

# Federal relief measures guide

Government of Canada's economic response to COVID-19

Current as of September 21, 2020



## Support for individuals

To support the Government of Canada's programs that will assist individuals and businesses in the next phase of our economic reopening, we have developed a sequel guide: "The Federal Recovery Measures Guide". In this sequel guide you will find information on the following programs:

Employment Insurance (EI)  
Canada Recovery Benefit (CRB), Canada Recovery Sickness Benefit (CRSB) and Canada Recovery Caregiving Benefit (CRCB)  
Canada Emergency Wage Subsidy (CEWS)  
Canada Emergency Business Account (CEBA)

[View our Federal Recovery Measures Guide here.](#)

Measure	Who it's for	Implementation and how to apply	Benefit	More info
Canada Emergency Response Benefit Act (CERB)	<p><b>The Benefit is available to workers:</b></p> <ul style="list-style-type: none"> <li>Residing in Canada, who are at least 15 years old,</li> <li>Who have stopped working because of reasons related to COVID-19 or are eligible for Employment Insurance (EI) regular or sickness benefits or have exhausted their EI regular benefits or EI fishing benefits between December 29, 2019 and October 3, 2020,</li> <li>Who had employment and/or self-employment income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application, and</li> <li>Who have not quit their job voluntarily.</li> </ul> <p><b>Employment and/or self-employment income would also include:</b></p> <ul style="list-style-type: none"> <li>Certain EI benefits,</li> <li>Honoraria,</li> <li>Royalties,</li> <li>Benefits under a provincial plan due to pregnancy or care of newborn children, and</li> <li>Non-eligible dividends.</li> </ul>	<p>There are two ways to apply based on the month you were born for all eligibility periods and you will need to submit a separate application for each period that you are eligible for.</p> <p><b>1. Online with CRA My Account</b> <a href="https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html">https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html</a></p> <p><b>2. Over the phone with Service Canada using an automated phone service – telephone number: 1.800.959.2019 or 1.800.959.2041</b></p> <p><b>For more info on how to apply:</b> <a href="https://www.canada.ca/en/revenue-agency/services/benefits/apply-for-cerb-with-cra.html">https://www.canada.ca/en/revenue-agency/services/benefits/apply-for-cerb-with-cra.html</a></p> <p>You cannot apply for the CERB with the CRA online if you have already applied through Service Canada by telephone.</p> <p>If your situation continues, you can reapply for a payment for multiple four-week periods, to a maximum of 28 weeks or 7 periods. The 28 weeks do not have to be taken consecutively.</p>	<p>Each eligibility period is a four-week period with specific start and end dates. The benefit amount per period is \$2,000 (\$500 per week).</p> <p><b>The eligibility periods are as follows:</b></p> <ul style="list-style-type: none"> <li>March 15, 2020 to April 11, 2020</li> <li>April 12, 2020 to May 9, 2020</li> <li>May 10, 2020 to June 6, 2020</li> <li>June 7, 2020 to July 4, 2020</li> <li>July 5, 2020 to August 1, 2020</li> <li>August 2, 2020 to August 29, 2020</li> <li>August 30, 2020 to September 26, 2020</li> </ul> <p>Applicants can apply no later than December 2, 2020 for payments retroactive to within the above periods.</p> <p><b>For your initial 4-week CERB application:</b> You have stopped or will stop working due to reasons related to COVID-19 for at least 14 consecutive days, and during these consecutive days you do not expect to receive more than \$1,000 from employment or self-employment income.</p> <p><b>Submitting subsequent claims:</b> You cannot have earned more than \$1,000 in total income from employment or self-employment for the entire four-week benefit period of the new claim.</p> <p>There is no waiting period. Your payments will be retroactive to your eligibility date.</p> <p>Payments will be made through direct deposit or by cheque. You will be paid more quickly if you choose direct deposit.</p>	<p>If you are or will be receiving a wage subsidy through your employer, you may not be able to receive or apply for the CERB for the same period, and you may have to repay any CERB amounts you may have received.</p> <p>If your employer applies for the Canada Emergency Wage Subsidy, the CRA will verify the employee's eligibility for CERB by comparing employer's payroll records.</p> <p>CERB is a taxable benefit and must be reported on next year's income tax return. A T4A tax slip will be made available to you by the CRA.</p> <p><b>For more information on the Program and to determine if you are eligible:</b> <a href="https://www.canada.ca/en/services/benefits/ei/cerb-application/questions.html">https://www.canada.ca/en/services/benefits/ei/cerb-application/questions.html</a></p> <p>and</p> <p><a href="https://www.canada.ca/en/services/benefits/ei/cerb-application.html#apply">https://www.canada.ca/en/services/benefits/ei/cerb-application.html#apply</a></p>

