

COVID-19 Federal Benefits Access Tool

Program	Who is eligible?	How much?	When does it start?	How do I apply?	More Information
Support For Workers					
Employment Insurance (sickness benefits) - <i>expanded access</i>	Employees who are: <ul style="list-style-type: none"> Sick, Quarantined, and Eligible for EI sickness benefits 	55% of average insurable weekly earnings, up to \$573/week for up to 15 weeks	March 15, 2020	<ol style="list-style-type: none"> Apply online here; <i>then</i> Call 1-833-381-2725 to waive one week waiting period. <p>*You are <u>not</u> required to provide a medical certificate</p>	Employment and Social Development Canada (COVID-19) EI sickness benefits
Employment Insurance (regular benefits)	<ol style="list-style-type: none"> Lost job and not your fault; and Additional eligibility criteria. 	55% of average insurable weekly earnings, up to \$573/week for 14-45 weeks	Immediately, but must be without work and pay for 7 consecutive days before eligible	<ol style="list-style-type: none"> Apply online here; <i>then</i> Complete bi-weekly reports to prove continuing eligibility. 	EI regular benefits
Canada Emergency Response Benefit (CERB) - <i>new program</i>	Must be: <ol style="list-style-type: none"> Minimum 15 years old; Resident in Canada; Total income of at least \$5000 in 2019 or preceding 12 months; and Stops work because of COVID-19 for 14 consecutive days and does not receive income or benefits. 	\$2000 per month for up to four months	March 15, 2020 and October 3, 2020	<p>Applications will be available in early April:</p> <ul style="list-style-type: none"> Online secure web portal; Automated telephone line; or Toll-free number <p>*Must apply before December 2, 2020</p>	The new Canada Emergency Response Benefit Department of Finance News Release (March 25, 2020)

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Goods and Services Tax credit (GSTC) - temporary additional payment	Individuals and families with low income. See eligibility criteria here .	GSTC doubled for the 2019-2020 benefits year, so <i>additional</i> benefit of ~\$400 for singles and ~\$600 for couples	May 2020	No application required *Individual must file tax return for the year	Special GSTC payment GST/HST credit overview
Canada Child Benefit (CCB) - temporary additional payment	<ul style="list-style-type: none"> Primary caregiver of a child <18, and Additional eligibility criteria. 	<i>Increase</i> of \$300 per child for the 2019-2020 benefits year	May 2020	No application required <i>if you already receive CCB</i> Otherwise, apply for CCB: 1. Register the birth 2. Online: CRA MyAccount 3. Mail: Form RC66 *Individual must file tax return for the year	Increasing the CCB Employment and Social Development Canada (COVID-19) Canada child benefit
Canada Student Loans - temporary pause on repayment	<ul style="list-style-type: none"> Borrower on CSL, and Currently required to repay amounts 	Pause repayment of student loans, with no accrual of interest	March 30, 2020 until September 30, 2020	No action required *Automatic pause also applies to pre-authorized debits	A moratorium on the repayment of CSL Employment and Social Development Canada (COVID-19)

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File and pay income taxes - extended deadline	<p>Taxpayers who are individuals</p> <p>*Trusts may have different deadlines</p>	<p>Extension of filing and payment deadlines, with no accrual of interest or penalties</p>	<p>Effective March 18, 2020</p> <ul style="list-style-type: none"> • Deadline for filing 2019 return = June 1, 2020 • Deadline for paying new tax balances or installments = September 1, 2020 	<p>No action required</p> <p>*Delay in filing 2019 return could affect entitlements under GSTC or CCB.</p>	<p>Extra time to file income tax returns</p> <p>CRA: Helping Canadians with the economic impact of the COVID-19 Pandemic</p>
Admin. Income Tax Measures - extended deadline	<p>Taxpayers required to file:</p> <ul style="list-style-type: none"> • returns, • elections, • designations, or • information requests 	<p>Administrative measures</p>	<p>March 18, 2020, deferred to June 1, 2020</p>	<p>No action required</p>	<p>CRA's Additional Measures for Individuals and Businesses</p>
Support For Workers And Businesses					
Work Sharing Program - temporary special measures	<p>Employers + employees in any industry affected by temporary work reduction (minimum 10%)</p> <p>Eligibility criteria:</p> <ul style="list-style-type: none"> • Employers • Employees 	<p>Benefits based on employee's normal average weekly earnings</p> <p>*Deductions may apply</p>	<p>March 15, 2020 - March 14, 2021</p> <ul style="list-style-type: none"> • Apply 10 days before start date • Agreements last up to 76 weeks • No wait between agreements 	<p>Employer and employees (and union, if applicable) must agree to participate in Work-Sharing Agreement and must apply together</p> <p>Find forms here and submit by email.</p>	<p>Extend WS Program</p> <p>Employment and Social Development Canada (COVID-19)</p> <p>Temporary special measures</p>

