



# Complaints and disputes

If you are blind or partially sighted, you can get our publications in braille, large print, etext, or MP3 by going to **[www.cra.gc.ca/alternate](http://www.cra.gc.ca/alternate)**. You can also get our publications and your personalized correspondence in these formats by calling **1-800-959-8281**.

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## Taxpayer Bill of Rights

The Canada Revenue Agency (CRA) operates on the fundamental belief that you are more likely to comply with the law if you have the information and other services you need to meet your obligations. These obligations may include paying taxes or providing information.

The CRA wants to make sure you receive all of your entitlements and that you understand and can exercise your rights as described and defined in the Taxpayer Bill of Rights.

The Taxpayer Bill of Rights describes and defines 16 rights, and has a five-part commitment to small business.

For more information about your rights and what you can expect when you deal with the CRA, go to [www.cra.gc.ca/rights](http://www.cra.gc.ca/rights).

### Related publications:

- RC17, *Taxpayer Bill of Rights Guide: Understanding your rights as a taxpayer*
- RC4417, *Taxpayer Bill of Rights – Poster*
- RC4418, *Taxpayer Bill of Rights – Leaflet*
- RC4420, *Information on CRA – Service Complaints*

## Talk to us!

Sometimes, taxpayers have a dispute about an assessment, determination, or decision, or a complaint about the service they received from the CRA. Often, the dispute or complaint is caused by a lack of information or by a simple miscommunication. That's why we say "Talk to us!" Please refer to the back of this booklet to get the contact information that is right for you, including the telephone numbers to call to order any of the publications or forms listed in this booklet. Publications and forms can also be ordered online.

After you've talked to us, if you still do not agree with the assessment, determination, or decision, you have the right to a formal review. If you are not satisfied with the service you received from us, you have the right to file a complaint.

Our review process differs depending on your request or what's in dispute. To better serve you and to help you get the assistance you need, information about the complaint and dispute mechanisms available to you is set out below by topic.

## Service complaints

You can expect to be treated fairly by the CRA under clear and established rules that are described in the Taxpayer Bill of Rights, as well as to receive a high level of service each time you deal with us. If you are not satisfied with the service you received from the CRA, you have the right to file a complaint.

For more information about what to do when you are not satisfied with the service you receive from the CRA, including how to file a service complaint and when to contact the Taxpayers' Ombudsman, go to [www.cra.gc.ca/complaints](http://www.cra.gc.ca/complaints).

### Related publications:

- RC4420, *Information on CRA – Service Complaints*
- RC17, *Taxpayer Bill of Rights Guide: Understanding your rights as a taxpayer*
- RC4417, *Taxpayer Bill of Rights – Poster*
- RC4418, *Taxpayer Bill of Rights – Leaflet*

### Related form:

- RC193, *Service-Related Complaints*

## Reprisal complaints

You have the right to lodge a service complaint or request a formal review of a CRA decision. You can be confident that the CRA will treat you impartially and that you will receive the benefits, credits, and refunds you are entitled to and pay no more or no less than what is required by law.

If you believe that you have been subject to reprisal, complete Form RC459, *Reprisal Complaint*. The Internal Affairs and Fraud Control Division will review your complaint and if it meets the definition of reprisal, an investigation will be launched. This will ensure the investigation is conducted independently of the office associated with the complaint.

For more information about what to do if you believe you have been subject to reprisal, go to [www.cra.gc.ca/reprisalcomplaints](http://www.cra.gc.ca/reprisalcomplaints).

### Related publications:

- RC17, *Taxpayer Bill of Rights Guide: Understanding your rights as a taxpayer*
- RC4417, *Taxpayer Bill of Rights – Poster*
- RC4418, *Taxpayer Bill of Rights – Leaflet*

### Related form:

- RC459, *Reprisal Complaint*

## Canada Pension Plan and/or employment insurance

The CRA is responsible for making decisions regarding the pensionability and/or insurability of employment and for making sure that Canada Pension Plan (CPP) contributions and employment insurance (EI) premiums are deducted, remitted, and reported as required by legislation. Under the *Canada Pension Plan* and the *Employment Insurance Act*, the CRA may issue one of the following:

- a decision (ruling) letter from the CPP/EI Rulings Division;
- a notice of assessment for payroll deductions (RP); or
- a decision letter from the CPP/EI Appeals Division.

The time limit for filing an appeal to the Minister of National Revenue of a CPP/EI ruling or a payroll deductions assessment is within 90 days after being notified of that ruling or assessment.