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Employment Insurance (EI)	<p>For anyone who became eligible for EI regular or sickness benefits on March 15, 2020 or later, your EI claim will be automatically processed through the Canada Emergency Response Benefit (CERB), see above.</p> <p>The CERB was recently expanded to include individuals who received regular EI benefits for at least 1 week since December 29, 2019 and are no longer eligible for EI benefits and are unable to find a job or return to work because of COVID-19.</p>	See CERB details above.	<p>See CERB details above.</p> <p>You cannot be paid EI benefits and the Canada Emergency Response Benefit for the same period.</p> <p>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.</p>	<p>For other EI benefits, including maternity, parental, caregiving, fishing and work-sharing, you should continue to apply for EI as you normally would.</p> <p><b>More information:</b></p> <p><b>Regular benefits</b>  <a href="https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit.html">https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit.html</a></p> <p><b>Sickness benefits</b>  <a href="https://www.canada.ca/en/services/benefits/ei/ei-sickness.html">https://www.canada.ca/en/services/benefits/ei/ei-sickness.html</a></p>
GST Credit (GSTC)	Anyone who already receives the GSTC based on the 2018 taxation year.	<p>There is no need to apply for this payment. If you are eligible, you will get it automatically.</p> <p>Will automatically receive in the same manner you receive your current payment.</p> <p>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.</p>	<p>This one-time payment is set to pay an additional amount of \$290 per person or \$580 per couple and \$153 per child.</p> <p>This one-time GST credit begins phasing out at 5 cents for every dollar of family income earned in 2018 over \$37,789.</p>	<p>The one-time special payment was issued on April 9, 2020</p> <p>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.</p> <p>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.</p> <p><b>For more information:</b>  <a href="https://www.canada.ca/en/revenue-agency/services/child-family-benefits/covid-19-gsthstc-increase.html">https://www.canada.ca/en/revenue-agency/services/child-family-benefits/covid-19-gsthstc-increase.html</a></p>
Enhanced Canada Child Benefit (CCB)	Anyone who already receives the CCB based on the 2018 taxation year.	<p>Those who already receive the CCB do not need to re-apply.</p> <p>Will automatically receive in the same manner you receive your current payment.</p>	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.

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Canada Emergency Student Benefit (CESB)	<p>For a student who is a Canadian resident, registered Indian under the Indian Act, a permanent resident or a protected person who is ineligible for the CERB or EI and cannot find full-time employment or is unable to work due to COVID-19. To qualify as a student, you must either:</p> <ul style="list-style-type: none"> <li>• Be enrolled at any time between December 1, 2019 and August 31, 2020 in a post-secondary educational program that leads to a degree, diploma or certificate, or</li> <li>• Graduate from secondary school in 2020 and have applied, with the intention of enrolling, to a post-secondary educational program that is scheduled to begin before February 1, 2021.</li> </ul>	<p>Registration for CESB starts May 15, 2020.</p> <p><b>To apply:</b></p> <p>If you have never filed a Canadian tax return, you must first register your social insurance number (SIN) with the CRA by calling 1.800.959.8281 before you can apply.</p> <ol style="list-style-type: none"> <li>1. Apply online thru CRA MyAccount: <a href="https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html">https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html</a></li> </ol> <p>or (not both)</p> <ol style="list-style-type: none"> <li>2. Over the phone with Service Canada using an automated phone service – telephone number: 1.800.959.2019 or 1.800.959.2041</li> </ol> <p>Must file your application prior to September 30, 2020.</p>	<p>Each eligibility period is a 4-week period with specific start and end dates. The benefit amounts per period are:</p> <ul style="list-style-type: none"> <li>• \$1,250 per 4-week period for eligible students from May 2020 thru August 2020.</li> <li>• Additional \$750 per 4-week period for eligible students with a defined disability or has at least one dependent under age 12.</li> </ul> <p>Eligibility periods are as follows:</p> <ul style="list-style-type: none"> <li>• May 10 to June 6, 2020</li> <li>• June 7 to July 4, 2020</li> <li>• July 5 to August 1, 2020</li> <li>• August 2 to August 29, 2020</li> </ul> <p>You can only apply for one eligibility period at a time. If your situation continues, you must reapply for another 4-week eligibility period.</p> <p>Payments will be made through direct deposit or by cheque. You will be paid more quickly if you choose direct deposit.</p>	<p>The CESB is a taxable benefit.</p> <p>The CRA will verify that you are eligible to receive the CESB. If you are able to work, you must be actively looking for a job to be eligible to receive the CESB.</p> <p><b>For more information:</b>  <a href="https://www.canada.ca/en/revenue-agency/services/benefits/emergency-student-benefit.html">https://www.canada.ca/en/revenue-agency/services/benefits/emergency-student-benefit.html</a></p>
<p>Canada student loan payments</p> <p>Apprentice loan payments</p>	Anyone who currently pays Canada student loans or apprentice loans.	<p>During the period from March 30, 2020 to September 30, 2020.</p> <p>No need to apply as all repayments, both interest and principal, will be suspended including pre-authorized payments.</p> <p>All payments will resume on or after September 30, 2020.</p>	<p>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.</p>	Check your provincial student loan program, as most provinces are following the Canada student loan moratorium.
Canada Mortgage & Housing Protection Program	Anyone who holds a mortgage.	<p>Effective immediately.</p> <p>Offering tools to lenders that can assist homeowners who may be experiencing financial difficulty. Tools to include payment deferral, loan re-amortization, capitalization of outstanding interest arrears and other eligible expenses, and special payment arrangements.</p>	<p>Please contact your bank and/or lender – it will be on a case-by-case basis.</p> <p>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.</p>	<p>For more information on mortgage deferrals:</p> <p><a href="https://cba.ca/mortgage-deferral-to-help-canadians-experiencing-financial-hardship-due-to-covid-19?l=en-us">https://cba.ca/mortgage-deferral-to-help-canadians-experiencing-financial-hardship-due-to-covid-19?l=en-us</a></p> <p><a href="https://www.cmhc-schl.gc.ca/en/finance-and-investing/mortgage-loan-insurance/the-resource/covid19-understanding-mortgage-payment-deferral">https://www.cmhc-schl.gc.ca/en/finance-and-investing/mortgage-loan-insurance/the-resource/covid19-understanding-mortgage-payment-deferral</a></p>

