

How Do I Pay My Personal Income Taxes?

Important Dates

- Balances owing are due Wednesday, April 30, 2014.
- Interest is compounded daily on any outstanding balance starting May 1, 2014.
- A payment can be made before you file your return.
- You can file your T1 return early and make a post-dated payment (April 30, 2014).

Five Methods to Make Payment

1. **Debit Card – Interac® Online** <http://www.cra-arc.gc.ca/mypayment/>

- Must have an online banking account at one of the following financial institutions that currently participate in *Interac*® Online:
 - BMO Bank of Montreal (personal accounts only)
 - Scotiabank
 - RBC Royal Bank
 - TD Canada Trust
- Daily and weekly Interac limits on your account will apply.
- Not available for use with Visa debit cards.

2. **Online Banking** <http://www.cra-arc.gc.ca/mkpymnt-eng.html>

1. Sign in to your financial institution's online banking service.
2. Under add a payee, look for CRA (revenue)-(2013)-tax owing, CRA (revenue)-past tax owed, CRA (revenue)-tax instalment or a similar payees.
3. Be sure to enter your account number (social insurance number) carefully to avoid a lost or misapplied payment.

3. **At Your Financial Institution**

- Provide the teller a completed *original* remittance form or Form T7DR(A) (the bank cannot accept a photocopy of the remittance or T7DR(A) forms).

4. **By Mail**

- Attach a cheque or money order to Form T7DR(A) and mail to:

Canada Revenue Agency
875 Heron Road
Ottawa, ON K1A 1B1

- Do not mail cash.
- Post-dated cheques are acceptable.
- There will be a fee for a returned payment.

5. **Pre-Authorized Debit**

- Pre-authorized debit payments let individuals set up payments to be made to Canada Revenue Agency directly from their bank account.
- Call CRA at 1-888-863-8657, Monday to Friday (except holidays), from 7:00 a.m. to 11:00 p.m., Eastern Time.