The time limit for filing an appeal to the Tax Court of Canada of a CPP/EI appeal decision is 90 days from the date of that decision.

For more information about what to do if you want to file an appeal, go to [www.cra.gc.ca/resolvingdisputes](http://www.cra.gc.ca/resolvingdisputes) and select the topic “Canada Pension Plan and/or employment insurance.”

### Related publication:

- P133, *Your Appeal Rights – Canada Pension Plan and Employment Insurance Coverage*

### Related forms:

- CPT100, *Appeal of a Ruling under the Canada Pension Plan and/or Employment Insurance Act*
- CPT101, *Appeal of an Assessment under the Canada Pension Plan and/or Employment Insurance Act*

## Income tax

The CRA may issue an income tax assessment or a determination for such things as the goods and services tax/harmonized sales tax (GST/HST) credit, the Canada child tax benefit, and the disability tax credit. If, after talking to us, you still think the CRA has misinterpreted the facts or applied the law incorrectly, you have the right to object. Filing an objection is the first step in the formal process of resolving a dispute.

In most cases, the time limit for filing an objection is 90 days from the date on the notice of assessment or the notice of determination.

For more information about resolving a dispute for an assessment or a determination, including how to file an appeal to the courts, go to [www.cra.gc.ca/resolvingdisputes](http://www.cra.gc.ca/resolvingdisputes) and select the topic “Income tax.”

For information about:

- registered retirement savings plan (RRSP) excess contributions, see Guide T4040, *RRSPs and Other Registered Plans for Retirement*
- tax-free savings account (TFSA) excess contributions, see Guide RC4466, *Tax-Free Savings Account (TFSA), Guide for Individuals*

#### Related publication:

- P148, *Resolving Your Dispute: Objection and Appeal Rights Under the Income Tax Act*

#### Related form:

- T400A, *Objection – Income Tax Act*

## Goods and services tax/harmonized sales tax

Filing an objection is the first step in the formal process of resolving a dispute about an assessment or reassessment of the goods and services tax (GST) or the harmonized sales tax (HST). If you think the CRA has misinterpreted the facts or applied the law incorrectly, you have the right to object.

The time limit for filing an objection is 90 days from the date on the notice of assessment or the notice of reassessment.

For more information about resolving a dispute for the assessment or reassessment of the GST or the HST, including how to file an appeal to the courts, go to [www.cra.gc.ca/resolvingdisputes](http://www.cra.gc.ca/resolvingdisputes) and select the topic “Goods and service tax/harmonized sales tax (GST/HST).”

#### Related publication:

- GST/HST Memoranda Series Chapter 31, *Objections and Appeals*

#### Related form:

- GST159, *Notice of Objection (GST/HST)*

**Note:** Revenu Québec administers the GST in Quebec. To get information on time limits and how to file an objection to a GST assessment or reassessment, contact Revenu Québec directly. Effective January 1, 2013, the CRA administers the GST/HST and the Quebec Sales Tax for selected listed financial institutions.

## Selected listed financial institutions — Goods and services tax/harmonized sales tax and Quebec sales tax

Effective January 1, 2013, the CRA administers the goods and services tax/harmonized sales tax (GST/HST) and the Quebec sales tax (QST) for selected listed financial institutions (SLFI).

If you are a SLFI, filing an objection is the first step in the formal process of resolving a dispute about an assessment or reassessment of the GST/HST or the QST. If you think the CRA has misinterpreted the facts or applied the law incorrectly, you have the right to object.

The time limit for filing an objection is 90 days from the date on the notice of assessment or the notice of reassessment.

For more information about resolving a dispute for the assessment or reassessment of the GST/HST or QST, including how to file an appeal to the courts, go to [www.cra.gc.ca/resolvingdisputes](http://www.cra.gc.ca/resolvingdisputes) and select the topic “Selected listed financial institutions — Goods and service tax/harmonized sales tax (GST/HST) and Quebec sales tax (QST).”

#### Related publications:

- GST/HST Memoranda Series Chapter 31, *Objections and Appeals*
- Information on Judicial Recourse (COM-332-V)

#### Related forms:

- GST159, *Notice of Objection (GST/HST)*
- RC375, *Notice of Objection (QST)*

## Excise taxes and special levies

The CRA may issue an assessment or a determination under the *Excise Tax Act* (non-GST portion), the *Excise Act, 2001*, the *Air Travellers Security Charge Act*, or the *Softwood Lumber Products Export Charge Act, 2006*. You have the right to object to the assessment or the determination if you think the CRA has misinterpreted the facts or applied the law incorrectly.

