Federal relief measures guide

Government of Canada's economic response to COVID-19

Current as of April 3, 2020

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Support for individuals

Measure	Who it's for	Implementation and how to apply	Benefit	More info
Canada Emergency Response Benefit Act (CERB)	Individuals whether employed, self-employed, or contract workers cease to work for reasons related to COVID-19 and do not have access to paid leave or other income support – and have not voluntarily quit their job. Reasons related to COVID-19: Workers who are sick, quarantined or taking care of someone who is sick with COVID-19. Working parents who must stay home without pay to care for children that are sick or need additional care because of school and daycare closures. Workers who still have their employment but are not being paid because there is currently not sufficient work and their employer has asked them not to come to work. Wage earners and self-employed individuals, including contract workers, who would not otherwise be eligible for Employment Insurance (EI).	Applications for the CERB will begin the week of Monday, April 6, 2020. There are two ways to apply (click here for reference table on best day to apply): **1. Online with CRA My Account:** https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html **Instructions once you have access to CRA My Account:** 1. Go to COVID-19: Canada Emergency Response Benefit in the alert banner at the top of the page. 2. Select the period you want to apply for. 3. Declare that you qualify for the benefit 4. Confirm they have the right payment information. **2. Over the phone with an automated phone service – telephone number:** 1.800.959.2019 **Instructions:** 1. Select your language preference (English or French). 2. Follow the prompts to enter your information, including your SIN, confirmation of your postal code and the period you are applying for. 3. Declare that you qualify for the benefit. If you are calling the CRA on behalf of someone else, you must be an authorized representative. **For more info on how to apply:** https://www.canada.ca/en/revenue-agency/services/benefits/apply-for-cerb-with-cra.html	If you are eligible for the CERB, you can expect $2,000 ($500 per week) for a 4-week period. It is a single payment for a 4-week period. If your situation continues, you can re-apply for a payment for multiple 4-week periods, to a maximum of 16 weeks (4 periods). The benefit is available from March 15, 2020 until October 3, 2020. You can apply no later than December 2, 2020. Benefits will start within 10 days of you submitting an application. There is no waiting period. Your payments will be retroactive to your eligibility date. Payments will be made through direct deposit or by cheque. You will be paid more quickly if you choose direct deposit.	A person who is at least 15 years of age, who is resident in Canada and who, for 2019 or in the 12-month period preceding the day on which they make an application for CERB has a total income of at least $5,000. You have been or expect to be without employment or self-employment income for at least 14 consecutive days in the initial four-week period. For subsequent benefit periods, you expect to have no employment income. If you are receiving the wage subsidy through your employer, you cannot receive the CERB for the same period. You can only receive one or the other. Canadians who have applied under the EI program due to COVID-19 reasons after March 15, 2020 and before the announcement of the CERB program DO NOT need to reapply under the new CERB as you will automatically be processed through the CERB. The benefit is taxable, although tax will not be deducted at source. You will be expected to report the benefit as income when you file your income tax for the 2020 tax year. **For more information:** https://www.canada.ca/en/services/benefits/ei/cerb-application.html

