

# **Frequently Asked Questions (FAQ)** Canada Emergency Response Benefit (CERB)

# 1. Why would I need to repay a CERB payment?

You may need to repay a CERB payment because:

- You applied for EI or CERB on or after March 15th, 2020 through Service Canada and later applied for the CERB through CRA.
- You applied for a 4-week CERB payment through the CRA and later realized you were not eligible to receive the benefit payment

#### 2. Will the CRA be contacting me to tell me about an overpayment?

If you mistakenly applied for the CERB through both Service Canada and the CRA, you may have received two payments of \$2000 for your first eligibility period.

If this is the case, the CRA will send you a letter with instructions on how you can repay one of these \$2000 payments, without interest or penalties.

#### 3. How do I return a CERB payment to Canada Revenue Agency (CRA)?

To return or repay a CERB payment requested to CRA, you can do so by either:

1. Returning the cheque, if you have not yet cashed it to:

Revenue Processing – Repayment of CERB Sudbury Tax Centre 1050 Notre Dame Avenue Sudbury ON P3A 0C3

2. Sending a payment to the CRA if you are unable to return the original cheque or you received a direct deposit.

Payments should be made out to "Receiver General for Canada".

Include the following with your payment:

- That it is a "Repayment of CERB"
- Your Social Insurance Number (SIN) or your Temporary Tax Number (TTN)

Mail your payment to:

Revenue Processing Sudbury Tax Centre 1050 Notre Dame Avenue Sudbury ON P3A 0C3

Please do not send cash through the mail.

- 3. Repay through LBC*Direct* online banking services:
  - Sign in to LBC*Direct*.
  - Under "Add a payee" look for an option such as: CRA (revenue) tax instalment.
  - Enter your 9-digit social insurance number as the CRA account number.
- 4. Repay using "My Account" Canada Revenue Agency (CRA):
  - Sign in to your CRA "My Account".
  - Select the "Proceed to pay" button on the Overview page under the COVID-19 Emergency Support Details.
  - Enter the amount you wish to repay.
  - Select your payment method of choice.

For more details on "My Account" service, visit the Canada Revenue Agency (CRA) website, under "<u>My Account for Individuals</u>"

# 4. How do I return a Canada Emergency Response Benefit (CERB) payment to Service Canada (Employment Insurance payment (EI)?

To return or repay a CERB payment requested to Service Canada, you can do so by either:

1. Returning the cheque – if you have not yet cashed it – to the following address:

ESDC Remittances PO Box 1122 Matane QC G4W 4S7

2. Sending a cheque payment if you are unable to return the original cheque or you received a direct deposit.

Cheques should be made out to "Receiver General for Canada".

Include the following at the back of your cheque:

- That it is a "Repayment of CERB"
- Your Social Insurance Number (SIN)

Mail your cheque to the following address:

ESDC Remittances PO Box 1122 Matane QC G4W 4S7

Please do not send cash through the mail.

- 3. Repay through LBC*Direct* online banking services:
  - Sign in to LBC*Direct*.
  - Under "Add a payee" look for an option such as: "Employment and Social Development Canada".
  - Enter your 9-digit social insurance number as the account number.

## 5. Is the bank able to return the direct deposit?

Under normal circumstances (for payments by direct deposit), banks can return the full amount electronically to the Receiver General by RIV using the Return Reason Code 922 (Customer Initiated Return). However, all RG-related functions are currently on hold due to COVID-19.

## 6. Is the CERB is taxable?

Yes, you will receive an information slip indicating the total amounts of CERB payments you received in 2020. However, if you repay all or a portion of the CERB payments you received, your slip will be adjusted accordingly.