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Support For Businesses					
COVID-19 Wage Subsidy - temporary	Requirements: 1. Pay remuneration to an employee in Canada between March 18, 2020 and June 20, 2020; 2. Has a business number and payroll program with CRA on March 18, 2020; and 3. Be any of the following: a. Canadian-controlled private corporation; or b. Non-profit organization; or c. Registered charity.	10% of remuneration paid to employees, up to \$1,375 per employee and \$25,000 per employer *Qualifying businesses may receive up to 75% - info TBA *Does not apply to CPP or EI	First remittance period that includes remuneration paid between March 18, 2020, and June 20, 2020	No application required: 1. Calculate subsidy (see “How much” column), <i>then</i> 2. Reduce amount of federal, provincial and territorial income tax withheld on employees’ remuneration that you remit to CRA by the amount of the subsidy.	Providing small businesses with wage subsidies PM announcement (March 27) CRA: Frequently Asked Questions – Temporary Wage Subsidy for Employers
Business Credit Availability Program (BCAP) - through BDC and EDC	All credit-worthy small and medium-sized businesses whose activities fall within the mandate of Business Development Bank of Canada (BDC) or Export Development Canada (EDC)	Additional credit available	March 13, 2020	Contact your financial institution directly and it will contact BDC or EDC where appropriate	Establishing a BCAP Department of Finance: BCAP BDC on COVID-19 EDC on COVID-19

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Canada Emergency Business Account	<p>Must be:</p> <ul style="list-style-type: none"> • Small businesses or not-for-profit; • revenues temporarily reduced by COVID-19; and • paid \$50,000-\$1 million in total payroll in 2019 	<p>Interest-free loans up to \$40,000</p> <p>*Forgive 25% of loan (up to \$10,000) if repay balance by December 31, 2022</p>	March 27, 2020	<p>Contact your financial institution</p> <p>*Additional details TBA</p>	<p>PM announcement (March 27)</p> <p>New Loan Programs for Businesses</p> <p>The New Canada Emergency Business Account</p>
Loan Guarantee for Small and Medium Enterprises <i>- Export Development Canada (EDC)</i>	<ul style="list-style-type: none"> • Small and medium enterprises • Applies to export sector + domestic companies 	<p>Guarantee operating credit and term loans up to \$6.25 million</p>	March 27, 2020	<p>Contact your financial institution</p>	<p>New Loan Programs for Businesses</p> <p>A New Loan Guarantee for Small and Medium-Sized Enterprises</p>
Co-Lending Program for Small and Medium Enterprises <i>- Business Development Bank of Canada (BDC)</i>	<ul style="list-style-type: none"> • Small and medium enterprises 	<p>Incremental term loans up to \$6.25 million</p>	March 27, 2020	<p>Contact your financial institution</p>	<p>New Loan Programs for Businesses</p> <p>A New Co-Lending Program for Small and Medium-Sized Enterprises</p>

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Goods and Services Tax (GST), Harmonized Sales Tax (HST) - defer remittance	Businesses, including self-employed individuals, that are: <ul style="list-style-type: none"> • Monthly filers (>\$6 million annual sales); • Quarterly filers (\$1.5-6 million annual sales); • Annual filers, whose GST/HST return or instalment are due in March, April or May 2020 	GST/HST remittances	Effective immediately, deferred to June 30, 2020	No action required	Deferral of Sales Tax Remittance and Customs Duty Payments
Customs Duty and Sales Tax - defer payment	Businesses that <u>import</u> goods and pay <u>tariffs</u> under the <i>Customs Act</i>	Payments for statements of accounts for March, April, and May 2020.	Effective immediately, deferred to June 30, 2020	No action required	Deferral of Customs Duty and Sales Tax for Importers
File and pay income taxes - extended deadline	Most businesses *Partnerships may have different deadlines	Extension of payment deadline, with no accrual of interest or penalties *Only applies to tax under Part I of the <i>Income Tax Act</i>	Effective March 18, 2020 <ul style="list-style-type: none"> • Deadline for paying new tax balances or installments = September 1, 2020 	No action required	More time to pay income taxes CRA: Helping Canadians with the economic impact of the COVID-19 Pandemic

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Admin. Income Tax Measures - extended deadline	Taxpayers required to file: <ul style="list-style-type: none"> • returns, • elections, • designations, or • information requests 	Administrative measures	March 18, 2020, deferred to June 1, 2020	No action required	CRA's Additional Measures for Individuals and Businesses

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