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Employment Insurance (EI) EI eligible Canadians who have lost their job can continue to apply.	If you were recently laid off or have reduced hours and qualify for EI benefits, you can submit your request today.	**EI eligible Canadians who have lost their job can continue to apply here:** https://srv270.hrdc-drhc.gc.ca/AW/introduction?GoCTemplateCulture=en-CA If you were eligible for EI benefits that started before March 15, 2020, and these benefits end before October 3, 2020, you may then apply for the Canada Emergency Response Benefit if you meet the eligibility requirements, including that you have stopped work because of reasons related to COVID-19. You cannot be paid EI benefits and the Canada Emergency Response Benefit for the same period.	More information: **Regular benefits** https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit.html **Sick benefits** https://www.canada.ca/en/services/benefits/ei/ei-sickness.html	Waiving of the one-week waiting period for individuals claiming EI sickness benefits. No requirement for medical certificate when claiming sickness benefits due to quarantine. If application for EI sickness benefit has already been completed and you want to waive the one-week period, call 1.833.381.2725. It is important to note that no other request will be actioned on this phone line (volume of calls may cause disruption of service).
EI Work-Sharing (WS) program enhancements The program provides EI benefits to eligible employees who agree to reduce their normal working hours and share the available work while their employer recovers.	For employers and their employees willing to participate in the program as long as the employer can demonstrate a decrease of at least 10% in sales and/or production levels **directly or indirectly** related to the impact of COVID-19.	COVID-19 temporary special measures are effective March 15, 2020 to March 14, 2021. In general, program is for eligible employers and their employees where the employer can demonstrate a recent decline in business activity of at least 10%, and a temporary decrease of employee hours of work in the range of 10% to 60%. Note that there are multiple eligibility criteria that must be met for both the employer and the employees. Temporary measures are available where the decrease is directly or indirectly related to the impact of COVID-19.	Extend the qualifying weeks for the EI WS program from 38 to 76. Waive the mandatory waiting period between agreements. Ease the recovery plan requirements. Now able to submit applications 10 calendar days prior to the requested start date rather than 30 days.	**Temporary special measures:** https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html#work-share **General information about the WS program:** https://www.canada.ca/en/employment-social-development/services/work-sharing.html **Applicant guide:** https://www.canada.ca/en/employment-social-development/services/work-sharing/guide-applicant.html
GST Credit (GSTC)	Anyone who already receives the GSTC based on the 2018 taxation year. **Update: Payments will be issued on April 9, 2020.**	There is no need to apply for this payment. If you are eligible, you will get it automatically. Will automatically receive in the same manner you receive your current payment. If you were previously not entitled to the GST/HST credit, but have filed your 2018 tax return, you may also get the one-time credit amount based on your family net income.	This one-time payment is set to pay an additional amount of $290 per person or $580 per couple and $153 per child. This one-time GST credit begins phasing out at 5 cents for every dollar of family income earned in 2018 over $37,789.	One-time special payment to be issued on April 9, 2020 If you're late in filing your 2018 taxes, the CRA encourages you to file as soon as possible as you may be eligible for retroactive benefits and credits. The only way to get them is to file. File your 2019 income tax and benefit return to ensure you continue to get your benefits and credits for the July 2020 to June 2021 benefit year. For more information: https://www.canada.ca/en/revenue-agency/services/child-family-benefits/covid-19-gsthstc-increase.html

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Enhanced Canada Child Benefit (CCB)	Anyone who already receives the CCB based on the 2018 taxation year.	Those who already receive the CCB do not need to re-apply. Will automatically receive in the same manner you receive your current payment.	This one-time payment is set to pay an additional amount of $300/child.	Families that receive the CCB will get the extra $300 per child as a single payment in May.
Canada student loan payments **Apprentice loan payments**	Anyone who currently pays Canada student loans or apprentice loans.	During the period from March 30, 2020 to September 30, 2020. No need to apply as all repayments, both interest and principal, will be suspended including pre-authorized payments. All payments will resume on or after September 30, 2020.	A six-month principal and interest-free moratorium on the repayment of Canada student loans and apprentice loans for all individuals currently in the process of repaying these loans. There will be no accrual of interest during this period.	Check your provincial student loan program, as most provinces are following the Canada student loan moratorium.
Canada Mortgage & Housing Protection Program Offering tools to lenders that can assist homeowners who may be experiencing financial difficulty.	Anyone who holds a mortgage.	Effective immediately. Tools to include payment deferral, loan re-amortization, capitalization of outstanding interest arrears and other eligible expenses, and special payment arrangements.	Please contact your bank and/or lender – it will be on a case-by-case basis. Canada's large banks have confirmed that this support will include up to a 6-month payment deferral for mortgages, and the opportunity for relief on other credit products.	For more information on: **Dealing with mortgage payment difficulties:** https://www.cmhc-schl.gc.ca/en/finance-and-investing/mortgage-loan-insurance/the-resource/dealing-with-mortgage-payment-difficulties **Mortgage deferrals:** https://www.cmhc-schl.gc.ca/en/finance-and-investing/mortgage-loan-insurance/the-resource/covid19-understanding-mortgage-payment-deferral
Personal income tax return and payment deferral	**Tax return deferral –** Individuals who file a personal tax return with the normal due date of April 30, 2020. **Tax payment deferral –** Individuals with personal income tax payments (including 2020 tax installments) that become owing on or after March 18, 2020 and before September 1, 2020.	**Tax return deferral –** no application required. **Tax payment deferral –** no application required. No penalties or interest will apply to any tax returns filed or payments made on or before the extended due dates.	Personal tax return due date deferred from April 30, 2020 to June 1, 2020. Personal tax payment due dates deferred to September 1, 2020.	If you expect to receive benefits under GSTC or Canada Child Benefit you are encouraged to NOT delay the filing to ensure your entitlements for 2020-21 are properly determined. The criteria for this deferral is not established in the Income Tax Act. The administration of this measure will be based on Ministerial discretion through the CRA relying on policy announcements made by the Government and the CRA.
Trust tax return and payment deferral	**Tax return deferral –** Persons with trust tax returns due prior to May 1, 2020. **Tax payment deferral –** Persons with trust income tax payments (including 2020 tax installments) that become owing on or after March 18, 2020 and before September 1, 2020.	**Tax return deferral –** no application required. **Tax payment deferral –** no application required. No penalties or interest will apply to any tax returns filed or payments made on or before the extended due dates.	Trust tax return due date deferred to May 1, 2020. Trust tax payment due dates deferred to September 1, 2020.	https://www.bakertilly.ca/en/btc/publications/taxflash-additional-measures-from-the-cra The criteria for this deferral is not established in the Income Tax Act. The administration of this measure will be based on Ministerial discretion through the CRA relying on policy announcements made by the government and the CRA.