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Personal income tax return and payment deferral	<p><b>Tax return deferral –</b> Individuals who file a personal tax return with the normal due date of April 30, 2020.</p> <p><b>Tax payment deferral –</b> Individuals with personal income tax payments (including 2020 tax instalments) that become owing on or after March 18, 2020 and before September 30, 2020.</p>	<p>Tax return deferral – no application required.</p> <p>Tax payment deferral – no application required.</p>	<p>Personal tax return due date was deferred from April 30, 2020 to June 1, 2020 –however, the CRA will not impose late-filing penalties where the current year income tax return is filed late, provided it is filed by September 30, 2020.</p> <p>Payment of current year personal income tax and instalments owing have been deferred to September 30, 2020.</p> <p>Penalties (including late-filing penalties) and interest will not be applied if returns are filed and payments are made by September 30, 2020 (which includes the June 15 and September 15, 2020 instalment payment for those who have to pay by instalments). This policy applies to self-employed individuals and their spouses who have a June 15, 2020 deadline.</p>	<p>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.</p> <p><a href="https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html">https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html</a></p> <p>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.</p>
Trust tax return (T3) and payment deferral	<p><b>Tax return deferral –</b> Persons with trust tax returns due on or after March 30, 2020 and before September 1, 2020.</p> <p><b>Tax payment deferral –</b> Persons with trust income tax payments (including 2020 tax instalments) that become owing on or after March 18, 2020 and before September 30, 2020.</p>	<p>Tax return deferral – no application required.</p> <p>Tax payment deferral – no application required.</p>	<p>Trust tax returns with a due date on May 31, or in June, July or August 2020 are deferred until September 1, 2020 – however, the CRA will not impose late-filing penalties where the current year trust return is filed late, provided it is filed by September 30, 2020.</p> <p>This trust return extension also applies to form T106, T1135, and any elections, forms and schedules that must be filed with the return.</p> <p>Payments of current year trust tax owing on or after March 18, 2020 have been deferred to September 30, 2020.</p> <p>Penalties and interest will not be applied if returns are filed and payments are made by September 30, 2020.</p>	<p><a href="https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html">https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html</a></p> <p>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.</p>
Partnership return (T5013) and Statement of amounts paid to non-residents (NR4)	Persons filing either a 2019 T5013 Partnership Information return or 2019 NR4 Statement of amounts paid to non-residents information return.	Information return deferral – no application required.	2019 T5013 with a due date on May 31, or in June, July or August 2020 are deferred until September 1, 2020.	<a href="https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html">https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html</a>

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<b>Other information returns, elections, designations and information requests</b>	<p>Persons filing other tax returns and forms required under the Income Tax Act (ITA) that are due after March 18, 2020 and before September 1, 2020.</p> <p>Unless otherwise noted, applies to other information returns, elections, designations and information requests that are due.</p>	<p>Tax return and form deferral – no application required.</p> <p><b>NO TAX PAYMENT DEFERRAL</b> provided in announcement.</p>	<p>Other information returns, elections, designations and information requests with a due date on May 31, or in June, July or August 2020 are deferred until September 1, 2020.</p> <p>Penalties and interest will not be applied if information returns, elections, designations, and information requests are filed and payments are made by September 1, 2020.</p>	<p><a href="https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html">https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html</a></p> <p>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.</p>
<b>Notice of objection</b>	For persons filing a notice of objection with a due date between March 18, 2020 and June 30, 2020.	Objection due date deferral – no application required.	Notice of objection due date is effectively extended until June 30, 2020.	<p><b>For more information:</b>  <a href="https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-collections-audits-appeals.html">https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-collections-audits-appeals.html</a></p>
<b>Registered charity information return</b>	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.	<p><b>For more information:</b>  <a href="https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-charities.html">https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-charities.html</a></p>
<b>Minimum Registered Retirement Income Fund (RRIF) withdrawals</b>	Those required to withdraw minimum amounts from their RRIF for 2020.	<p>Effective immediately.</p> <p>Contact your financial advisor.</p>	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

Canada Emergency Wage Subsidy (CEWS)	The information regarding the CEWS program has been moved to our Federal <b>Recovery</b> Measures Guide.	<a href="#"><u>View our Federal Recovery Measures Guide here.</u></a>
Refund for certain payroll contributions (expanded CEWS measure)	The information regarding the expanded CEWS program has been moved to our Federal <b>Recovery</b> Measures Guide.	<a href="#"><u>View our Federal Recovery Measures Guide here.</u></a>
Canada Emergency Business Account (CEBA)	The information regarding the CEBA program has been moved to our Federal <b>Recovery</b> Measures Guide.	<a href="#"><u>View our Federal Recovery Measures Guide here.</u></a>

