



WINNIPEG MB R3C 3M2

000236484

JOHN SMITH
3169 MILLICENT AVE
OAKVILLE ON L6H 0V2

Notice details

Social insurance number	XXX XX6 789
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Tax year	2023
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Date issued	May 9, 2024
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Notice of assessment

We assessed your 2023 income tax and benefit return and calculated your balance.

You need to pay **\$6,291.33** minus any amounts you paid that we have not processed yet.

To avoid additional interest charges please pay by **May 29, 2024**.

Thank you,

Bob Hamilton
Commissioner of Revenue

Account summary

You have an amount due. If you already paid the full amount, please ignore this request.

Amount due: \$6,291.33

Pay by: May 29, 2024

Payment options

You can:

- **pay online**
- **pay at your financial institution**

For more information, see page 5.

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Tax assessment

We calculated your taxes using the amounts below. The following summary is based on the information we have or you gave us.

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

Note, **DR** (debit) is the amount you owe us and **CR** (credit) is the amount we owe you.

Summary

Line	Description	\$ Final amount	CR/DR
15000	Total income	128,820	
	Deductions from total income	3,649	
23600	Net income	125,171	
26000	Taxable income	125,171	
35000	Total federal non-refundable tax credits	3,074	
61500	Total Ontario non-refundable tax credits	807	
42000	Net federal tax	17,814.12	
42800	Net Ontario tax	11,534.74	
43500	Total payable	29,348.86	
43700	Total income tax deducted	23,072.98	
48200	Total credits	23,072.98	
	Total payable minus Total credits	6,275.88	DR
	Arrears interest	15.45	DR
	Balance from this assessment	6,291.33	DR
	Balance due	6,291.33	DR

Explanation of changes and other important information

We assessed your return and you have a balance due. If you paid this balance and your payment is not appearing on this notice, please note it may take up to 10 business days for your payment to be reflected in our system. If you have not paid this balance, you can avoid additional interest charges by paying the full amount by May 29, 2024. You can view your account balance and statement of account online using My Account.

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You can also use the CRA's Individual Tax Account Balance Automated Service by calling 1-866-474-8272. This service is available seven days a week and allows you to quickly get your account balance and information about your last payment. You will be asked to provide your social insurance number, your date of birth, and the amount reported at line 15000 on your tax return.

Your Canada training credit limit for next year is \$1,000.00. This credit will expire at the end of the year you turn 65 or the year of death.

When you filed your return, you answered "yes" to the question on page 2, "Did you own or hold specified foreign property where the total cost amount of all such property, at any time in 2023, was more than CAN\$100,000?" We acknowledge that we have successfully received your Form T1135, Foreign Income Verification Statement.

Your balance due includes arrears interest compounded daily at a set rate. We calculated this interest from the due date of your balance to the date of this notice.

Based on our records, you may have to pay by instalments for the 2024 tax year or subsequent tax years. For more information about paying by instalments, go to **canada.ca/taxes-instalments**.

If you have any questions about your assessment, please call our Individual Tax and Enquiries line at 1-800-959-8281. For individuals living in the territories (area code 867), call 1-866-426-1527.

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RRSP deduction limit and available contribution room statement

References to RRSP contributions also include contributions to your pooled registered pension plan (PRPP) and to your and your spouse's or common-law partner's specified pension plan (SPP). For more information, go to canada.ca/rrsp or see Guide T4040, RRSPs and Other Registered Plans for Retirement.

Your unused RRSP deduction room at the end of 2023

Description	\$ Amount
RRSP deduction limit for 2023	28,516
Minus: Employer's PRPP contributions for 2023	0
Minus: Allowable RRSP contributions deducted for 2023	0
Equals: Your unused RRSP deduction room at the end of 2023	28,516

Your additional RRSP deduction limit earned in 2023

Description	\$ Amount
18% of 2023 earned income, up to a maximum of \$31,560	23,132
Minus: 2023 pension adjustment (PA)	0
Minus: 2023 prescribed amount for connected persons	0
Equals: Additional RRSP deduction limit you earned in 2023 (if negative, will be "0")	23,132

Your 2024 RRSP deduction limit

Description	\$ Amount
Unused RRSP deduction room at the end of 2023	28,516
Plus: Additional RRSP deduction limit earned in 2023	23,132
Minus: 2024 net past service pension adjustment (PSPA)	0
Plus: 2024 pension adjustment reversal (PAR)	0
Equals: RRSP deduction limit for 2024	51,648
Minus: Unused RRSP contributions previously reported and available to deduct for 2024	0
Your available RRSP contribution room for 2024	51,648

Note: If your available RRSP contribution room is a negative amount (shown in brackets), you have no contribution room for 2024. You may have over contributed to your RRSP and have to pay a 1% monthly tax on any excess contributions. If you have, you must file a T1-OVP, Individual Tax Return for RRSP, PRPP and SPP Excess Contributions, and pay the taxes owing.

More information

If you need more information about your income tax and benefit return, go to **canada.ca/taxes**, go to My Account at **canada.ca/my-cra-account**, or call **1-800-959-8281**. For individuals living in the territories (area code 867), call **1-866-426-1527**.

If you move

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

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

- go to **canada.ca/change-tax-return** for faster service; or
- write to your tax centre, and include your social insurance number and any documents supporting the change. To find your tax centre, go to **canada.ca/cra-offices**.

If you want to register a formal dispute:

- go to **canada.ca/cra-complaints-disputes**; 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, electronic text, or audio format. For more information, go to **canada.ca/cra-multiple-formats**.

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

You can pay:

- online or by phone using a Canadian financial institution's services
- online at **canada.ca/cra-my-payment**
- online by setting up a pre-authorized debit agreement at **canada.ca/my-cra-account**
- in person with your remittance voucher at your Canadian financial institution or, for a fee, at Canada Post

For more information, go to **canada.ca/payments**.

If you cannot pay in full and you would like more information, go to **canada.ca/cra-collections**. To discuss a payment arrangement, call the CRA at **1-888-863-8657**.

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 **canada.ca/my-cra-account**.

Did the Canada Revenue Agency really contact you?

Scams disguised as messages from the CRA often imitate our services and programs to get access to your personal information and may happen by phone, email, text or instant messages. We do contact Canadians, and it is okay to ask questions if you are not sure it is us. To learn what to expect if we contact you, visit **canada.ca/be-scam-smart**.

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Canada Revenue Agency
Agence du revenu du Canada

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Amount Owning Remittance Voucher
Pay online or at your financial institution



Protected B
when completed
T451 E (24)X

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Social insurance number

Amount due

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Amount paid

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012005000100000000000001460444090000000000006291330120056

Amount of payment

Teller's stamp

Personal information (including the SIN) is collected and used to administer or enforce the Income Tax Act and related programs and activities including administering tax, benefits, audit, compliance, and collection. The information collected may be disclosed to other federal, provincial, territorial, aboriginal or foreign government institutions to the extent authorized by law. Failure to provide this information may result in paying interest or penalties, or in other actions. Under the Privacy Act, individuals have a right of protection, access to and correction of their personal information, or to file a complaint with the Privacy Commissioner of Canada regarding the handling of their personal information. Refer to Info Source at canada.ca/cra-info-source, Personal Information Bank CRA PPU 005.

Teller's stamp

Convert to electronic payment

CANADA REVENUE AGENCY
PO BOX 3800 STN A
SUDBURY ON P3A 0C3

We will charge you a fee for any dishonoured payment.

Do not fold this voucher or use staples, paper clips, or tape.

Use this remittance voucher, not a photocopy.

Do not send us cash.