

Apply for Canada Emergency Response Benefit (CERB) with CRA

The CERB supports Canadians by providing financial support to employed and self-employed Canadians who are directly affected by COVID-19.

It provides a payment of \$2,000 for a 4-week period (the same as \$500 a week) for up to 16 weeks.

After you apply, you should get your payment in 3 business days if you signed up for direct deposit. If you haven't, you should get it in about 10 business days.

When to apply

The 2nd eligibility period starts the week of April 13.

[Find out on which day you should apply](#)

Eligibility criteria for CERB have changed

The CERB is now available if you earned \$1,000 (before taxes) or less during an eligibility period. If this applies to your situation, you may be eligible to apply for a previous period, starting March 15, 2020.

Get more details under [Who can apply](#).

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Who can apply

To be eligible, you must meet the following requirements:

- You did not apply for, nor receive, CERB or EI benefits from Service Canada for the same eligibility period
- You did not quit your job voluntarily
- You reside in Canada
- You are 15 years old or more when you apply
- You earned a minimum of \$5,000 (before taxes) income in the last 12 months or in 2019 from one or more of the following sources:

- employment income
- self-employment income
- provincial or federal benefits related to maternity or paternity leave
- You stopped or will stop working due to COVID-19, and:
 - **You are applying for the first time**
For at least 14 days in a row during the 4-week payment period, you do not expect to receive more than \$1,000 (before taxes) from employment and self-employment income
 - **You are re-applying for another period**
You do not expect your situation to change during this 4-week period and you do not expect to receive more than \$1,000 (before taxes) from employment and self-employment income

OR

- **You received regular EI benefits for at least 1 week since December 29, 2019**
You are no longer eligible for EI benefits

You cannot apply for the CERB with CRA if you already applied through Service Canada

If you have already applied for Employment Insurance (EI) or for the CERB through Service Canada, you cannot apply for the CERB with the CRA.

If you are applying for the CERB for the first time, and not sure where to apply, answer the questions under [Get Started](#), on the Canada Emergency Response Benefit page. We will direct you to the service option that best fits your situation.

Eligibility periods

Eligibility periods are fixed in 4-week periods.

If your situation continues, you can re-apply for CERB for multiple 4-week periods, to a maximum of 16 weeks (4 periods).

If you start working again after you get a CERB payment, and then stop working, you need to re-apply for the CERB. When you re-apply, you must confirm that for at least 14 days in a row, during the period you are applying for, you won't receive:

- employment income
- self-employment income
- provincial or federal benefits related to maternity or paternity leave

See 4-week eligibility periods

Understanding payment periods

4-week period cycle	Period dates
1	March 15, 2020 to April 11, 2020
2	April 12, 2020 to May 9, 2020
3	May 10, 2020 to June 6, 2020
4	June 7, 2020 to July 4, 2020
5	July 5, 2020 to August 1, 2020
6	August 2, 2020 to August 29, 2020
7	August 30, 2020 to September 26, 2020

How to apply

There are **two ways to apply**:

- **Online with CRA My Account**
- **Over the phone with an automated phone service**

Get ready

To ensure your application will be as easy and quick as possible, here is how to get started:

①1 -If you are applying online, you will need a CRA My Account

Do you have a CRA My Account?

- Yes - I have a CRA My Account

Great. Please make sure your direct deposit and mailing information is up to date with the CRA.

- Yes - but I forget my CRA user ID or password

You can recover them by going to My Account, selecting 'CRA Login', and selecting 'Forgot your user ID' or 'Forgot your password'.

For 'Forgot your user ID' you will need:

- Your SIN

- Your date of birth
- Your copy of this year's or last year's assessed individual tax return
- Your answers to the security questions you set up during registration
- Yes - but I'm locked out

As there are currently fewer call agents available to assist due to COVID-19, the quickest way for you to apply for the CERB at this time would be to do so via our automated telephone service.

- No - but I have a My Service Canada Account

Sign in to **CRA My Account** with a **My Service Canada Account**.

Since you have a My Service Canada Account, you do not need to register for a CRA My Account.

After you sign in to My Service Canada Account:

1. Look for the link to "**Switch to Canada Revenue Agency**" and then "**I agree**" on the Registration and authentication page
 - This transfers you to CRA My Account
2. Update your address and direct deposit with CRA (CRA does not have your personal information from your My Service Canada Account)
 - No - I don't have an account, and I have filed a tax return for either the 2018 or 2019 calendar years

In order to apply online, you will be required to register for a [CRA My Account](#).

- No - I don't have an account, and I have filed tax returns for calendar years prior to 2018

Please call **1-800-959-2019** or **1-800-959-2041** to apply.

- No - I don't have an account, and I have never filed a tax return before with the CRA

Please call **1-800-959-8281** to apply.

② -Your payment will be delivered by direct deposit or by cheque

Is your direct deposit and mailing information up to date with the CRA?

- Yes – My direct deposit and mailing information is up to date with the CRA

Great. This will ensure your benefit payment will be delivered to you.

- No - I need to update direct deposit and mailing information

Sign in to your My CRA Account to update your direct deposit information.