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Canada Emergency Commercial Rent Assistance (CECRA)	<p>Commercial real property owners (CPO) who have impacted small business tenants or sub-tenants struggling to make their rent due to the pandemic for the months of April, May and June, with an opt-in for an extension for the months of July, August and September 2020.</p> <p>For the July, August and September extension: only those who qualify for the CECRA based on the existing program requirements on having a 70 per cent revenue decline for April, May and June will be able to opt-in for the additional three months. Participation in the July, August and September extension is voluntary.</p> <p>Commercial real property is a commercial property with small business tenants. This would include commercial properties with a residential component and multi-unit residential mixed-use properties, as long as, there is one or more small business tenants.</p> <p>The program does not apply to any properties owned by the federal, provincial, or municipal governments unless there are long-term commercial leases with third parties to operate the property including:</p> <ul style="list-style-type: none"> <li>Airports</li> <li>Post-secondary institutions,</li> <li>Hospitals,</li> <li>A pension fund,</li> <li>First Nation and any indigenous organizations and governments, and</li> <li>Crown corporation with limited appropriations, designated as eligible under CECRA by Canada Mortgage and Housing Corporation (CMHC).</li> </ul> <p>An impacted small business tenant is a tenant or sub-tenant (including non-profit and charitable organizations) that:</p> <ul style="list-style-type: none"> <li>Pays no more than \$50,000 in monthly gross rent per location as defined in a valid lease agreement,</li> <li>Generates no more than \$20 million in gross annual revenues, based on a consolidated basis, and</li> <li>Has experienced at least 70 per cent decrease in pre-COVID-19 revenues.</li> </ul> <p>The decrease in pre-COVID-19 revenues is calculated by comparing the respective months of April, May and June 2020 to the same period in 2019. If your small business was not operating during April to June 2019, then compare using the average of revenues earned in January and February 2020.</p> <p>Revenue must consist of revenue earned from ordinary activities in Canada calculated using normal accounting method and exclude extraordinary items.</p> <p>The period used to calculate the \$20 million gross annual revenue threshold is the 12-month period normally used to calculate the 2019 financial revenue.</p>	<p>The CECRA has been accepting online applications since May 25, 2020.</p> <p>The deadline to apply for the program for the months of April, May and June has been extended to September 30, 2020, if you have not yet submitted your application or are still creating an application.</p> <p>The deadline for the opt-in for the July, August and September extension has been extended to October 30, 2020.</p> <p>If you have previously been approved, you automatically qualify for the July, August and September extension and no additional documents are required. You must login to the portal and opt-in for the July, August and September extension for your impacted tenants.</p> <p>If you haven't yet applied for CECRA for small businesses, you can apply for the July, August and September extension as part of your entire application.</p> <p>The applicant will need to have the following signed agreements and attestations which will be available on the online portal:</p> <ul style="list-style-type: none"> <li>Rent reduction agreement,</li> <li>Forgivable loan agreement,</li> <li>Tenant or sub-tenant attestation document, and</li> <li>Property owner attestation document.</li> </ul> <p>In addition, the applicant will need to provide the following:</p> <p>Property owner information includes:</p> <ul style="list-style-type: none"> <li>Property address,</li> <li>Property type,</li> <li>Property tax statement,</li> <li>Latest rent roll for each property, and</li> <li>Number of commercial units.</li> </ul> <p>Applicant information includes:</p> <ul style="list-style-type: none"> <li>Banking information,</li> <li>Property owner contact information,</li> <li>Co-ownership and contact details (if applicable).</li> </ul> <p>Tenant information includes:</p> <ul style="list-style-type: none"> <li>Tenant contact information,</li> <li>Registered business name,</li> <li>Lease area, and</li> <li>Monthly gross rent for April, May, and June 2020.</li> </ul> <p>If the tenant has already paid the rent for the period, the property owner must refund the amount to the tenant or if agreed to by both owner and tenant, a credit can be issued towards future months' rent.</p>	<p>The CECRA offers eligible CPOs unsecured forgivable loans to cover 50 per cent of the monthly gross rent owed by impacted small business tenants for the months of April, May, June with an opt-in for a July, August and September 2020 extension.</p> <p>The 50 per cent for the CPO is to be covered in partnership between the federal, provincial and territorial governments and will be administered and delivered through the CMHC.</p> <p>The funds are to be disbursed directly to the property owner's financial institution.</p> <p>To qualify for the loan to be forgiven on December 31, 2020, the commercial property owner must comply with the terms and conditions of the loan, including complying with the rent reduction agreement and ensuring that the attestation and application is accurate and truthful.</p> <p>The funds are to be used for reimbursing impacted tenants for any rent paid in excess of the required 25 per cent, or any costs and expenses directly related to the property, such as: financing costs, repairs and maintenance, property taxes, insurance and utilities.</p> <p>For specific inclusion/exclusions related to calculation of gross rent, visit the FAQs for Property Owners under the Program Details tab on the CECRA website.</p>	<p>For program FAQs and more information on the opt-in for the July, August and September extension: <a href="https://cecra-apply.ca/Support/Help#julyext">https://cecra-apply.ca/Support/Help#julyext</a></p> <p>For more information and to apply, visit the CECRA program website: <a href="https://www.cmhc-schl.gc.ca/en/finance-and-investing/covid19-cecra-small-business">https://www.cmhc-schl.gc.ca/en/finance-and-investing/covid19-cecra-small-business</a></p> <p>Find out if you qualify for the CECRA with our general eligibility test decision tree: <a href="https://www.bakertilly.ca/uploads/docs/articles/Baker-Tilly-CERCA-General-Eligibility-Test.pdf">https://www.bakertilly.ca/uploads/docs/articles/Baker-Tilly-CERCA-General-Eligibility-Test.pdf</a></p> <p><b>CECRA general eligibility test (French version):</b> <a href="https://www.bakertilly.ca/uploads/docs/articles/Baker-Tilly-test-admissibilite-a-lAUCLC.pdf">https://www.bakertilly.ca/uploads/docs/articles/Baker-Tilly-test-admissibilite-a-lAUCLC.pdf</a></p> <p>Properties with or without a mortgage can be eligible under the CECRA for small businesses.</p> <p>There is no restriction for landlords and tenants that do not deal at arm's length, as long as there is a valid lease agreement in place before April 1, 2020 with market terms.</p>