The time limit for filing an objection is 90 days from the date on the notice of assessment or the notice of determination.

For more information about resolving a dispute for the assessment or determination of excise taxes or special levies, including how to file an appeal to the courts, go to [www.cra.gc.ca/resolvingdisputes](http://www.cra.gc.ca/resolvingdisputes) and select the topic “Excise taxes and special levies.”

#### Related publication:

- Excise Taxes and Special Levies Memoranda Series 6.3 – *Objections and Appeals for Other Taxes*

#### Related forms:

- *Excise Tax Act* (non-GST portion) – Form E413, *Notice of Objection (Excise Tax Act)*, or Form E414, *Notice of Objection (Purchaser)*
- *Excise Act, 2001* – Form E680, *Notice of Objection (Excise Act, 2001)*
- *Air Travellers Security Charge Act* – Form E676, *Notice of Objection (Air Travellers Security Charge Act)*
- *Softwood Lumber Products Export Charge Act, 2006* – Form RC45, *Notice of Objection (Softwood Lumber Products Export Charge Act, 2006)*

## Scientific research and experimental development

If you do not agree with the findings of the review of your scientific research and experimental development (SR&ED) claim, or if you have concerns about how the review was done, first consult the CRA’s Application Policy, SR&ED 2000-02R, *Guidelines for resolving claimants’ SR&ED concerns*.

If, after reading the policy, you think the CRA has misinterpreted the facts or applied the law incorrectly, you have the right to object to an assessment or a determination issued by the CRA. Filing an objection is the first step in the formal process of resolving a dispute.

The time limit for filing an objection is 90 days from the date on the notice of assessment or the notice of determination.

For more information, go to [www.cra.gc.ca/resolvingdisputes](http://www.cra.gc.ca/resolvingdisputes) and select the topic “Scientific Research & Experimental Development (SR&ED).”

#### Related publication:

- Application Policy SR&ED 2000-02R, *Guidelines for resolving claimants’ SR&ED concerns*

#### Related form:

- T400A, *Objection – Income Tax Act*

## Cancelling or waiving penalties or interest

The CRA may grant relief from penalties or interest when the following types of situations prevent a taxpayer from meeting their tax obligations:

- extraordinary circumstances;
- actions of the CRA;
- inability to pay or financial hardship; or
- other circumstances.

If you believe the CRA did not properly exercise its discretion when it considered your request, you can ask for a second review.

For more information about requesting relief, including where to send your request and what to do if your request is denied, go to [www.cra.gc.ca/resolvingdisputes](http://www.cra.gc.ca/resolvingdisputes) and select the topic “Cancel or waive penalties or interest.”

#### Related publications:

- Information Circular 07-1, *Taxpayer Relief Provisions*
- GST/HST Memoranda Series 16.3 – *Cancellation or Waiver of Penalties and/or Interest*

#### Related form:

- RC4288, *Request for Taxpayer Relief – Cancel or Waive Penalties or Interest*

## Late, amended, or revoked elections

The *Income Tax Act* and its Regulations contain many election provisions that give you the opportunity to decide on an alternative tax treatment in conducting your financial affairs for income tax purposes.

Most election provisions do not:

- allow you to file an election once the due date for making the election is past; or
- let you change or cancel an original election that was filed on time.

In certain circumstances, the CRA may allow you to late file, amend (change), or revoke (cancel) your election.

If you believe the CRA did not properly exercise its discretion when it considered your request, you can ask for a second review.

For more information about late, amended, or revoked elections, including the list of eligible elections and where to send your request, go to [www.cra.gc.ca/resolvingdisputes](http://www.cra.gc.ca/resolvingdisputes) and select the topic “Late, amended, or revoked elections.”

**Related publication:**

- Information Circular 07-1, *Taxpayer Relief Provisions*

## Refunding or reducing the amount payable beyond the normal three-year period

The *Income Tax Act* sets a three-year limitation period from the end of the tax year to file an income tax return to claim a tax refund. Similarly, there is a three-year limit from the date of the original notice of assessment to request an adjustment to an earlier tax return. However, individuals and testamentary trusts can ask the CRA to issue a refund or process an adjustment to reduce the amount payable beyond the normal three-year period.

