



Canada Revenue
Agency

Agence du revenu
du Canada

The Business Number and Your Canada Revenue Agency Accounts

Revised (July 1, 2006 – electronic version
only)

Before you start

Is this booklet for you?

This booklet will help you obtain a Business Number (BN) if you need one or more of the following Canada Revenue Agency (CRA) business accounts:

- corporate income tax;
- import/export;
- payroll deductions; or
- goods and services tax/harmonized sales tax (GST/HST).

Forms and publications

To print or order copies of the forms and publications referred to in this booklet visit our Web site at www.cra.gc.ca. You may want to bookmark this address for easier access to our site in the future. You can also order forms or publications by calling us at 1-800-959-2221. The publication called *Guide for Canadian Small Business* gives you an overview of your obligations and entitlements under the laws we administer.

Do you need more information?

This booklet uses plain language to explain the most common situations. If you need more help after reading the booklet, call our Business Enquiries line at 1-800-959-5525.

Information updates and changes

Call us at 1-800-959-5525 if any basic information about your business changes, such as the address or telephone number. We will update the BN system, whether the change applies to one or several accounts.

La version française de cette publication est intitulée *Le numéro d'entreprise et vos comptes de l'Agence du revenu du Canada*.

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What is the Business Number (BN)?

The BN is a numbering system that simplifies and streamlines the way businesses deal with the federal government. It is based on the idea of one business, one number.

The BN includes the four major CRA business accounts:

- corporate income tax;
- import/export;
- payroll deductions; and
- goods and services tax/harmonized sales tax (GST/HST).

Note

There are other types of CRA accounts that the BN does not yet include. For example, some partnerships or corporations need a filer identification number for income tax purposes. You can find out about these other accounts and register for them by calling us at 1-800-959-5525.

The Business Number continues to also be used as the chief business account identifier for an ever-increasing number of provincial programs. CRA has forged partnerships and working relationships involving the BN with the provinces of British Columbia, Ontario, Nova Scotia, New Brunswick and Manitoba. A complete listing of all such programs can be found at CRA's Business Registration On-line service at the following link:

www.businessregistration-inscriptionentreprise.gc.ca

The BN and how it works

The BN consists of two parts—the registration number and the account identifier. The entire number has 15 characters:

- nine digits to identify the business; and
- two letters and four digits to identify each account a business may have.

For example, your BN could look like this:

Registration number									Account identifier					
1	2	3	4	5	6	7	8	9	R	P	0	0	0	2
									Program identifier		Reference number			

The nine digits are your registration number. They identify your business.

Your registration number is unique. It will stay the same no matter how many or what types of CRA accounts you have.

The two letters identify the type of account; in this case, a payroll deductions account.

The letters and accounts they identify are:

RC – corporate income tax

RM – import/export

RP – payroll deductions

RT – goods and services tax/harmonized sales tax

The last four digits identify the account number; in this case, a second payroll deductions account.

It is important to indicate which account you want to access by providing the two-letter program identifier and the four-digit reference number with your registration number. For example, when you make payments, the money will go to the account you indicate using the two-letter program identifier that is part of the account identifier. This also applies to any transaction on your accounts: the two letters tell us which account you want to access.

Although you may not need more than one account of the same type now, you should set up your computer systems, forms, and books and records to handle all 15 characters in case you open more accounts later.

Note

You can register your new business for the four BN accounts at one office at the same time. If your business expands, you may need to open more accounts. For instance, if you open offices in different cities across the country, you may have separate payroll offices in each city, and you will need more payroll deduction accounts. Each payroll office will have the same registration number, but a different account identifier. Once you have a BN, opening more accounts will take less time.

Who will get a BN?

Each sole proprietor, partnership, or corporation will get one BN. Sole proprietors will get one BN for all of their businesses (except any business that is registered under a partnership, trust, or corporation).

Other organizations such as trusts, clubs, and charities, may also get a BN, if, for example, they have to register for GST/HST. As well, a trustee or administrator of a registered retirement savings plan or a registered retirement income fund who has to open a payroll deductions account will need a BN.