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Partnership return (T5013) and Statement of amounts paid to non-residents (NR4)	Persons filing either a T5013 or NR4 with a due date after March 18, 2020.	**Information return or form deferral –** no application required.	Information return or form due dates deferred until May 1, 2020.	https://www.bakertilly.ca/en/btc/publications/taxflash-additional-measures-from-the-cra
Other tax returns and forms	Persons filing other tax returns and forms required under the Income Tax Act (ITA) that are due after March 18, 2020 and before June 1, 2020.	**Tax return and form deferral** – no application required. **NO TAX PAYMENT DEFERRAL** provided in announcement.	Other returns and forms due dates deferred to June 1, 2020. Included in this measure: • Filing a tax return. • Filing an information form. • Filing an election form or return. • Filing designations. • Providing responses to information requests.	https://www.bakertilly.ca/en/btc/publications/taxflash-additional-measures-from-the-cra **Announcement made March 27, 2020:** https://www.canada.ca/en/department-finance/news/2020/03/additional-support-for-canadian-businesses-from-the-economic-impact-of-covid-19.html
Notice of objection	For persons filing a notice of objection with a due date on or after March 18, 2020 and before July 1, 2020.	**Objection due date deferral –** no application required.	Notice of objection due date is effectively extended until June 30, 2020.	**Announcement made March 27, 2020:** https://www.canada.ca/en/department-finance/news/2020/03/additional-support-for-canadian-businesses-from-the-economic-impact-of-covid-19.html
Registered charity information return	For all charities with a form T3010 due between March 18, 2020 and December 31, 2020	**Information return T3010 deferral –** no application required.	T3010 form due date is extended to December 31, 2020.	**Announcement made March 27, 2020:** https://www.canada.ca/en/department-finance/news/2020/03/additional-support-for-canadian-businesses-from-the-economic-impact-of-covid-19.html
Minimum Registered Retirement Income Fund (RRIF) withdrawals	Those required to withdraw minimum amounts from their RRIF for 2020.	Effective immediately. Contact your financial advisor.	Required minimum withdrawals is reduced by 25% for 2020.	Similar rules would apply to individuals receiving variable benefit payments under a defined contribution Registered Pension Plan.

