



Government
of Canada

Gouvernement
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Canada Revenue
Agency

Agence du revenu
du Canada

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Notice of assessment

We assessed your 2015 income tax and benefit return and calculated your balance.

You have a refund of **\$2,769.13**.

Use direct deposit to get your tax refund, credits and benefits faster. Sign up or update your banking information at www.cra.gc.ca/directdeposit.

Notice details

Social insurance number 755 897 576

Tax year 2015

Date issued May 5, 2016

Tax centre Surrey BC
V3T 5E1

SB46FF5C

Thank you,

Andrew Treusch
Commissioner of Revenue

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More information

If you need more information about your income tax and benefit return, go to www.canada.ca/taxes, go to My Account at www.cra.gc.ca/myaccount, or call 1-800-959-8281.

If you move

Let us know your new address as soon as possible. For more information on changing your address, go to www.cra.gc.ca/newaddress.

If you have new or additional information and want to change your return:

- go to www.cra.gc.ca/changereturn for faster service; or
- write to the tax centre address shown on this notice, and include your social insurance number and any documents supporting the change.

If you want to register a formal dispute:

- go to www.cra.gc.ca/resolvingdisputes; you have 90 days from the date of this notice to register your dispute.

Help for persons with hearing, speech, or visual impairments

You can get this notice in braille, large print, or audio formats. For more information about other formats, go to www.cra.gc.ca/alternate.

If you use a teletypewriter, you can get tax information by calling 1-800-665-0354.

My Account

Use My Account to see and manage your tax information online. Make changes to your return, check your RRSP information, set up direct deposit, and more. To register for My Account, go to www.cra.gc.ca/myaccount.

Fraudulent communications (scams)

The CRA is committed to protecting the personal information of taxpayers and benefit recipients. We will never ask you to give us personal information of any kind by email, text message, or by clicking on a link. Nor will we ask you to pay your balance through the use of a pre-paid credit card. For more information about how to recognize scams and protect yourself, go to www.cra.gc.ca/security.

Tax assessment

We calculated your taxes using the amounts below.

We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to www.cra.gc.ca/reviews. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Summary

Line	Description	(\$)	Amount	CR/DR
150	Total income			
236	Net income	34,136		
260	Taxable income	34,136		
350	Total federal non-refundable tax credits	34,136		
6150	Total British Columbia non-refundable tax credits	4,338		
		1,427		
420	Net federal tax		781.83	
428	Net British Columbia tax		300.06	
435	Total payable		1,081.89	
437	Total income tax deducted		3,851.02	
482	Total credits		3,851.02	
	(Total payable minus Total credits)		2,769.13	
	Balance from this assessment		2,769.13	CR
	Refund		2,769.13	CR

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Explanation of changes and other important information

We will automatically calculate your goods and services tax/harmonized sales tax credit and any related provincial credit based on your family net income, province of residence, marital status, and qualified children. If you qualify for any credit for July 2016 to June 2017, we will let you know in July.

RRSP/PRPP deduction limit statement

For more information about the details listed below or how employer contributions to a PRPP or group RRSP will affect your contribution room for the year, go to www.cra.gc.ca/rrsp or refer to Guide T4040, *RRSPs and Other Registered Plans for Retirement*.

Description	(\$) Amount
RRSP/PRPP deduction limit for 2015	9,580
Minus: Employer's PRPP contributions for 2015	0
Minus: Allowable RRSP/PRPP contributions deducted for 2015	0
Plus: 18% of 2015 earned income, up to a maximum of \$25,370	5,967
Minus: 2015 pension adjustment	0
Minus: 2016 net past service pension adjustment	0
Plus: 2016 pension adjustment reversal	0
2016 RRSP/PRPP deduction limit (A)	15,547
Minus: Unused RRSP/PRPP contributions previously reported and available to deduct for 2016 (B)	0
Available contribution room for 2016	15,547

Note: If your available contribution room is a negative amount (shown in brackets), you have no contribution room available for 2016 and may have over contributed to your RRSP/PRPP. If this is the case, you may have to pay tax on any excess contributions.



Use this form to **start** direct deposit for the following amounts:

- your income tax refund, goods and services tax/harmonized sales tax credit (GST/HST) including certain related provincial payments, working income tax benefit advance payments (WITB), and any other deemed overpayment of tax to which you are entitled or to which you may become entitled;
- your Canada child tax benefit payments including certain related provincial and territorial payments; and
- your universal child care benefit payments.

Also use this form to **change** information you already gave us. For more information, see the back of this form.

Identification

First name and initial

Last name

Your social insurance number

Mailing address: Apt No — Street No Street name

Is this a new address?

Yes ☐ 1 No ☐ 2

PO Box

RR

If **yes**, enter the date you moved

City

Prov./Terr.

Postal Code

Year Month Day

Direct deposit choice and banking information - (Tick the box(es) below to show your choice(s).)

Income tax refund, GST/HST credit, WITB advance payments, and any other deemed overpayment of tax

- ☐ Tick this box to have your income tax refund, GST/HST credit, WITB advance payments, and any other deemed overpayment of tax deposited into your bank account held in Canada. Attach a cheque with the banking information encoded on it and write "VOID" across the front, **or** complete the banking information area below (see the example on the back).

Branch number
(5 digits)Institution number
(3 digits)Account number
(maximum 12 digits)

460

461

462

Canada child tax benefit (CCTB)

- 463 ☐ Tick this box to have your CCTB payments deposited into the **same bank account** held in Canada as your income tax refund, GST/HST credit, WITB advance payments, and any other deemed overpayment of tax.
- ☐ Tick this box to have your CCTB payments deposited into a **different bank account** held in Canada. Attach a cheque with the banking information encoded on it and write "VOID — CCTB" across the front, **or** complete the banking information area below (see the example on the back).

Branch number
(5 digits)Institution number
(3 digits)Account number
(maximum 12 digits)

471

472

473

Universal child care benefit (UCCB)

- 491 ☐ Tick this box to have your UCCB payments deposited into the **same bank account** held in Canada as your income tax refund, GST/HST credit, WITB advance payments, and any other deemed overpayment of tax.
- 492 ☐ Tick this box to have your UCCB payments deposited into the **same bank account** held in Canada as your CCTB payments.
- ☐ Tick this box to have your UCCB payments deposited into a **different bank account** held in Canada. Attach a cheque with the banking information encoded on it and write "VOID — UCCB" across the front, **or** complete the banking information area below (see the example on the back).

Branch number
(5 digits)Institution number
(3 digits)Account number
(maximum 12 digits)

493

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Certification

I, as the person entitled to receive the payments, authorize the Receiver General to deposit the payments described above into the above-noted bank account(s) until further notice.

Signature

Telephone number

Date

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