Measure	Who it's for	Implementation and how to apply	Benefit	More info
<p><b>Business wage subsidy – 10%</b></p> <p>Program will be in place from March 18, 2020 to June 19, 2020</p>	<p><b>Eligible employers –</b> individuals (excluding trusts); partnerships (all members – CCPCs, individuals, partnerships or reg. charities); non-profit organizations; registered charities; and Canadian controlled private corporations (CCPCs).</p> <p>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.</p> <p>If your business is closed and If you did not pay salary, wages, bonuses or other remuneration to an eligible employee from March 18, 2020 to June 19, 2020, you cannot receive the subsidy, even if you are an eligible employer.</p>	<p>Manual subsidy calculation performed by employer, and monthly remittance to the CRA reduced by amount of calculated subsidy.</p> <p>More information on how to report this subsidy will be released in the near future.</p> <p>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.</p>	<p>Up to 10% of an employee's wage for a period of 3 months, up to a maximum of \$1,375 per eligible employee and \$25,000 per employer.</p> <p>Employer maximum not shared within an associated group.</p> <p>CCPCs are not eligible if associated taxable capital employed in Canada for the preceding taxation year is \$15 million or more.</p> <p>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 (AAIL)).</p> <p>If the income taxes you deduct are not sufficient to offset the value of the subsidy in a specific period, you can reduce future payroll remittances to benefit from the subsidy. This includes reducing remittances that may fall outside of the application period for the wage subsidy (after June 19, 2020).</p>	<p>Subsidy reduces remittances to the CRA (not Revenu Quebec) of federal, provincial and territorial income tax withheld on the employees' remuneration.</p> <p>Subsidy does not reduce remittance of Canada Pension Plan or Employment Insurance premiums. You must continue remitting the CPP contributions and EI premiums that you deducted from your employees, as well as your share of CPP contributions and EI premiums, to the CRA.</p> <p>The wage subsidy received by an employer would be considered government assistance and be included in the employer's taxable income.</p> <p><b>Questions and answers from the CRA:</b>  <a href="https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html#h2">https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html#h2</a></p> <p><b>Tax Flash – Temporary wage subsidy for employers:</b>  <a href="https://www.bakertilly.ca/en/btc/publications/taxflash-temporary-wage-subsidy-for-employers">https://www.bakertilly.ca/en/btc/publications/taxflash-temporary-wage-subsidy-for-employers</a></p>
<p><b>EI Work-Sharing program enhancements</b></p> <p>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.</p>	<p>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.</p> <p>For employers and employees that are participating in a Work-Sharing program, EI benefits received by employees through the Work-Sharing program will reduce the benefit that their employer is entitled to receive under the Canada Emergency Wage Subsidy (CEWS).</p>	<p>COVID-19 temporary special measures are effective March 15, 2020 to March 14, 2021.</p> <p>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.</p>	<p>Extend the qualifying weeks for the EI Work-Sharing program from 38 to 76.</p> <p>Waive the mandatory waiting period between agreements and ease the recovery plan requirements.</p> <p>Now able to submit applications 10 calendar days prior to the requested start date rather than 30 days.</p>	<p><b>Fact sheet for employers:</b>  <a href="https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus/employers-factsheet.html">https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus/employers-factsheet.html</a></p> <p><b>Temporary special measures:</b>  <a href="https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html#work-share">https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html#work-share</a></p> <p><b>Overview of the Work-Sharing program:</b>  <a href="https://www.canada.ca/content/dam/esdc-esdc/documents/corporate/notices/coronavirus/overview-presentation-e.pdf">https://www.canada.ca/content/dam/esdc-esdc/documents/corporate/notices/coronavirus/overview-presentation-e.pdf</a></p>