Support for businesses

Measure	Who it's for	Implementation and how to apply	Benefit	More info
Business wage subsidy (separate from the Canada Emergency Wage Subsidy (CEWS) – see below)	**Eligible employers –** individuals (excluding trusts); partnerships (all members – CCPCs, individuals, partnerships or reg. charities); non-profit organizations; registered charities; and Canadian controlled private corporations (CCPCs). Eligible employer must employ one or more eligible employees (employed in Canada); have an existing business number and payroll account with the CRA on March 18, 2020; and pay salary, wages, bonuses, or other remuneration to an eligible employee.	Applies for the period of March 18 to June 19, 2020. Manual subsidy calculation performed by employer, and monthly remittance to the CRA reduced by amount of calculated subsidy. For employers that are eligible for both the CEWS and the 10 per cent wage subsidy for a period, any benefit from the 10 per cent wage subsidy for remuneration paid in a specific period would generally reduce the amount available to be claimed under the CEWS in that same period.	Up to 10% of an employee's wage for a period of 3 months, up to a maximum of $1,375 per employee and $25,000 per employer. Employer maximum not shared within an associated group. CCPCs are not eligible if associated taxable capital employed in Canada for the preceding taxation year is $15 million or more. CCPCs must have a small business deduction (SBD) limit greater than NIL for its last taxation year that ended before the start of the eligible period (this requirement ignores the reduction of the SBD resulting from adjusted aggregate investment income (AAII)).	Subsidy reduces remittances of federal, provincial and territorial income tax withheld on the employees' remuneration. Subsidy does not reduce remittance of Canada Pension Plan or Employment Insurance. The wage subsidy received by an employer would be considered government assistance and be included in the employer's taxable income. **Questions and answers from the CRA:** https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html#h2 **Tax Flash – Temporary wage subsidy for employers:** https://www.bakertilly.ca/en/btc/publications/taxflash-temporary-wage-subsidy-for-employers **To help Canadian businesses and their advisors calculate this subsidy, Tax Templates Inc. has created a free worksheet:** https://www.taxtemplates.ca/wage-subsidy

Measure	Who it's for	Implementation and how to apply	Benefit	More info
Canada Emergency Wage Subsidy (CEWS) (separate from the business wage subsidy – see above)	Eligible employers who suffer a drop in gross revenues of at least 30 per cent in March, April or May 2020 when compared to same month in 2019. An employer's revenue would be considered business revenue from arm's length sources in Canada. Eligible employers would include individuals, taxable corporations, and partnerships consisting of eligible employers; as well as, non-profit organizations and registered charities. Municipalities and local governments, crown corporations, public universities, colleges, schools and hospitals would not be eligible.	Access the CEWS by applying through the Canada Revenue Agency's (CRA) My Business Account online portal. The application process is estimated to be functioning within 3 – 6 weeks from April 1, 2020. Employer required to attest to the decline in revenue and maintain supporting documents. An employer would not be eligible to claim the CEWS for remuneration paid to an employee in a week that falls within a 4-week period for which the employee is eligible for the CERB. For employers that are eligible for both the CEWS and the 10 per cent business wage subsidy for a period, any benefit from the 10 per cent business wage subsidy for remuneration paid in a specific period would generally reduce the amount available to be claimed under the CEWS in that same period.	Subsidy under CEWS will be on the first $58,700 earned by employees, which can result in an amount up to $847/week ($58,700 x 75% / 52 weeks). Program will be in place for a 12-week period from March 15, 2020 to June 6, 2020. A special rule will apply to employees that do not deal at arm's length with the employer to restrict the amount of the subsidy to prevent sudden arbitrary increases in pay during the 12-week period. Eligible remuneration may include salary, wages and other remuneration but excludes severance pay, stock option benefits and personal use of a corporate vehicle. No overall limit on the subsidy amount that an eligible employer may claim. CEWS benefits will be in the form of a direct payment from the CRA.	Those organizations that do not qualify for the CEWS can still qualify for the previously announced wage subsidy (see Business wage subsidy above). All employers would be expected to at least make best efforts to top up salaries to 100% of the maximum wages covered. Recommend that employers get set up for direct deposit to speed up the receipt of funds once the system is in place. Employers may be required to repay amounts paid under the CEWS if they do not meet eligibility requirements. Penalties, fines or even imprisonment may apply in cases of fraudulent claims (more details to follow). This subsidy would be considered government assistance and be included in the employer's taxable income (as well as reduce various federal tax credits). **Tax Flash – Canada Emergency Wage Subsidy (CEWS) announced:** https://www.bakertilly.ca/en/btc/publications/taxflash-canada-emergency-wage-subsidy-cews-announced **Announcement made April 1, 2020:** https://www.canada.ca/en/department-finance/news/2020/04/the-canada-emergency-wage-subsidy.html To help Canadian businesses and their advisors, Tax Templates Inc. is currently working on a worksheet to assist in calculating the CEWS – stay tuned.
Corporate income tax return and payment deferral	**Tax return deferral –** Corporations with an income tax return due date after March 18, 2020 and before June 1, 2020. **Tax payment deferral –** Persons with corporate income tax payments (including 2020 tax installments) that become owing on or after March 18, 2020 and before September 1, 2020 (the CRA currently reports deferral of Part I tax only).	**Tax return deferral –** no application required. **Tax payment deferral –** no application required. Defer any payments without any penalties or interest.	Corporate tax return due date deferred to June 1, 2020. Corporations that owe Part I income tax balances or income tax installments on or after March 18, 2020 and before September 1, 2020 have until September 1, 2020 to remit these amounts. No penalties or interest will apply to any tax returns filed or payments made on or before the extended due dates.	The criteria for this deferral is not established in the Income Tax Act. The administration of this measure will be based on Ministerial discretion through the CRA relying on policy announcements made by the government and the CRA. https://www.bakertilly.ca/en/btc/publications/taxflash-additional-measures-from-the-cra