If you believe the CRA did not properly consider your request, you can ask for a second review.

For more information about requesting a refund or reducing the amount payable beyond the normal three-year period, including where to send your request, go to [www.cra.gc.ca/resolvingdisputes](http://www.cra.gc.ca/resolvingdisputes) and select the topic “Refund or reduce the amount payable beyond the normal three-year period.”

**Related publication:**

- Information Circular 07-1, *Taxpayer Relief Provisions*

## Registered charities, registered Canadian amateur athletic associations, and other qualified donees

Registered charities, registered Canadian amateur athletic associations (RCAAs), and other qualified donees may object to notices or assessments for such things as designations, proposals or decisions to refuse, annul, or revoke registration, and the suspension of tax-receipting privileges. Filing an objection is the first step in the formal process of resolving a dispute. If you

think the CRA has misinterpreted the facts or applied the law incorrectly, you have the right to object to the notice or assessment you received.

The time limit for filing an objection is 90 days from the date on the notice or the assessment.

For more information about resolving a dispute for a notice or an assessment for a registered charity, a RCAA, or a qualified donee, including how to file an appeal to the courts, go to [www.cra.gc.ca/resolvingdisputes](http://www.cra.gc.ca/resolvingdisputes) and select the topic “Registered charities, registered Canadian amateur athletic associations (RCAAs), and other listed qualified donees.”

## Registered savings plans

Registered savings plans include employer-sponsored pension plans, retirement savings plans, retirement income funds, education savings plans, and deferred profit sharing plans. Before the CRA decides to refuse or revoke your plan’s or fund’s registration, we will send you a letter explaining why. You then have an opportunity to make additional submissions to us.

For more information about what to do if you do not understand or agree with our decision to refuse or revoke registration, including how to file an appeal to the courts, go to [www.cra.gc.ca/resolvingdisputes](http://www.cra.gc.ca/resolvingdisputes) and select the topic “Registered savings plans.”

**Related publications:**

- Information Circular 72-22, *Registered Retirement Savings Plans*
- Information Circular 78-18, *Registered Retirement Income Funds*
- Information Circular 77-1, *Deferred Profit Sharing Plans*
- Information Circular 93-3, *Registered Education Savings Plans*
- T4040, *RRSPs and Other Registered Plans for Retirement*
- T4099, *Registered Pension Plan Guide*

## Taxpayer relief provisions

The Canada Revenue Agency (CRA) administers legislation that gives the Minister of National Revenue discretion to:

- cancel or waive penalties or interest
- accept certain late, amended, or revoked elections (**income tax only**)
- refund or reduce the amount payable beyond the normal three-year period (**individuals and testamentary trusts only**)

This legislation is commonly called the *taxpayer relief provisions*.

For more information about requesting relief, including where to send your request and what to do if your request is denied, go to [www.cra.gc.ca/taxpayerrelief](http://www.cra.gc.ca/taxpayerrelief).

**Related publications:**

- IC07-1, *Taxpayer Relief Provisions*
- 16-3, *GST/HST - Cancellation or Waiver of Penalties and/or Interest*

**Related form:**

- RC4288, *Request for Taxpayer Relief – Cancel or Waive Penalties or Interest*

## Voluntary disclosures

The Voluntary Disclosures Program (VDP) allows taxpayers to come forward and correct inaccurate or incomplete information or to disclose information they have not reported during previous dealings with the CRA. Taxpayers may avoid penalties and prosecution if they make a valid disclosure.

A disclosure may be made for income tax or goods and services tax/harmonized sales tax (GST/HST) purposes, as well as for charges under the *Softwood Lumber Products Export Charge Act, 2006*, or the *Air Travellers Security Charge Act*.

A disclosure must meet four conditions to be considered valid by the CRA. These conditions require that the disclosure:

- be voluntary;
- contain complete information;
- involve the application or the potential application of a penalty; and
- generally, include information that is at least one year overdue.

If your disclosure is denied and you feel that the CRA has not made this decision in a fair and reasonable manner, you may request a second review of your file. In addition, you may pursue further recourse through the judicial review process.

For more information, go to [www.cra.gc.ca/resolvingdisputes](http://www.cra.gc.ca/resolvingdisputes) and select the topic “Voluntary disclosures.”

