federal non-refundable tax credits. However, the amounts used in calculating most provincial or territorial non-refundable tax credits are different from the corresponding federal credits.

Refund or balance owing

For the part of the year that you were a resident of Canada, if you were an eligible educator, you can claim the eligible educator school supply tax credit for eligible supplies expenses paid in 2017 that relate to the period of residency.

For the part of the year that you were not a resident of Canada, you can claim the above tax credit for eligible supplies expenses paid in 2017 that relate to the period of non-residency if:

- the Canadian-source income you are reporting for the part of the year that you were not a resident of Canada represents **90% or more** of your net world income for that part of the year; or

- you had no income from sources inside and outside Canada for that part of the year.

However, the total amount you can claim cannot be more than the amount you could have claimed if you were a resident of Canada for the whole year.

Provincial or territorial tax credits

Certain provinces and territories have tax credits. For information on these credits and how to claim them, see the *General Income Tax and Benefit Guide*, and the forms book for the province or territory where you lived on December 31, 2017.

Tax treaties

Canada has income tax conventions or agreements (commonly referred to as tax treaties) with the countries that are listed below. These tax treaties are designed to avoid double taxation for those who would otherwise have to pay tax in two countries on the same income. Generally, tax treaties determine how much each country can tax your income. To get the status and text of Canada's tax treaties, visit the Department of Finance's website at fin.gc.ca/treaties-conventions/treatystatus_-eng.asp.

Algeria	India	Philippines
Argentina	Indonesia	Poland
Armenia	Ireland	Portugal
Australia	Israel	Romania
Austria	Italy	Russia
Azerbaijan	Ivory Coast	Senegal
Bangladesh	Jamaica	Serbia
Barbados	Japan	Singapore
Belgium	Jordan	Slovak Republic
Brazil	Kazakhstan	Slovenia
Bulgaria	Kenya	South Africa
Cameroon	Korea, Republic of	Spain
Chile	Kuwait	Sri Lanka
China, (PRC)	Kyrgyzstan	Sweden
Colombia	Latvia	Switzerland
Croatia	Lithuania	Tanzania
Cyprus	Luxembourg	Thailand
Czech Republic	Malaysia	Trinidad and Tobago
Denmark	Malta	Tunisia
Dominican Republic	Mexico	Turkey
Ecuador	Moldova	Ukraine
Egypt	Mongolia	United Arab Emirates
Estonia	Morocco	United Kingdom
Finland	Netherlands	United States
France	New Zealand	Uzbekistan
Gabon	Nigeria	Venezuela
Germany	Norway	Vietnam
Greece	Oman	Zambia
Guyana	Pakistan	Zimbabwe
Hong Kong	Papua New Guinea	
Hungary	Peru	
Iceland		

Online services

To register for My Account, MyCRA, or MyBenefits CRA, you must **have filed** a Canadian income tax and benefit return in the current or previous tax year, and one of the returns must **have been assessed**.

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;
- change your address, direct deposit information, and marital status;
- sign up for account alerts;
- check your TFSA contribution room and RRSP deduction limit; and
- 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.

MyCRA – Mobile app

Getting ready to file your income tax and benefit return?

Use MyCRA to:

- look up a local tax preparer;
- see what tax filing software the CRA has certified; and

- check your RRSP deduction limit;

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

MyBenefits CRA mobile app

Get your benefit information on the go! Use MyBenefits CRA mobile app throughout the year to:

- view the amounts and dates of your benefit and credit payments, including any provincial or territorial payments;
- view the status of your application for child benefits;
- change your address, phone number, and marital status;
- let us know if a child is no longer in your care;
- sign up for online mail and account alerts.

To get 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/payments; or
- 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 pamphlet, visit canada.ca/en/revenue-agency or contact the Canada Revenue Agency.

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. 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 one of the following numbers:

- from Canada and the United States, **1-800-959-8281**;
- from outside Canada and the United States, **613-940-8495**. We accept collect calls by automated response. Contact your service provider or operator to initiate the collect call. You may hear a beep and experience a normal connection delay.

Representatives

You can authorize a representative (such as your spouse or common-law partner, tax preparer, or accountant) to get information about your tax matters and give us information for you. We will accept information from and/or provide information to your representative **only** after we have received your authorization through My Account at canada.ca/my-cra-account, in writing, or by sending a completed Form T1013, *Authorizing or Cancelling a Representative*.

You can cancel the authorization online by using My Account, by telephone, in writing, or by sending Form T1013.

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

Note

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, it reaches the expiry date you choose, or we receive notification of your death.

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 My Account at canada.ca/my-cra-account or see Form T1013.

What should you do if you move?

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

Keeping us informed will ensure that you keep getting any GST/HST credit payments (including those from related provincial payments), Canada child benefit payments (including related provincial or territorial payments) and working income tax benefit (WITB) advance payments to which you may be entitled. Otherwise, your payments may stop.

If you have registered with our My Account service or you have access to MyCRA mobile app, you can change your address by going to canada.ca/my-cra-account or canada.ca/cra-mobile-apps. If not, you must tell us your new address by phone or in writing, or by completing and sending Form RC325, *Address change request*.

If you are writing, send your letter to your tax centre (see page 31). Include your social insurance number, your new address, the date of your move, and your signature. If you are writing for other people, including your spouse or common law partner, include their social insurance numbers and have each of them sign the letter authorizing the change to their records.

Note

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

Where to mail your documents

If you live in the following province or area of Ontario:	Send your documents, including your tax return, to the following:
Alberta, British Columbia, Manitoba, Saskatchewan, Northwest Territories, Nunavut, Yukon Ontario: Belleville, Hamilton, Kingston, Kitchener, Waterloo, London, Ottawa, Peterborough, St. Catharines, Thunder Bay, Windsor	Canada Revenue Agency Tax Centre Post Office Box 14001, Station Main Winnipeg MB R3C 3M3
New Brunswick, Newfoundland and Labrador, Nova Scotia, Prince Edward Island, Québec Ontario: Barrie, Sudbury, Toronto	Canada Revenue Agency Tax Centre 1050 Notre Dame Avenue Sudbury ON P3A 5C2

Contact the Canada Revenue Agency

By telephone

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

Regular hours of service

Monday to Friday (holidays excluded)
 9:00 a.m. to 5:00 p.m. (local time)

Extended hours of service

From the end of February to the end of April.
 For more information, go to cra.gc.ca/extendedhours.

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

We accept collect calls by automated response. You may hear a beep and experience a normal connection delay.

Regular hours of service

Monday to Friday (holidays excluded)
 9:00 a.m. to 5:00 p.m. (Eastern Time)

Extended hours of service

From the end of February to the end of April.
 For more information, go to cra.gc.ca/extendedhours.

Fax number..... 1-613-941-2505