

Statement of Discounting Transaction

Protected B
when completedTax year
2015Complete this form using the instructions in the T4163, *Guide for Discounters*.

Discounter identification

1. Discounter's name (as shown in Part C of Form RC76) Houghton Inc.		2. Discounter code for this location 36215093	
3. Permanent mailing address 15001 112 Avenue NW Edmonton Alberta T5M 2V6		4. Proprietor's name Richard Houghton	
		5. Telephone number (780) 289 7094	

Client identification (as shown on their tax return)

6. First name and initial Test Guy		Last name		7. Social insurance number 123 456 789	
8. Current Address Test St Edmonton AB T6C 0S3				9. Telephone number ()	

A	Estimated refund amount	6505	1,623 62	•
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Minimum amount to be paid to the client by the discounter				
B	i) Payment on the first \$300 of the refund: \$300 or box A amount, whichever is less	x 0.85 =	255 00	
	ii) Payment on the remaining part: box A amount minus \$300	x 0.95 =	1,257 44	
	iii) Minimum amount to pay: i) + ii)	Total =	1,512 44	

C	Amount owed to the client by the discounter (GST/HST/PST/RST not included)	6507	1,512 44	•
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D	Complete box D using the instructions in Guide T4163			Total = 1 50
	Goods and services tax (GST)		1 50	
	Harmonized sales tax (HST)			
	Quebec sales tax (QST)			
	Provincial sales tax (PST)			
	Retail sales tax (RST)			

E	Amount payable to the client: box C minus box D	1,510 94
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F	Cost to the client of the discounting transaction: estimated refund minus amount owed (box A minus box C)* * Taxes not included	111 18
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10. Discounter's signature	11. Discounter's name Richard Houghton	12. Location Edmonton	13. Date Year Month Day 2016-02-28
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Client Certification

I certify that I have read the information on the back of this form entitled "Notice to the client" and that I have received a copy of this form for my records.

 14. Date
 Year Month Day
6509 2016-02-28

15. Client's signature	Test Guy	Edmonton
	16. Client's name	17. Location

Distribution of copies : Copy 1 - Canada Revenue Agency Copy 2 - Client Copy 3 - Discounter

Privacy Act, personal information bank number CRA PPU 175

Notice to Client

The discounter must give you, at the time of your transaction, at least 85 cents for each dollar of the first \$300 of the estimated refund, plus 95 cents for each remaining dollar minus the tax in box D. The discounter must pay you the full amount in box E.

If you ask, the discounter has to give you a copy of your return and any related information slips.

The discounter has to inform you of the actual amount of the refund and send you any notice of assessment or notice of reassessment received using Form RC72, *Notice of the Actual Amount of the Refund of Tax*.

If the actual amount of the refund is more than the estimated amount (box A) by \$10 or more, the discounter has to make every reasonable effort to pay you the full amount of the excess as soon as the refund is received. However, the discounter is allowed to keep the refund interest.

Before discounting your refund, you should think about the time it takes to process your return and the cost of having your return prepared. In most cases, we can process electronically filed returns in about two weeks. We process paper returns in four to six weeks.

The following are examples of refund amounts and the cost to you to discount these amounts. These costs do not include taxes such as the GST/HST/QST/PST and RST.

Refund	Cost to you to discount
\$ 250	\$37.50
\$ 500	\$55.00
\$ 750	\$67.50
\$1,000	\$80.00

Keep a copy of this form and all other documents. If you have any questions, call the Canada Revenue Agency individual income tax enquiries number toll-free at **1-800-959-8281**. For more information, visit our website at **www.cra.gc.ca**.