Note

If you change the legal basis under which you carry on business (e.g., your unincorporated business becomes a corporation, or your corporation merges with one or more corporations to form a new corporation), you will need a new BN. When this occurs, please call the Business Enquiries line at 1-800-959-5525.

What you need to know before registering for a BN

Before registering for the BN, you should make some important decisions about the business you plan to operate. For instance, you should know the name of the business, its location, its legal structure (e.g., sole proprietorship, partnership, or corporation) and its fiscal year-end. You also need to estimate your business' sales. You will need this information to complete Form RC1, *Request for a Business Number (BN)*.

In considering when to register, you should keep several factors in mind. One of these is your legal obligations (e.g., when you are responsible for registering for GST/HST depends on the nature of your business and its sales). You should also consider the advantages of registering, such as the ability to claim GST/HST you pay on your business's start-up expenses from the time you register. Opening an import/export account before you are ready to import/export goods into Canada will avoid delays at the port of entry. You should open a payroll deductions account as soon as you know when you will have employees, so that you can make regular payroll deductions for your employees and remit tax and other amounts on time.

Opening CRA accounts is the first step in a process that requires you to remit tax and other amounts, file returns, and meet other obligations. For this reason, you should open your CRA accounts when you are close to starting your operations.

Note

If you are a sole proprietor or a partner in a partnership comprised of entities including individual(s), you will continue to use your social insurance number (SIN) to file your individual income tax return, even though you may have a BN for your GST/HST, payroll deductions, and import/export accounts.

How to register for the BN

You can register for the BN and your CRA business accounts:

- by Internet (Business Registration On-Line);
- by phone at 1 800-959-5525;
- by mail; and
- by fax.

Registering using Business Registration On-line has many benefits:

One-Stop Service – Businesses can register on-line for key programs with more than one level of government in the same session. This saves time and duplicated effort.

Convenient – Service is available from your home and office anywhere in Canada well past normal business hours, and on Saturdays.

Easy-to-use – Questions guide you through the registration process. Helpful features, such as pop-up messages are displayed when missing or incorrect information is entered. There is also a toll-free help desk telephone number that is available.

Secure – State-of-the-art encryption and security procedures. Users are given steps to follow to further protect their private information.

To register by **Internet** or to find out more about On-line registration, go at **www.businessregistration-inscriptionentreprise.gc.ca**

If you are registering by **phone**, be ready to answer all the questions in Part A of Form RC1, *Request for a Business Number (BN)*, and any other questions in the rest of the form that relate to the accounts you want to open.

If you are registering by **mail** or by **fax**, complete Form RC1. To find out the address of the Tax Service Office closest to you, visit our web site at **www.cra-arc.gc.ca/contact/tso-e.html**. We can only ensure the confidentiality of your registration information from the time we receive it.

Doing business in Quebec

If your business is in Quebec, the BN does not include your GST/HST accounts. Revenu Québec administers GST/HST for the CRA. If you plan to register only for the GST/HST in Quebec, you do not need to complete Form RC1 *Request for a Business Number (BN)*. Contact Revenu Québec for more information at the following address:

Revenu Québec
3800 Marly Street
Ste-Foy QC G1X 4A5

Telephone: 1-800-567-4692
Outside Canada: (514) 873-4692

If you register for a GST/HST account with Revenu Québec **before** you apply to the CRA for a BN account, we will use your GST/HST account number as the base of your BN accounts.

If you open a GST/HST account **after** you register for the BN with the CRA, Revenu Québec will give you a GST/HST account number based on your BN.

The GST/HST account numbers that Revenu Québec assigns will show the RT program identifier, but they will not show a reference number (see page 5 for more information).

Note

For your other accounts (i.e. corporate income tax, import/export, and payroll deductions) register On-line with CRA or complete Form RC1, *Request for a Business Number (BN)*, and mail or fax or call us with your registration.

