



Post Office Box 20000, Station A
Sudbury ON P3A 5C1

000000200

NADIM GHAZNAVI
UNITC-225 OTTAWA ST S
HAMILTON ON L8K 2E7

Notice details

Social insurance number	XXX XX3 357
--------------------------------	-------------

Tax year	2018
-----------------	------

Date issued	Nov 3, 2020
--------------------	-------------

Tax-free savings account (TFSA) notice of reassessment

This notice explains the result of our reassessment of the TFSA return and any changes we may have made. Please refer to the TFSA tax Summary area for more information.

You have no amount to pay as a result of this reassessment.

Thank you,

Bob Hamilton
Commissioner of Revenue

Account summary

You have no amount to pay as a result of this reassessment

Balance: Nil

Go paperless

Get your mail online through My Account.

1. Log in at **canada.ca/my-cra-account**
2. Select "Manage online mail".

Notice details

Social insurance number	XXX XX3 357
--------------------------------	-------------

Tax year	2018
-----------------	------

NADIM GHAZNAVI
UNITC-225 OTTAWA ST S
HAMILTON ON L8K 2E7

TFSA tax reassessment

We calculated your TFSA taxes using the amounts below.

We may review your TFSA return at a later date based on additional information.

TFSA tax summary

Description	\$ Previous amount	CR/DR	\$ Revised amount	CR/DR
Tax on Excess TFSA Amounts	3,584.42	DR	0.00	
Tax on Non-Resident Contributions	0.00		0.00	
Tax on Non-Qualified Investments	0.00		0.00	
Tax on Prohibited Investments	0.00		0.00	
Additional Tax on Prohibited Investments	0.00		0.00	
Tax on an Advantage	0.00		0.00	
Subtotal	3,584.42	DR	0.00	
Refund of tax on Non-Qualified Investments	0.00		0.00	
Refund of tax on Prohibited Investments	0.00		0.00	
Total tax payable	3,584.42	DR	0.00	
Change to tax payable (Revised tax payable minus previous tax payable)			3,584.42	CR
Adjustment to penalties			179.22	CR
Adjustment to arrears interest			41.08	CR
Adjustment to refund interest			167.74	CR
Balance from this reassessment			3,972.46	CR
Previous account balance			0.00	
Refund transfer			3,972.46	DR
Adjustment			0.00	
Final balance			Nil	

Explanation of changes and other important information

We have applied relief to reduce your tax owing in accordance with our recent letter.
For more information on TFSAs, go to canada.ca/tfsa

Notice details

Social insurance number	XXX XX3 357
--------------------------------	-------------

Tax year	2018
-----------------	------

NADIM GHAZNAVI
UNITC-225 OTTAWA ST S
HAMILTON ON L8K 2E7

As a result of this reassessment, there is no refund or balance owing.

If you have any questions about the reassessment, please call **1-800-959-8281**. If you need to contact another area of the Agency, see the telephone listings in the government section of your telephone book.

We reduced the late-filing penalty we charged you by \$179.22.

We reduced the arrears interest we charged you by \$41.08.

This notice includes refund interest of \$167.74.

We have transferred \$3,869.79 of your refund because you have a debt owing under the following program: Family Orders and Agreements Enforcement (Department of Justice Canada). If you have questions about this debt, call the program representative at 1-800-267-7777.

We have applied all or part of your refund to a balance you owe on your Ontario Sales Tax Credit account. We will send you a revised statement of this account soon.

TFSA contribution room for 2020

Description	\$ Amount
TFSA contribution room on January 1st, 2019	58,427.96
Minus: Contributions made in 2019	0.00
Unused TFSA contribution room at the end of 2019	58,427.96
Plus: Total withdrawals made in 2019	5,900.00
Plus: 2020 TFSA dollar limit	6,000.00
TFSA contribution room on January 1st, 2020	70,327.96

The TFSA contribution room shown on this notice is the maximum amount that you can contribute this year to all of your TFSAs combined. It was determined using information received from your financial institution(s) about transactions you made before this year. The calculation only uses information we processed up to the date of this notice and may change if additional information is received. An amount in brackets means that you contributed more to your TFSA than you were allowed to.

More information

TFSA assessment and reassessment

We may reassess your return and send you a notice of reassessment at any time within three years of the date of your notice of assessment. We can do this if:

- you bring to our attention new information or an error in your return or assessment
- we find an error during a review of your return or a return related to yours.

If you do not agree with this assessment or reassessment

- you can request an explanation by calling our enquiries service at the number shown on this notice.
- you can request an adjustment by sending a signed letter to the:

Sudbury Tax Centre
TFSA Processing Unit
Post Office Box 20000, Station A
Sudbury ON P3A 5C1

If you send us a letter, include all necessary documents to support your request (if you did not already provide them) and the changes you want us to make. Also, give your social insurance number, address, telephone number, and the tax year(s) you want us to adjust.

- you can register a formal dispute by going to **canada.ca/cra-complaints-disputes**.
- you have 90 days from the date of this notice to register your dispute.

If you move

Let us know your new address as soon as possible. For more information on changing your address, go to **canada.ca/cra-change-address**.

Help for persons with hearing, speech, or visual impairments

You can get this notice in braille, large print, or audio format. For more information about other formats, go to **canada.ca/cra-multiple-formats**.

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

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 **canada.ca/taxes-security**.

My Account

Use My Account to see and manage your tax information online. Your TFSA-related information is available at **canada.ca/my-cra-account** under the RRSP and TFSA tab. To register for My Account, go to **canada.ca/my-cra-account**.