The following financial institutions can also securely update your direct deposit information with the CRA:

Banks

- [Alterna Bank](#)
- [ATB Financial](#) (coming soon)
- [BlueShore Financial](#)
- [BMO](#)
- [CIBC](#)
- [First Nations Bank](#)
- [HSBC](#) (coming soon)
- [KOHO Financial](#)
- [motusbank](#)
- [National Bank](#)
- [RBC](#)
- [Scotiabank](#)
- [Simplii Financial](#)
- [STACK](#)
- [Tangerine](#)
- [TD Canada Trust](#)
- [We Financial](#)

Credit unions and trust companies

- [Affinity Credit Union](#)
- [Aldergrove Credit Union](#)
- [Alterna Savings](#)
- [Cambrian Credit Union](#)
- [Coast Capital Savings Federal Credit Union](#)
- [Conexus Credit Union](#)
- [Copperfin Credit Union Limited](#)
- [Cornerstone Credit Union Financial Group Limited](#)
- [Desjardins](#)
- [Education Credit Union](#)

- [First Credit Union](#)
- [First Ontario Credit Union](#)
- [Frontline Financial Credit Union Limited](#)
- [G&F Financial Group](#)
- [Innovation Credit Union](#)
- [Interior Savings Credit Union](#)
- [Italian Canadian Savings & Credit Union Limited](#)
- [Kootenay Savings Credit Union](#)
- [LeRoy Credit Union](#)
- [Libro Credit Union](#)
- [Meridian Credit Union](#)
- [Motor City Community Credit Union Limited](#)
- [Northern Credit Union](#)
- [Ontario Provincial Police Association Credit Union Limited](#)
- [Peace Hills Trust Company](#)
- [Peoples Trust](#)
- [Plainsview Credit Union](#)
- [Prairie Centre Credit Union](#)
- [Prospera Credit Union](#)
- [Quinte First Credit Union](#)
- [Revelstoke Credit Union](#)
- [Servus Credit Union](#)
- [Stride Credit Union](#)
- [St. Stanislaus - St. Casimir's Polish Parishes Credit Union Limited](#)
- [Sudbury Credit Union](#)
- [Sunova Online](#)
- [Sunshine Coast Credit Union](#)
- [TCU Financial](#)
- [Ukrainian Credit Union](#)

- [UNI Financial Cooperation](#)
- [Vancity](#)
- [Westminster Savings Credit Union](#)
- [Weyburn Credit Union Limited](#)
- [WFCU Credit Union](#)
- [Your Credit Union Limited](#)
- [Your Neighbourhood Credit Union Limited](#)

Once you provide consent through one of these financial institutions, your CRA direct deposit information will be updated the following day. We encourage you to visit your financial institution’s website for information on how to sign up.

③3 -Determine the best day of the week to apply

Whether you apply online or by phone, we want to provide the best service possible to everyone. To help manage this, we have set up specific days for you to apply. Please use the following guidelines:

Days to apply for the Canada Emergency Response Benefit

If you were born in the month of	Apply for CERB on
January, February, or March	Mondays
April, May, or June	Tuesdays
July, August, or September	Wednesdays
October, November, or December	Thursdays
Any month	Fridays, Saturdays, and Sundays

Apply

Read the Privacy Statement

When you apply for the Canada Emergency Response Benefit (CERB), your personal information is collected under the authority of the Canada Emergency Response Benefit Act which is being jointly administered by Employment and Social Development Canada (ESDC) and the Canada Revenue Agency (CRA).

Your personal information will be used for the purpose of (i) administering your application, and could be used for (ii) issuing a payment to you, (iii) verifying that you meet the program's eligibility requirements, and to (iv) collect any overpayments or erroneous payments that may have been issued to you. Failure to provide information will affect your consideration for benefits.

Please note that to process your application we will need to access information in your tax file. Your information may be shared with ESDC for verification and reporting purposes.

Under the Privacy Act, you have a right of protection, access to and correction of your personal information and to file a complaint with the Privacy Commissioner of Canada regarding our handling of your information.

A personal information bank for this program is under development and will be available in [Info Source](#).

Online:

[Sign in to your CRA My Account](#)

If you do not have a [CRA My Account, register](#) for one.

By phone:

Call the automated toll-free line

Before you call

To verify your identity, you'll need

- your social insurance number (SIN)
- postal code

Telephone number

Follow the instructions below before you call **1-800-959-2019** or **1-800-959-2041**

Instructions

1. Select your language preference: English or French
2. Follow the prompts to enter your information, including:
 - your SIN
 - confirmation of your postal code
 - the period you are applying for
3. Declare that you qualify for the benefit

The CRA will issue payments by direct deposit or cheque, based on the payment method we have on file for you.

Both of these services are available 21 hours a day, 7 days a week. Both services are closed from 3:00 a.m. to 6:00 a.m. (Eastern time) for maintenance.

After you apply

If you are eligible for the CERB, you can expect \$2,000 (\$500 per week) for a 4-week period.

The CERB is paid by [direct deposit](#) or by cheque if your direct deposit information is not on file.

After you apply, you should get your payment in 3 business days if you signed up for direct deposit. If you haven't, you should get it in about 10 business days. If your situation continues, you can re-apply for a payment for multiple 4-week periods, to a maximum of 16 weeks (4 periods).

These benefits are taxable

You will need to report any payments received on next year's tax filing. An information slip will be made available for the 2020 tax year in My Account under Tax Information Slips (T4 and more).

Return or repay CERB

You may want to return or repay the CERB if you:

- return to work earlier than expected
- applied for CERB but later realize you're not eligible

You have the option to return or repay your CERB payment now.

Return or repay your CERB payment

If you still have the original CERB cheque

You can return the cheque by mail to the address below.

If you don't have the cheque or were paid by direct deposit

You can mail your repayment to the CRA. Be sure to:

1. make payment out to "Receiver General for Canada"
2. indicate it is for "Repayment of CERB"
3. include your Social Insurance Number (SIN) or your Temporary Tax Number (TTN)

Mail your payment to

Revenue Processing – Repayment of CERB
Sudbury Tax Centre
1050 Notre Dame Avenue
Sudbury ON P3A 0C1

Questions about CERB

Unsure if you should [apply for CERB with Service Canada or CRA?](#)

Questions about applying for CERB with CRA? To find answers to common questions through our automated help line or to speak with an agent about CERB:

1-833-966-2099