Completing Form RC1, *Request for a Business Number (BN)*

If you have made some basic decisions about your business, such as the name, location, legal structure, fiscal year-end, and estimated sales, you are probably ready to begin your business's operations. Once you have considered your legal responsibilities, and the factors involved in opening any of the CRA major accounts, you should be ready to apply for a BN.

If you decide you need a BN, you will have to complete Form RC1, *Request for a Business Number (BN)*. The following information will help you decide which accounts you need and help you complete the form. All businesses have to complete boxes A1 to A5 Part A and sign the certification in Part F. You will have to complete parts B, C, D, or E of the form depending on the type of accounts you need to open.

General information

(Part A of the form)

Part A helps identify your business and the nature of its activities.

Box A1 – Identification of business

Enter the legal name and operating or trading names of your business and the business and mailing addresses. We also ask you to identify a contact person.

Business address

The business address is the location of the office where business takes place. This address will usually be a street address. If the location is a rural route, the address should include the lot and concession number. The mailing address is the address where you want us to mail any correspondence. It can be the same as the business address, or it can be a different address.

Contact person

The contact person of a business can be an owner (i.e., a sole proprietor, partner, director, or officer) or an employee who has the information to open an account. The contact person can register your business, make account enquiries, and update account information without written authorization. You can name contact persons at both the legal entity and program account levels. The contact person you name at the legal entity level in Part A of Form RC1 can access all your accounts. Program account contacts have access only to their designated accounts. We provide space in parts B, C, D, and E of the form so that you can name additional contact persons for any of your accounts.

If you want to authorize a representative who is not an employee of your business to act for you, you have to complete Form RC59, *Business Consent Form*, or prepare a letter of authorization or equivalent certification and send it to us. An authorized representative, often a lawyer, accountant, customs broker, or tax professional from outside your business, can register your business, access all your BN accounts, make account enquiries, and provide information to update accounts. Authorized representatives remain authorized until you revoke their authorization.

Box A2 – Client ownership type

Enter the ownership type of your business, the structure, and the principals. If you are applying for a BN for a partnership, include the names and addresses of partners or officers as an attachment to the form. If you are registering for a GST/HST account and you are an individual (sole proprietor), you must provide your social insurance number as outlined in the *Social Insurance Number Regulations (Excise Tax Act)*.

Box A3 – Type of operation

Check the box that best describes your type of operation.

Box A4 – Major commercial activity

Enter your major business activity and give as much detail as possible. You have to list the products you will sell and estimate the percentage of revenues each product represents. For example, a new art store may estimate revenues of 60% for framed paintings (including original works and prints), 30% for framing services, and 10% for art supplies.

Box A5 – GST/HST information

Everyone has to complete box A5. If you need a GST/HST account, also complete Part B of the form.

If your business is in Quebec, the BN does not include your GST/HST accounts. For more information see the section called “Doing business in Quebec” on page 7.

Note

There may be circumstances where you have to determine whether you are self-employed or an employee before registering for GST/HST. For example, a real estate agent who earns a commission for sales while working for a known real estate agency may be an employee and not have to register. A quick test would be to determine whether an employer withholds payroll deductions. If you are not sure whether you are an employee or self-employed person, call us at 1-800-959-5525.

Before you complete this section of the form, you need to know basic information about your obligations and entitlements with respect to GST/HST.

Most businesses that sell or provide **taxable goods and services** in Canada need a GST/HST account. Taxable goods and services means goods and services that are taxable at 6%, 14%, and 0% (zero-rated). This **does not** include those that are exempt.

Goods and services taxable at 6% or 14%

If you are a GST/HST registrant and you provide goods and services that are taxable at 6% or 14%, you have to charge GST/HST to your clients. You can also claim **input tax credits** to recover the GST/HST you pay or owe on goods and services you consume, use, or supply in your commercial activities.

Examples of goods and services taxable at 6% or 14% include:

- commercial rent;
- sales and leases of automobiles;
- gasoline;
- clothing and footwear;
- legal and accounting fees;
- hotel accommodation; and
- advertising.