**Related publication:**

- Information Circular 00-1R3, *Voluntary Disclosures Program*

**Related form:**

- RC199, *Voluntary Disclosures Program (VDP) – Taxpayer Agreement*

## Contacting us

<p><b>Individual income tax and Trust enquiries</b> Tax information for individuals and trusts, including personal income tax returns, instalments, registered retirement savings plans (RRSP), and the working income tax benefit (WITB)</p>	<p><b>1-800-959-8281</b> Monday to Friday (except holidays) from <b>8:15 a.m. to 5:00 p.m.</b> (local time)</p>
<p><b>Businesses and self-employed individuals</b> Business and GST/HST registration, payroll, GST/HST (including rebates such as the new housing rebate), excise taxes and other levies, excise duties, corporations, sole proprietorships, and partnerships</p>	<p><b>1-800-959-5525</b> Monday to Friday (except holidays) from <b>8:15 a.m. to 8:00 p.m.</b> (local time)</p>
<p><b>Universal child care benefit (UCCB), Canada child tax benefit (CCTB)</b> UCCB, CCTB and related provincial and territorial programs, the child disability benefit, and children’s special allowances</p>	<p><b>1-800-387-1193</b> Monday to Friday (except holidays) from <b>8:15 a.m. to 5:00 p.m.</b> (local time)</p>
<p><b>Goods and services tax/harmonized sales tax (GST/HST) credit for individuals</b> GST/HST credit and related provincial and territorial programs</p>	<p><b>1-800-959-1953</b> Monday to Friday (except holidays) from <b>8:15 a.m. to 5:00 p.m.</b> (local time)</p>
<p><b>Charities client assistance</b> Information about registered charities</p>	<p><b>1-800-267-2384</b> Monday to Friday (except holidays) from <b>8:00 a.m. to 8:00 p.m.</b> (Eastern time)</p>
<p><b>International tax and non-resident enquiries</b> Calls from Canada and continental United States:</p> <ul style="list-style-type: none"> <li>■ Individuals and non-resident trusts</li> <li>■ Non-resident corporations and corporation accounts</li> </ul>	<p><b>1-855-284-5942</b> Monday to Friday (except holidays) from <b>8:15 a.m. to 5:00 p.m.</b> (local time)</p> <p><b>1-855-284-5944</b> Monday to Friday (except holidays) from <b>8:15 a.m. to 8:00 p.m.</b> (local time)</p>

<ul style="list-style-type: none"> <li>■ Part XIII and non-resident withholding accounts</li> </ul> <p>Calls from outside Canada and continental United States (We accept collect calls by automated response. Please note that you may hear a beep and experience a normal connection delay.):</p> <ul style="list-style-type: none"> <li>■ Individuals and non-resident trusts</li> <li>■ Non-resident corporations and corporation accounts</li> <li>■ Part XIII and non-resident withholding accounts</li> </ul>	<p><b>1-855-284-5946</b> Monday to Friday (except holidays) from <b>7:15 a.m. to 6:00 p.m.</b> (Eastern time)</p> <p><b>1-613-940-8495</b> Monday to Friday (except holidays) from <b>8:15 a.m. to 8:00 p.m.</b> (Eastern time)</p> <p><b>1-613-940-8497</b> Monday to Friday (except holidays) from <b>7:15 a.m. to 6:00 p.m.</b> (Eastern time)</p> <p><b>1-613-940-8499</b> Monday to Friday (except holidays) from <b>7:15 a.m. to 6:00 p.m.</b> (Eastern time)</p>
<p><b>TTY (Teletypewriter)</b> For enquiries from persons who are deaf or hard of hearing, or who have a speech impairment</p>	<p><b>1-800-665-0354</b> (Canada only) Monday to Friday (except holidays) from <b>8:15 a.m. to 5:00 p.m.</b> (local time)</p>
<p><b>Getting forms and publications</b> To order by phone:</p> <ul style="list-style-type: none"> <li>■ Calls from anywhere within Canada and the United States</li> </ul>	<p><b>1-800-959-8281 for individual income tax and trust related forms and publications</b> Monday to Friday (except holidays) from <b>8:15 a.m. to 5:00 p.m.</b> (local time)</p> <p><b>1-800-959 5525 for business and self-employed related forms and publications</b> Monday to Friday (except holidays) from <b>8:15 a.m. to 8:00 p.m.</b> (local time)</p>

<ul style="list-style-type: none"> <li>■ Calls from outside Canada and the United States</li> <li>■ TTY (Teletypewriter)</li> </ul>	<p>See International tax and non-resident enquiries above</p> <p>See TTY (Teletypewriter) above</p>
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