



Tax Deduction Waiver on the Refund of your Unused RRSP, PRPP, or SPP Contributions from your RRSP

For the year \_\_\_\_\_

- On the line below the title of this form, enter the year you made the registered retirement savings plan (RRSP), pooled registered pension plan (PRPP), or specified pension plan (SPP) contributions.
For more information and instructions, see the back of this form.

Part 1 - Calculating your eligible unused RRSP contributions

1. Enter the total contributions you made to your own RRSPs and your spouse's or common-law partner's RRSPs from January 1 to December 31 of the year you indicated above. Attach proof of your contributions. We will accept a photocopy of a receipt only if the issuer certifies it to be a true copy of the original. If you have already attached your receipt to an income tax and benefit return, attach a note indicating the year of the return.
Do not include the following:
- contributions that you cannot deduct for any year because you or your spouse or common-law partner participated in the Home Buyers' Plan or Lifelong Learning Plan (see reverse); and
- direct transfers of a lump sum from registered pension plans (RPPs) (including transfers of excess amounts), deferred profit-sharing plans (DPSPs), registered retirement income funds (RRIFs) or other RRSPs. Except for the excess amounts transferred and direct transfers on marriage or common-law relationship breakdown, you should not get an income slip or a receipt for these transfers.
2. Enter the part of the amount from line 1 that you contributed in the first 60 days of the year you indicated above.
3. Enter the part of the amount from line 2 that you deducted or intend to deduct from your income for the year before the year you indicated above.
4. Enter the part of the amount from line 1 that you deducted or intend to deduct when calculating your income for the year you indicated above.
5. Enter the part of the amount from line 1 that you deducted or intend to deduct when calculating your income for any year after the year you indicated above.
6. If we have already approved one or more of these forms T3012A for you for the year you indicated above, add the amounts that you designated to be refunded in Part 2 of all forms. Enter the total.
7. Add lines 3, 4, 5, and 6.
8. Line 1 minus line 7. This is the amount of unused RRSP contributions that your RRSP issuer can refund to you without withholding tax.

Part 2 - Designating the amount to be refunded

Of the line 8 amount, I designate \$ \_\_\_\_\_ to be refunded from the RRSP described below, that is the same type of plan to which I made unused RRSP contributions (my own RRSPs or my spouse's or common-law partner's RRSPs); or will offset unused contributions made to my PRPP or SPP, or to my spouse's or common-law partner's SPP. I understand that the amounts I designate to be refunded from this RRSP and any other RRSPs cannot be more than the amount from line 8. I confirm that at least one of the following conditions applies to me:
- when I made the contributions, I expected to be able to fully deduct them in the year that I contributed them or in the year before; or
- I did not make the contributions intending to withdraw them later and deduct an amount from my income for the withdrawal.

RRSP issuer, RRSP name, Contract or plan number, Annuitant's name, Social insurance number, Contributor's name (if other than annuitant), Social insurance number, Contributor's address, Contributor's signature, Year, Month, Day, Telephone number

Part 3 - Agency's approval (do not complete this part)

For the above RRSP, the issuer can refund the amount the contributor designated in Part 2 without withholding tax.

Do not use this area.

Signature of authorized person

Date

Part 4 - Requesting the refund from the RRSP issuer

Of the total amount designated in Part 2, I (we) request a \$ \_\_\_\_\_ refund. I (we) understand that I (we) can only apply for a refund of an amount that has not already been withdrawn.

Contributor's signature, Year, Month, Day, Annuitant's signature (if other than contributor)

Part 5 - RRSP issuer's certification

Of the total unused amount designated in Part 2, we have refunded \$ \_\_\_\_\_ as an unused contribution to either

[ ] the contributor or [ ] the annuitant indicated in Part 2. We have issued, or will issue, a T4RSP slip for this amount for \_\_\_\_\_ (year)

indicating \_\_\_\_\_ as the refund recipient.

Signature of authorized person, Year, Month, Day

See the privacy notice on your return.

## Instructions

### Who can use this form?

Use this form if you want us to authorize your RRSP issuer to refund your unused RRSP contributions without withholding tax. You have to meet all of the following conditions:

- You made the contributions to your own RRSP, PRPP, or SPP or your spouse's or common-law partner's RRSP or SPP, and you have not previously deducted them, or have not designated them as a repayment under the Home Buyers' Plan or the Lifelong Learning Plan.
- You have not designated the refund as a qualifying withdrawal to have your past-service pension adjustment certified.
- No part of the refund was a lump-sum payment from a registered pension plan (RPP), or certain deferred profit-sharing plan amounts that were transferred directly to an RRSP.
- You or your spouse or common-law partner will receive the refund of contributions from an RRSP, PRPP or SPP:
  - in the year you made the contributions;
  - in the following year; or
  - in the year that we sent you a notice of assessment or notice of reassessment for the year you made the contributions, or in the following year.