Zero-rated goods and services

If you are a GST/HST registrant and you provide zero-rated goods and services, you do not charge GST/HST to your clients but you can claim input tax credits. Zero-rated goods and services include:

- basic groceries such as milk, bread, and vegetables;
- certain prescription drugs and medical devices;
- most farm products and livestock;
- most fishery products; and
- exports (most goods and services taxable at 6% or 14% in Canada are zero-rated when exported).

Exempt goods and services

When you provide exempt goods and services, you do not charge GST/HST to your client and you cannot claim input tax credits. In general, when you provide only exempt goods and services, you cannot register for GST/HST. Examples of exempt goods and services include:

- long-term residential rents and residential condominium fees;
- day-care services provided primarily to children 14 years old and younger;
- most medical and dental services;
- most financial services; and
- legal aid services.

Do you have to register for GST/HST?

You **have to** register for GST/HST if you are in one of the following situations:

- You are an operator of taxi or limousine services or you are a self-employed independent taxi or limousine driver (regardless of your revenues).
- Your worldwide revenues (and those of your associates) from **taxable goods and services** are more than \$30,000 in your last four consecutive calendar quarters or in one single calendar quarter. If you are a public service body (charity, non-profit organization, municipality, public college, university, school authority, or hospital authority), this limit is \$50,000. Special rules also apply to charities and public institutions as explained on page 14. For more information on how to calculate the \$30,000 or \$50,000 limit, see the “Small supplier calculation” on the next page.
- You are a non-resident who enters Canada to charge admission directly (the admissions are not made by a resident promoter or ticket agent) to audiences at activities or events in Canada. This rule does not apply if the admissions relate to a convention where at least 75% of the attendees are non-residents of Canada.

- You solicit orders in Canada for prescribed goods to be sent to Canada by mail or courier, and your worldwide taxable sales (and those of your associates) are more than \$30,000 over the past four consecutive calendar quarters or in a single calendar quarter (\$50,000 if you are a public service body). Prescribed goods include printed materials, such as books, newspapers, periodicals, and magazines, and an audio recording that relates to those publications and that accompanies the publications when they are sent to Canada.

Voluntary registration

Generally, you do not have to register for GST/HST if your worldwide revenues from taxable goods and services are \$30,000 or less (\$50,000 for public service bodies). If you do not exceed these limits, you are considered a **small supplier**. However, you can register voluntarily. You may want to do so for the following reasons:

- You want to claim input tax credits to recover the GST/HST you pay or owe on your business purchases.
- You are starting your business activities and you want to register before your total worldwide revenues of taxable goods and services exceed \$30,000 or \$50,000.
- Your clients may do business only with registered businesses.

If you decide to register voluntarily, you have to charge, collect, and remit GST/HST on your sales of goods and services that are taxable at 6% or 14%. You will also have to file GST/HST returns on a regular basis.

Note

If you decide to register voluntarily, you have to stay registered for at least one year before you can cancel your registration (unless you stop your commercial activities).

Small supplier calculation

In your calculation to determine if you are a small supplier, you have to include your revenues from your sales of goods and services that are taxable at 6%, 14%, and 0% (zero-rated). You also have to include revenues of all your associates. You have to exclude financial services, goodwill, and sales of capital property. The following examples explain how to calculate the limit to determine if you are a small supplier.

Example 1

You started your business in January 2004 and made the following sales throughout that year:

First quarter (January to March)	\$ 2,000
Second quarter (April to June)	\$10,000
Third quarter (July to September)	\$12,000

Fourth quarter (October to December)	<u>\$ 5,000</u>
Total	\$29,000

Because you did not exceed the \$30,000 limit in the four consecutive calendar quarters, you are considered a small supplier throughout 2004, the first quarter of 2005, and the month of April 2005. At the end of every quarter, you have to make the same calculation to determine if you are still a small supplier.