Measure	Who it's for	Implementation and how to apply	Benefit	More info
Corporate income tax return and payment deferral	<p><b>Tax return deferral –</b> Corporations with an income tax return due date after March 18, 2020 and before September 1, 2020.</p> <p><b>Tax payment deferral –</b> Corporations with corporate income tax payments (including 2020 tax instalments) that become owing on or after March 18, 2020 and before September 30, 2020 (applies to Part I tax only).</p>	<p>Tax return deferral – no application required.</p> <p>Tax payment deferral – no application required.</p>	<p>Corporations with a filing due date in June, July or August 2020 are deferred until September 1, 2020 – however, the CRA will not impose late-filing penalties where the current year corporate return is filed late, provided it is filed by September 30, 2020.</p> <p>Payments of current year Part 1 income tax and instalments owing on or after March 18, 2020 have been deferred to September 30, 2020.</p> <p>Penalties and interest will not be applied if returns are filed and payments are made by September 30, 2020.</p>	<p><a href="https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html">https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html</a></p> <p>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.</p>
GST, HST & customs duties on imports	<p>GST/HST payments, instalments or remittances that become owing on or after March 27, 2020 and before June 2020.</p> <p>Customs duties and GST on imports due for March, April and May 2020.</p>	<p><b>Payments of GST, HST, customs duties and GST on imports deferral –</b> no application required.</p> <p><b>FILING OF GST/HST RETURN (GST34):</b> must still be submitted when due – no deferral.</p> <p>Excise taxes and duties are not currently deferred and are still required to be remitted by their prescribed due dates.</p>	<p>The GST, HST, customs duties &amp; GST on imports tax payments can be deferred until June 30, 2020.</p> <p>No interest will apply to any tax payments made on or before the extended due date.</p>	<p><b>For more information:</b> <a href="https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-gst-hst.html">https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-gst-hst.html</a></p> <p><b>Registrants should sign up for direct deposit through My Business Account in order to receive their refunds:</b> <a href="https://www.canada.ca/en/revenue-agency/services/about-canada-revenue-agency-cra/direct-deposit.html">https://www.canada.ca/en/revenue-agency/services/about-canada-revenue-agency-cra/direct-deposit.html</a></p> <p>Paper copies of GST/HST returns will not be processed until normal operations resume. <b>The CRA is encouraging registrants to file electronically:</b> <a href="https://www.canada.ca/en/revenue-agency/services/e-services/e-services-businesses/business-account.html">https://www.canada.ca/en/revenue-agency/services/e-services/e-services-businesses/business-account.html</a></p>

Measure	Who it's for	Implementation and how to apply	Benefit	More info
Canada Emergency Business Account (CEBA)	<p><b>Eligibility requirements:</b></p> <ul style="list-style-type: none"> <li>• Must be a Canadian operating business in operation as of March 1, 2020 and have a federal business number,</li> <li>• Total employment income paid in the 2019 calendar year was between \$20,000 and \$1,500,000,</li> <li>• For applicants with \$20,000 or less in total employment income paid in the 2019 calendar year: <ul style="list-style-type: none"> <li>- Has a Canada Revenue Agency (CRA) business number and has filed a 2018 or 2019 tax return, and</li> <li>- Has eligible non-deferrable expenses between \$40,000 and \$1,500,000.</li> </ul> </li> <li>• Have an active business chequing/ operating account with their financial institution on or prior to March 1, 2020, and was not in arrears on existing borrowing facilities, if applicable, with the Lender by 90 days or more as at March 1, 2020,</li> <li>• Has not previously used the Program and will not apply for support under the CEBA at any other financial institution,</li> <li>• Must acknowledge intention to continue to operate its business or to resume operations, and</li> <li>• Agrees to participate in post-funding survey conducted by the government or any of its agents.</li> </ul> <p>Businesses which choose to do their banking through a personal bank account are not eligible to apply for a CEBA loan.</p> <p>If you have more than one business, each eligible business must have their own 9-digit CRA business number. Each business is limited to one CEBA loan.</p>	<p><b>There are two application streams:</b></p> <p><b>1. Payroll stream:</b> Applies to businesses with total employment income paid to employees in 2019 greater than \$20,000 and less than \$1,500,000.</p> <p>If your business has more than one CRA payroll program account (i.e. RP0001, RP0002), add together all 2019 T4SUM statements and compare that total against the eligible payroll range.</p> <p><b>2. Non-deferrable expenses stream:</b> For businesses with total employment income paid to employees in 2019 of \$20,000 or less and have 2020 eligible non-deferrable expenses (adjusted) greater than \$40,000 and less than \$1,500,000.</p> <p>The process of applying under both streams will include:</p> <ul style="list-style-type: none"> <li>• Application thru your primary financial institution.</li> <li>• The government will assess the application and inform your financial institution of approval or decline.</li> <li>• Once approved, your financial institution will provide the funds into your business operating/ chequing account.</li> </ul> <p>Applications under the non-deferrable expense stream will have an additional process to <b>provide supporting documentation of the 2020 eligible non-deferrable expenses</b> thru a CEBA website. Consult the document upload FAQs for more information: <a href="https://ceba-cuec.ca/faq/">https://ceba-cuec.ca/faq/</a></p> <p>Supporting documentation will include:</p> <ul style="list-style-type: none"> <li>• The name of the financial institution where you submitted your application,</li> <li>• Your 9-digit CRA business number, and</li> <li>• <b>Electronic or paper copies of receipts/invoices/ agreements to be uploaded as evidence of your 2020 eligible non-deferrable expenses.</b></li> </ul> <p>Supporting documentation must be uploaded by September 3, 2020.</p>	<p>CEBA program, which began April 9, 2020, provides interest-free loans of up to \$40,000 which are guaranteed and funded by the Government of Canada. The latest date to complete an application with your financial institution is August 31, 2020.</p> <p>Repayment of the balance of the loan on or before December 31, 2022 will result in loan forgiveness of 25% (up to \$10,000). If the loan is not repaid by December 31, 2022, the remaining balance will be converted to a three-year term loan (to December 31, 2025) with a five per cent interest rate.</p> <p><b>Eligible non-deferrable expense (subject to adjustments) categories are the following:</b></p> <ul style="list-style-type: none"> <li>• Wages and other employment expenses to independent (arm's length) third parties,</li> <li>• Rent or lease payments for real estate used for business purposes,</li> <li>• Rent or lease payments for capital equipment used for business purposes,</li> <li>• Payments incurred for insurance related costs,</li> <li>• Payments incurred for property taxes,</li> <li>• Payments incurred for business purposes for telephone and utilities in the form of gas, oil, electricity, water and internet,</li> <li>• Payments for regularly scheduled debt service,</li> <li>• Payments incurred under agreements with independent contractors and fees required in order to maintain licenses, authorizations or permissions necessary to conduct business by the Borrower.</li> </ul> <p><b>Adjustments to the above eligible non-deferrable expense categories:</b> If you have applied for other federal relief measures programs such as CEWS, CECRA, etc., these programs will cause adjustments to the amount of the 2020 eligible non-deferrable expenses that can be reported.</p>	<p><b>Program excludes:</b></p> <ol style="list-style-type: none"> <li>1. A government organization or body, or an entity wholly owned by a government organization or body,</li> <li>2. A non-profit organization, registered charity, union, or a fraternal benefit society or order, or an entity owned by such an organization, unless the entity is actively carrying on a business in Canada (including a related business in the case of a registered charity) that earns revenue from the regular supply of property/ goods or services,</li> <li>3. An entity owned by any Federal Member of Parliament or Senator, and</li> <li>4. Entities that promote violence, incite hatred or discriminate on the basis of sex, gender identity or expression, sexual orientation, colour, race, ethnic or national origin, religion, age, or mental or physical disability, contrary to applicable laws.</li> </ol> <p>The funds from this loan shall not be used to fund any payments or expenses such as prepayment/ refinancing of existing indebtedness, payments of dividends, distributions and increases in management compensation.</p> <p><b>Tax Flash – Further expansion of the CEBA – applications open June 19:</b> <a href="https://www.bakertilly.ca/en/btc/publications/taxflash-further-expansion-of-the-ceba-applications-open-june-19">https://www.bakertilly.ca/en/btc/publications/taxflash-further-expansion-of-the-ceba-applications-open-june-19</a></p> <p><b>For full program information visit:</b> <a href="https://ceba-cuec.ca/">https://ceba-cuec.ca/</a> or speak to your primary financial institution.</p>