In addition, it has to be reasonable for us to consider that at least one of the following conditions applies:

- you reasonably expected to be able to fully deduct the RRSP, PRPP and SPP contributions for the year you made the contributions or the immediately preceding year; or
- you did not make the unused RRSP, PRPP or SPP contributions intending to withdraw them and deduct an offsetting amount.

**Do not** use this form if any of the following situations apply to the individual who is receiving the refund (you or your spouse or common-law partner):

- a) you received the unused RRSP, PRPP or SPP contributions in the form of a commutation payment from a matured RRSP;
- b) you received or will receive a RRIF payment that is more than the minimum amount for the year, and the payment is for unused RRSP, PRPP or SPP contributions that were transferred to the RRIF; or
- c) an RPP excess amount was transferred to an RRSP, PRPP, SPP or a RRIF in the year or a previous year, and you have to include an RRSP or RRIF amount in your income as a result.

If situation a) or b) applies, use Form T746, *Calculating Your Deduction for Refund of Unused RRSP, PRPP, and SPP Contributions*. If situation c) applies, use Form T1043, *Deduction for Excess Registered Pension Plan Transfers You Withdrew from an RRSP or RRIF*.

If you have already withdrawn your unused RRSP contribution without using Form T3012A, *Tax Deduction Waiver on the Refund of your Unused RRSP, PRPP, or SPP Contributions* from your RRSP, use Form T746 to calculate the amount you can to deduct.

### How to complete this form

#### Parts 1 and 2

Line 1 – If you contribute to an RRSP in the 89-day period before you or your spouse or common-law partner make a withdrawal under the Lifelong Learning Plan or Home Buyers' Plan, you may not be able to deduct the contribution from your income for any year. Do not include these contributions on line 1. For more information, see Guide RC4112, *Lifelong Learning Plan*, or [cra.gc.ca/hbp](http://cra.gc.ca/hbp).

Complete Parts 1 and 2 and send four copies of the form to your tax centre. Do not send the form with your income tax and benefit return. If the amount you are designating to be refunded was transferred from the RRSP you contributed it to or to another RRSP, attach a note explaining the transfer details and a copy of any documentation of the transfer. If you completed Form T2033, *Direct Transfer Under Subsection 146.3(14.1), 147.5(21) or 146(21), or Paragraph 146(16)(a) or 146.3(2)(e)*, to document the transfer, attach a copy of it.

#### Part 3

After we have approved the amount that the plan issuer can refund without withholding tax, we will return three copies to you with Part 3 completed.

#### Part 4

After we have completed Part 3 and returned the form to you, complete Part 4 and send all three copies to your plan issuer.

#### Part 5

The issuer completes Part 5 and returns two copies to you.

### Reporting the refund on your income tax and benefit return

When you complete your income tax and benefit return for the year you receive the refund, report the total refund of unused contributions that you made to your own or your spouse's or common-law partner's registered plans. The amount is reported on line 129 of the income tax and benefit return. You will find this total in box 20 of your own or your spouse's or common-law partner's T4RSP slips;

Claim the deduction at line 232. Attach these T4RSP slips and a copy of this form showing the designated refund amount to your income tax and benefit return.

After you have deducted the amount you entered on line 232 from your income, you cannot deduct it on line 208 for any year.

We will reduce your unused RRSP contributions available to carry forward to later years by the amount of your refund.

### Tax on excess contributions

You may have to pay tax if the total of the amounts on lines 5 and 8 of this form is more than \$2,000. For more information, see "Unused RRSP, PRPP, or SPP contributions" in Chapter 2 of Guide T4040, *RRSPs and Other Registered Plans for Retirement* and Form T1-OVP, 2016 *Individual Tax Return for RRSP, SPP and PRPP Excess Contributions*.

Send the completed form to your tax centre or tax services office as indicated on your notice of assessment. You will find the address listed below.

Jonquière Tax Centre  
2251 René Lévesque Boulevard  
Jonquière QC G7S 5J2

Shawinigan-Sud Tax Centre  
4695 Shawinigan-Sud Boulevard  
QC G9P 5H9

St. John's Tax Centre  
290 Empire Avenue  
St. John's NL A1C 3J1

Sudbury Tax Centre  
1050 Notre Dame Avenue  
Sudbury ON P3A 5C1

Prince Edward Island Tax Centre  
275 Pope Road  
Summerside PE C1N 6A2

Surrey Tax Centre  
9755 King George Boulevard  
Surrey BC V3T 5E1

Winnipeg Tax Centre  
66 Stapon Road  
Winnipeg MB R3C 3M2

International and Ottawa Tax Services  
Office  
Post Office Box 9769, Station T  
Ottawa ON K1G 3Y4  
Canada  
(non-resident individuals)