Example 2

This example shows what happens when you exceed the \$30,000 limit:

First quarter (April 2004 to June 2004)	\$ 2,000
Second quarter (July 2004 to September 2004)	\$10,000
Third quarter (October 2004 to December 2004)	\$12,000
Fourth quarter (January 2005 to March 2005)	<u>\$ 8,000</u>
Total	\$32,000

Because you exceeded the \$30,000 limit in the last four consecutive calendar quarters, you cease to be a small supplier at the end of the following month (end of April 2005). This means that you have to start collecting GST/HST in May 2005. You have 30 days after the day you first make a sale other than as a small supplier to apply to be registered. For example, if you made this sale on May 5, you have to register before June 4.

Example 3

This example explains what happens if you exceed the \$30,000 limit in one particular calendar quarter:

First quarter (January to March)	\$ 2,000
Second quarter (April to June)	\$10,000
Third quarter (July to September)	\$38,000

Because you exceeded the limit in one particular calendar quarter, you cease **immediately** to be a small supplier. You have to charge the tax on the sale that made you exceed the limit even if you are not yet registered. You have 30 days after the day you make the sale that made you exceed the small supplier limit to apply to be registered. In this particular case, if you made this sale on September 23, you have until October 22 to register.

Other cases for voluntary registration

You might also be able to register voluntarily if you are in one of the following situations:

- you are a non-resident who carries on business outside Canada and you regularly solicit orders for goods to be delivered in or exported to Canada;
- you are a non-resident who carries on business outside Canada and you enter into an agreement to perform services in Canada, to supply intangible property to be used in Canada or that relates to real property situated in Canada, to goods situated in Canada, or to services to be performed in Canada;
- you are a listed financial institution and you are a resident of Canada;
- you are a corporation resident in Canada, and:
 - you own shares or hold debts of a related corporation; or
 - you acquire or propose to acquire at least 90% of the issued and outstanding shares of another corporation, having full voting rights under all circumstances.

In either scenario, 90% or more of the property of the other corporation had to be acquired by that corporation for consumption, use, or supply exclusively in its commercial activities.

Special rules for charities and public institutions

A charity is a registered charity or a registered Canadian amateur athletic association under the *Income Tax Act*. A public institution is a charity that is also a school authority, public college, university, hospital authority, or local authority determined to be a municipality. Charities and public institutions qualify as small suppliers if they meet either of the following tests:

- the \$50,000 small supplier limit (as explained earlier); or
- the \$250,000 gross revenue test. For more information on the \$250,000 gross revenue limit, see the guide called *GST/HST Information for Charities*.

Non-resident security

In general, non-residents who do not have a permanent establishment in Canada and who register for the GST/HST have to provide security. For more information on security, see our guide called *Doing Business in Canada – GST/HST Information for Non-Residents*.

Registering for a GST/HST account (Part B of the form)

If, after completing box A5, you determine that you have to register for GST/HST or you want to register voluntarily, complete Part B of the form.

Box B2 – Filing information

Enter the fiscal year-end date of your business in the first section of box B2. A fiscal year can be either a calendar or non-calendar year. For all businesses, the tax year for income tax purposes is the fiscal year for GST/HST purposes. You can change your GST/HST fiscal year-end by calling us at 1-800-959-5525 or by filing Form GST70, *Election or Revocation of an Election to Change a GST/HST Fiscal Year*.

Enter the effective date of registration in the second section of box B2. The effective date of registration for GST/HST is important because it helps set up your reporting requirements, and it establishes the date that you become both liable to collect GST/HST and eligible to claim input tax credits.

If you register on a voluntary basis, you can leave this section blank, and we will enter the date we process your request for a GST/HST account as the effective date. You can, however, choose a later date (e.g., if you have not yet set up your business).

If you have to register for GST/HST, your effective date is determined as follows:

1. If, during the four most recent consecutive calendar quarters, your GST/HST taxable sales are more than \$30,000 (\$50,000 if you are a public service body) your effective date is the date you make your first taxable sale in Canada after the month following the calendar quarter in which your sales were more than \$30,000 (or \$50,000).