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GST, HST & customs duties on imports	GST/HST payments, installments or remittances that become owing on or after March 27, 2020 and before June 2020. Customs duties and GST on imports due for March, April and May 2020.	**Payments of GST, HST, customs duties and GST on imports deferral –** no application required. **FILING OF GST/HST RETURN (GST34):** must still be submitted when due – no deferral. Excise taxes and duties are not currently deferred and are still required to be remitted by their prescribed due dates.	The GST, HST, customs duties & GST on imports tax payments can be deferred until June 30, 2020. No interest will apply to any tax payments made on or before the extended due date.	**For more information:** https://www.canada.ca/en/department-finance/news/2020/03/additional-support-for-canadian-businesses-from-the-economic-impact-of-covid-19.html **Deferral of GST/HST Tax remittances – CRA Q&A:** https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-gst-hst.html **Registrants should sign up for direct deposit through My Business Account in order to receive their refunds:** https://www.canada.ca/en/revenue-agency/services/about-canada-revenue-agency-cra/direct-deposit.html Paper copies of GST/HST returns will not be processed until normal operations resume. **The CRA is encouraging registrants to file electronically:** https://www.canada.ca/en/revenue-agency/services/e-services/e-services-businesses/business-account.html
Canada Emergency Business Account (CEBA)	For small businesses and not-for-profits to help cover operating costs. To qualify, must demonstrate paid between $50,000 to $1 million in total payroll for 2019.	Details regarding application process to be provided by financial institutions. Contact financial institutions directly to apply for these loans.	Interest-free loans of up to $40,000. Repayment of the balance of the loan on or before December 31, 2022 will result in loan forgiveness of 25% (up to $10,000).	**For more information:** https://www.canada.ca/en/department-finance/news/2020/03/additional-support-for-canadian-businesses-from-the-economic-impact-of-covid-19.html
Business Credit Availability Program (BCAP)	Largely targeted to small and medium-sized businesses (SMEs).	The program will further support financing in the private sector through the Business Development Bank of Canada (BDC) and Export Development Canada (EDC). Financial institutions will conduct the underwriting and manage the interface with their customers.	The BDC will participate in a co-lending program with financial institutions to co-lend term loans to SMEs for their operational cash flow requirements. Eligible businesses may obtain incremental credit amounts up to $6.25 million with BDC's portion of this program up to $5 million maximum per loan. EDC will guarantee new operating credit and cash flow term loans that financial institutions extend to SMEs up to $6.25 million.	The near-term credit available to farmers and the agri-food sector will also be increased through Farm Credit Canada: https://www.fcc-fac.ca/en/covid-19.html **More information at BDC and EDC:** https://www.bdc.ca/en/pages/special-support.aspx?special-initiative=covid19 https://www.edc.ca/en/campaign/coronavirus-covid-19.html