Measure	Who it's for	Implementation and how to apply	Benefit	More info
Access to credit for businesses	<p><b>Business Credit Availability Program (BCAP)</b></p> <p>BCAP includes the following programs:</p> <p><b>Program 1:</b> Export Development Canada (EDC) loan guarantee for small- and medium-sized enterprises – this program provides credit and cash flow term loans to small- and medium-sized enterprises in all sectors.</p> <p><b>Program 2:</b> Business Development Bank of Canada (BDC) co-lending program for small- and medium-enterprises – this program provides term loans for operational and liquidity needs of businesses which could include interest payment on existing debt.</p> <p><b>Program 3:</b> The Canada Emergency Business Account (CEBA) – see above for more information on this program.</p> <p>The three programs will further support financing in the private sector through the BDC and EDC.</p> <p><b>Canada's Regional Development Agencies (CRDA)</b> Support for small- and medium-sized businesses that are unable to access other COVID-19 business supports.</p>	<p><b>Program 1:</b> The funds are to be used for operational expenses, not for dividend payouts, shareholder loans, bonuses, stock buyback, option issuance, increases to executive compensation or the repayment/refinancing of other debt.</p> <p>Program 1 is now available at various financial institutions and credit unions.</p> <p><b>Program 2:</b> Loans under Program 2 would be interest-only for the first 12 months, with a 10-year repayment period.</p> <p>Program 2 will soon be available, consult your financial institution.</p> <p><b>Program 3:</b> The Canada Emergency Business Account (CEBA) – see above for more information on this program.</p> <p>The BDC will participate in a co-lending program with financial institutions and the financial institutions will conduct the underwriting and manage the interface with their customers.</p>	<p><b>Program 1:</b> Allows financial institutions to issue operating credit and cash flow term loans of up to \$6.25 million to existing clients, with 80 per cent guaranteed by EDC.</p> <p><b>Program 2:</b> Designed in three segments to target support to different business sizes.</p> <ul style="list-style-type: none"> <li>Loans of up to \$312,500 to businesses with revenues of less than \$1 million.</li> <li>Up to \$3.125 million for businesses with revenues between \$1 million and \$50 million.</li> <li>Up to \$6.25 million for businesses with revenues in excess of \$50 million.</li> </ul> <p><b>Program 3:</b> The Canada Emergency Business Account (CEBA) – see above for more information on this program.</p>	<p>The near-term credit available to farmers and the agri-food sector will also be increased through Farm Credit Canada: <a href="https://www.fcc-fac.ca/en/covid-19.html">https://www.fcc-fac.ca/en/covid-19.html</a></p> <p><b>For more information on BCAP:</b> <a href="https://www.canada.ca/en/department-finance/programs/financial-sector-policy/business-credit-availability-program.html">https://www.canada.ca/en/department-finance/programs/financial-sector-policy/business-credit-availability-program.html</a></p> <p><b>More information at BDC and EDC:</b> <a href="https://www.bdc.ca/en/pages/special-support.aspx?special-initiative=covid19">https://www.bdc.ca/en/pages/special-support.aspx?special-initiative=covid19</a></p> <p><a href="https://www.edc.ca/en/campaign/coronavirus-covid-19.html">https://www.edc.ca/en/campaign/coronavirus-covid-19.html</a></p> <p><b>CRDA:</b> To get help through your Regional Development Agency, find more information here: <a href="https://www.ic.gc.ca/eic/site/icgc.nsf/eng/h_07662.html">https://www.ic.gc.ca/eic/site/icgc.nsf/eng/h_07662.html</a></p> <p><b>For more information on support for businesses:</b> <a href="https://www.canada.ca/en/department-finance/economic-response-plan.html#businesses">https://www.canada.ca/en/department-finance/economic-response-plan.html#businesses</a></p>
Credit and liquidity support	<p><b>Insured Mortgage Purchase Program (IMPP)</b></p> <p>The government has launched a revised Insured Mortgage Purchase Program (IMPP). Under this program, the government stands ready to purchase up to \$150 billion (up from \$50 billion) of insured mortgage pools through CMHC.</p> <p>This program will provide stable funding to banks and mortgage lenders in order to ensure continued lending to Canadians.</p>	<p><b>IMPP program information:</b> <a href="https://www.cmhc-schl.gc.ca/en/finance-and-investing/insured-mortgage-purchase-program">https://www.cmhc-schl.gc.ca/en/finance-and-investing/insured-mortgage-purchase-program</a></p> <p><a href="https://www.cmhc-schl.gc.ca/en/media-newsroom/news-releases/2020/cmhc-expands-insured-mortgage-purchase-program">https://www.cmhc-schl.gc.ca/en/media-newsroom/news-releases/2020/cmhc-expands-insured-mortgage-purchase-program</a></p>	<p><b>Bank of Canada's actions:</b> <a href="https://www.bankofcanada.ca/markets/market-operations/liquidity-provision/covid-19-actions-support-economy-financial-system/">https://www.bankofcanada.ca/markets/market-operations/liquidity-provision/covid-19-actions-support-economy-financial-system/</a></p>	<p>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.</p>