Example

Suppose your sales for the four calendar quarters ending on December 31, 2004, were more than \$30,000 on December 10, 2004. You then make taxable sales (in Canada) on January 15, 2005, and February 10, 2005. Your effective date of registration would be February 10, 2005.

2. If, in a single quarter, your GST/HST taxable sales are more than \$30,000 (or \$50,000 if you are a public service body), either as a result of one sale or cumulative sales in the same calendar quarter, the effective date is the date the transaction occurred that made your sales more than \$30,000 (or \$50,000).

Example

If your sales were more than \$30,000 in the quarter alone, on November 10, 2004, your effective date of registration would be November 10, 2004, and the sale that put you over the limit would be taxable.

If you have to register for GST/HST regardless of your GST/HST taxable sales, your effective date is the date you began to provide the GST/HST taxable goods and services. If you are an operator of a taxi or limousine service, the effective date is the date you began to operate the service. For non-residents

who charge admission directly to audiences, the effective date is the first date an admission is charged.

Box B3 – Reporting period

You have to estimate your total annual GST/HST taxable sales **made in Canada** in box B3. This amount determines the frequency for filing your GST/HST returns. In this calculation, include your total taxable sales of goods and services made in Canada, including those of your associates. Do not include zero-rated exports and financial services, taxable sales of capital real property, or goodwill. The following chart shows the assigned reporting periods based on the estimation of your revenues and the options available. If you want to change your assigned period, complete the “Options” section in box B3 or call us at 1-800-959-5525.

Assigned reporting periods and options		
Annual taxable sales	Assigned reporting period	Options
\$500,000 or less	Annual	Monthly or quarterly
More than \$500,000 up to \$6,000,000	Quarterly	Monthly
More than \$6,000,000	Monthly	Nil

We assign an annual reporting period to most financial institutions and to charities regardless of their revenues.

Box B4 – Type of operation

Check the box that best describes your type of operation.

Box B5 – Direct Deposit Information for a GST/HST account

Registrants who choose this option will have their refund deposited into their chosen account at their financial institution. The refund will be deposited on the same day that the cheque would have been mailed out. Direct deposit is a confidential, convenient, and dependable way of receiving a refund. Registrants receive the benefit of the direct deposit payment on the payment date of the refund.

Direct deposit also reduces the possibility of lost, stolen or destroyed cheques as well as other possible delays that can occur with regular mail. GST/HST clients may choose to have their refund and rebate payments deposited in their account at any bank, trust company, credit union or other registered financial institution in Canada. The account identified has to hold Canadian funds.

Registrants who choose this option must provide their financial institution’s branch number, institution number, account number, and the name(s) of the account holder(s).

Registering for a payroll deductions account (Part C of the form)

Most employers, trustees, and administrators need a payroll deductions account.

Employers

You are an employer if:

- you pay a salary, wages (including advances), bonuses, vacation pay, or tips to your employees; or
- you provide a benefit, such as board and lodging, to your employees.

Usually, a person who performs services for you is your employee (engaged under a contract of service). Generally, an employer-employee relationship exists if you have the right to control and direct the person or people who perform the services for you. If you are not sure whether someone is your employee, call the Business Enquiries line at 1-800-959-5525.

Trustees and administrators

If you are a trustee or an administrator (e.g., of a registered retirement savings plan or a registered retirement income fund), you need a payroll deductions account to deduct and remit income tax. This applies if you:

- administer, manage, distribute, wind up, control, or otherwise deal with the property, business, estate, or income of another person; and
- authorize or cause a payment to be made for that other person who performs a function similar to the one a trustee performs.

A trustee includes a liquidator, receiver, receiver-manager, trustee in bankruptcy, assignee, executor, administrator, sequestrator, or any other person who performs a function similar to that of a trustee.

As soon as you become an employer, trustee, or administrator, you need a payroll deductions account. You will have to open the account before the first remittance date, which falls on the 15th day of the month following the month in which you become an employer, trustee, or administrator.

Registering for an import/export account (Part D of the form)

If your business will be importing commercial shipments from a foreign country, or exporting commercial goods to other countries, you should register for an import/export account. We will use the import/export account number to process customs documents. To avoid delays in releasing your goods at the border, open your account **before** you import or export goods.