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Credit and liquidity support	Will provide long-term stable funding to banks and mortgage lenders.	The government announced on March 16, 2020 that it is launching an Insured Mortgage Purchase Program (IMPP). Under this program, the government will purchase up to $50 billion of insured mortgage pools through the Canada Mortgage and Housing Corporation (CMHC).	**IMPP program information:** https://www.cmhc-schl.gc.ca/en/finance-and-investing/insured-mortgage-purchase-program	Through financial Crown corporations, Bank of Canada, OSFI, CMHC and commercial lenders (e.g., Domestic Stability Buffer, Insured Mortgage Purchase Program, Banker's Acceptance Purchase Facility). The Office of the Superintendent of Financial Institutions (OSFI) is lowering the Domestic Stability Buffer requirement for domestic systemically important banks by 1.25% (to 1.00%) of risk weighted assets, effective immediately. This action will increase the lending capacity of Canada's large banks and support the supply of credit to the economy during the period of disruption related to COVID-19. The release of the buffer will support in excess of $300 billion of additional lending capacity.

Other support

Support for Indigenous communities	Contact Indigenous Services Canada	$305 million for a new distinctions-based Indigenous Community Support Fund will be provided to address immediate needs in First Nations, Inuit and Métis Nation communities.
Support for people experiencing homelessness	Learn more about the Reaching Home Initiative	The Reaching Home initiative will be provided with $157.5 million to continue to support people experiencing homelessness during the COVID-19 outbreak. The funding could be used for a range of needs such as purchasing beds and physical barriers for social distancing and securing accommodation to reduce overcrowding in shelters.
Support for women's shelters and sexual assault centres including on reserve	More information will follow.	Supporting women and children fleeing violence, by providing up to $50 million to women's shelters and sexual assault centres to help with their capacity to manage or prevent an outbreak in their facilities.

Additional information

Employment Insurance – Record of Employment	For employers with employees directly affected by COVID-19.	When the employee is sick or quarantined, use code D (Illness or injury) as the reason for separation (block 16). Do not add comments. When the employee is no longer working due to a shortage of work because the business has closed or decreased operations due to coronavirus (COVID-19), use code A (Shortage of work). Do not add comments. When the employee refuses to come to work but is not sick or quarantined, use code E (Quit) or code N (Leave of absence), as appropriate. Avoid adding comments unless absolutely necessary.
Canada Labour Code	Entitlement to leave	Every employee is entitled to and shall be granted a leave of absence from employment of up to 16 weeks if the employee is unable or unavailable to work for reasons related to COVID-19. An employee who intends to take a leave of absence, as soon as possible, give written notice to the employer of the reasons for the leave and the length of the leave that they intend to take.
	Prohibition	An employer is prohibited from dismissing, suspending, laying off, demoting or disciplining an employee because the employee intends to take or has taken a leave of absence due to COVID-19.
	Benefits	The pension, health and disability benefits and the seniority of an employee who is absent from work due to a leave of absence due to COVID-19, accumulate during the entire period of leave and the contributions by both the employee and employer are required to continue payments.

Additional information

Digital signature – CRA	For individuals and corporations who wish to file their tax return through an electronic filer.	Applies March 18, 2020 to August 31, 2020. The CRA will accept an electronic signature from a taxpayer whose identity has been verified by the filer as long as the electronic signature is provided in one of the following ways: • Taxpayer sends the information return, including the electronic signature using the electronic address most recently provided by the taxpayer to the electronic filer; • Taxpayer signs digitally, in the presence of the electronic filer, e.g., using a stylus or finger on a tablet; or provided through an access controlled, secured electronic location such as a secure website, that is accessible to the taxpayer only because the location of the secure website has been made known to the taxpayer and access has been granted by the filer.	The CRA will recognize a Form T183 or T183CORP that contains an electronic signature as having met the signature requirements of the Income Tax Act.	**CRA link for additional information:** https://www.canada.ca/en/revenue-agency/services/e-services/e-services-businesses/efile-electronic-filers/efile-news-program-updates.html

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