Measure	Who it's for	Implementation and how to apply	Benefit	More info
<b>Large Employer Emergency Financing Facility (LEEFF)</b>	<p>Will be available to large for-profit businesses – with the exception of those in the financial sector – as well as certain not-for-profit businesses, such as airports, with annual revenues generally in the order of \$300 million or higher.</p> <p>To qualify for LEEFF support, eligible businesses must:</p> <ul style="list-style-type: none"> <li>• Require a minimum loan of \$60 million or more,</li> <li>• Have significant operations or workforce in Canada, and</li> <li>• Not be involved in active insolvency proceedings.</li> </ul> <p>Eligible businesses would be required to commit to publish annual climate-related disclosure reports.</p> <p>Not available to companies convicted of tax evasion.</p>	<p>The Canada Enterprise Emergency Funding Corporation (CEEFC) has been formed to administer the LEEFF and is now accepting applications by completing an online enquiry form found <a href="#">here</a>.</p> <p>Companies seeking support must demonstrate how they intend to preserve employment and maintain investment activities.</p> <p>Recipients will need to commit to respect collective bargaining agreements and protect workers' pensions.</p> <p>The LEEFF program will require strict limits to dividends, share buy-backs and executive pay.</p>	<p>In order to sustain operations, the program will provide bridge financing to Canada's largest employers whose needs during the pandemic are not being met through conventional financing.</p> <p><b>LEEFF factsheet:</b>  <a href="https://www.cdev.gc.ca/leeff-factsheet/">https://www.cdev.gc.ca/leeff-factsheet/</a></p>	<p>To be delivered by the Canada Development Investment Corporation (CDEV), in cooperation with Innovation, Science and Economic Development Canada (ISED) and the Department of Finance.</p> <p>In considering a company's eligibility for assistance under the LEEFF program, an assessment may be made of its employment, tax and economic activity in Canada, as well as its international organizational structure and financing arrangements.</p> <p><b>For more information:</b>  <a href="https://www.cdev.gc.ca/home-ceedfc/">https://www.cdev.gc.ca/home-ceedfc/</a></p>

## Other support

<b>Support for Indigenous communities</b>	<a href="#">Contact Indigenous Services Canada</a>	\$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.
<b>Support for people experiencing homelessness</b>	<a href="#">Learn more about the Reaching Home Initiative</a>	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.
<b>Support for women's shelters and sexual assault centres including on reserve</b>	<a href="#">Status of Women Canada</a>	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

<b>Employment Insurance – Record of Employment</b>	For employers with employees directly affected by COVID-19.	<p>When the employee is sick or quarantined, use code D (Illness or injury) as the reason for separation (block 16). Do not add comments.</p> <p>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.</p> <p>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.</p>
<b>Canada Labour Code</b>	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.
<b>Digital signature – CRA</b>	For individuals and corporations who wish to file their tax return through an electronic filer.	<p>Applies March 18, 2020 to August 31, 2020.</p> <p>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:</p> <ul style="list-style-type: none"> <li>• Taxpayer sends the information return, including the electronic signature using the electronic address most recently provided by the taxpayer to the electronic filer;</li> <li>• 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.</li> </ul> <p>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.</p> <p><b>CRA link for additional information:</b> <a href="https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-electronic-signatures.html">https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-electronic-signatures.html</a></p>

The preceding information is for educational purposes only and is subject to change without notice. As it is impossible to include all situations, circumstances and exceptions, a further review should be done by a qualified professional.

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