When you complete Form RC1, *Request for a Business Number (BN)*, include all your business names that may appear on customs release forms and documents, such as commercial invoices. These names could be the legal entity

or common trading name. If the name on the customs release document is different from the names that appear in your BN account, your goods may be held up at the border.

When two or more corporations merge and create a new corporation, a new BN will be issued to the new corporation. Any import/export accounts you had for the merged corporations will be immediately closed. Certain privileges such as the Frequent Import Release System (FIRST) and the Pre-Arrival Release System (PARS) linked to your previous number may need to be reviewed.

Registering for a corporate income tax account (Part E of the form)

If you want to open a corporate income tax account, you should complete Part E of the form. In most cases, new corporations will automatically receive a BN from the CRA within 45 days of incorporating at the federal or provincial level. All corporations have to provide a copy of the certificate of incorporation or amalgamation. If you need your BN **before** we send you confirmation that we have opened a corporate income tax account for you, please call the Business Enquiries line at 1-800-959-5525.

What happens after you register?

Soon after you register for the BN, we will send you a letter confirming your BN and the accounts you have opened, and a summary of the information you provided on registration.

You can order publications that provide more details about the accounts you open. On your BN application form, just answer “yes” to the question “Do you want us to send you GST/HST, payroll deductions, or import/export account information?”

Goods and services tax/harmonized sales tax

If you ask for more GST/HST information, we will send you a copy of the guide called *General Information for GST/HST Registrants*, which explains how GST/HST works. We will also send you an information sheet, *GST/HST Options*, which discusses the various elections you can make to change your assigned reporting periods, fiscal year, and accounting periods.

Payroll deductions

If you ask for more payroll information, we will send you a copy of the employers’ guides called *Payroll Deductions and Remittances*, which contain details about the income tax, Canada Pension Plan contributions, Quebec Pension Plan contributions, and Employment Insurance premiums that employers, trustees, and administrators have to deduct and remit.

You will also receive the payroll deductions tables to help you calculate your employees' deductions. You can get these tables in paper or diskette. Tables on Diskette can be used by both PC and Macintosh computers. The program is now available on compact disc (CD). You can install either the Windows or Macintosh version from the same CD. You can also download the program from the CRA's Web site at www.cra.gc.ca/payroll.

Unless you are a large employer, we have to receive deductions on or before the 15th day of the month after the month that the employer, trustee, or administrator paid the remuneration. If the due date falls on a Saturday, Sunday, or holiday, the remittance is due on the next working day. The exception to this rule is for large employers, who have to remit more often. The rules for all employers are explained in the employers' guide called *Payroll Deductions and Remittances*.

Note

If you open a payroll deductions account and are then delayed in hiring your employees, you should notify us. Otherwise, you will receive a notice asking for your first payment.

Importing and exporting

If you need more information on importing and exporting, ask us for a copy of the guide called *Importing Commercial Goods Into Canada*, which contains information to help you prepare the documents needed to import commercial goods into Canada.

Corporate income tax

If your business is federally or provincially incorporated, or if you are a non-resident corporation operating in Canada, you have to file a corporate income tax return. Corporations that we consider to be registered charities are the only exception. Be sure to file the corporate income tax return within six months of the end of each tax year. Also be advised that generally, corporations have to pay their taxes in monthly instalments. The tax year of a corporation is its fiscal period.

If you do not use the services of an accountant and you require assistance in calculating your corporate tax instalments, you can get copies of the *T2 Corporation – Income Tax Guide* as well as the *Corporation Instalment Guide* from the CRA Web Site at www.cra-arc.gc.ca/formspubs or by calling the Business Enquiries line at 1-800-959-5525. The guides will help you complete your corporate income tax return, and assist you in calculating your instalments of corporate tax.

Your opinion counts

We review this guide each year. If you have any comments or suggestions that would help us improve the explanations it contains, we would like to hear from you! Please send your comments to:

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