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Canada Revenue Agency | Agence du revenu du Canada

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

On this form "unused RRSP contributions" means the contributions made to your registered retirement savings plans (RRSPs), pooled registered pension plans (PRPPs), and specified pension plan (SPP), and to your spouse's or common-law partner's RRSPs and SPP, that you did not deduct in your income tax and benefit return for any year.

Fill in Parts 1 and 2 and send four copies of the form to your tax centre. Complete a separate form for each plan you wish to withdraw from. Do not send the form with your income tax and benefit return. For more information and instructions, go to page 2 of this form.

Enter the year you made the RRSP, PRPP or SPP contributions.	**For the year**

Part 1 – Calculating your eligible unused RRSP contributions

Enter the total contributions you made to your own RRSPs, PRPPs, and SPP, and your spouse's or common-law partner's RRSPs and SPP from January 1 to December 31 of the year you indicated above. **1**

Attach proof of your contributions. The CRA accepts a photocopy of a receipt only if the issuer or administrator 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 the last page)
- 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, PRPPs, or SPP. 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
- direct transfers and designated transfers from your FHSAs to your RRSPs that have no immediate tax consequences. For more information, go to **canada.ca/withdrawal-transfer-out-fhsa**

Enter the part of the amount from line 1 that you contributed in the first 60 days of the year you indicated above.	**2**	
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.	▶	**3**
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.	+	**4**
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.	+	**5**
If the CRA already approved one or more T3012A forms for you for the year you indicated above, add all amounts that were designated to be refunded in Part 2 of those T3012A forms. Also, if you withdrew unused contributions for the year you indicated above and claimed a deduction using Form T746, add the amount that you reported on line 13 of the Form T746. Enter the total on line 6 of this form.	+	**6**
Add lines 3, 4, 5, and 6.	= ▶	– **7**
Line 1 **minus** line 7. This is the amount of unused RRSP contributions that your RRSP issuer, or PRPP or SPP administrator can refund to you without withholding tax.		= **8**

Part 2 – Designating the amount to be refunded

Of the line 8 amount, I designate $_____ to be refunded from the RRSP, PRPP or SPP described below. This is the same type of plan to which I made unused RRSP contributions (my own RRSPs, PRPPs or SPP or my spouse's or common-law partner's RRSPs or SPP). I understand that the amounts I designate to be refunded from these RRSPs, PRPPs or SPP and any other RRSPs or PRPPs 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
- I did not make the contributions intending to withdraw them later and deduct an amount from my income for the withdrawal

RRSP issuer, or PRPP or SPP administrator	RRSP, PRPP or SPP name	Contract or plan number

Annuitant's or member's last name, first name and initials	Social insurance number (SIN)

Contributor's last name, first name and initials (if different from annuitant's or member's)	SIN

Contributor's address

Contributor's signature | Year Month Day | Telephone number

Part 3 – Agency's approval (to be completed by the CRA agent)

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

Do not use this area.

Signature of authorized person | Date (YYYYMMDD)

Part 4 – Requesting the refund from the RRSP issuer, or PRPP or SPP administrator

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**. If the amount has already been withdrawn, see "Who can use this form" in the third paragraph on the last page.

Contributor's signature | Annuitant's or member's signature (if other than contributor) | Year Month Day

Part 5 – RRSP issuer, or PRPP or SPP administrator'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 or member indicated in Part 2.

We have issued, or will issue, a T4RSP or T4A slip for this amount for _____ (Year (YYYY)) indicating _____ (Name) as the refund recipient.

Signature of authorized person | Year Month Day

See the privacy notice on your return.

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Instructions

Who can use this form

Use this form if you want the CRA to authorize your RRSP issuer, or PRPP or SPP administrator to refund your unused RRSP, PRPP or SPP 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 relates to a lump-sum payment from an RPP, a PRPP, or an SPP, or certain deferred profit sharing plan amounts, that were transferred directly to an RRSP, a PRPP, or an SPP.
- You or your spouse or common-law partner will receive the refund of contributions from an RRSP, PRPP or SPP in one of the following years:
  - in the year you made the contributions
  - in the following year
  - in the year that the CRA sent you a notice of assessment or reassessment for the year you made the contributions, or in the following year

In addition, it has to be reasonable for the CRA 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
- you did not make the RRSP, PRPP, or SPP contributions intending to withdraw them and deduct an amount from your income for the withdrawal

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

c) an RPP excess amount was transferred to an RRSP, PRPP, SPP, or a RRIF in the year or a previous year, and you are now withdrawing some or all of this amount from your RRSP, PRPP, SPP, or RRIF

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, a PRPP, an SPP, or a RRIF.

If you have already withdrawn your unused RRSP, PRPP or SPP contribution without using this form, use Form T746 to calculate the amount you can deduct.

How to fill out 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, go to **canada.ca/lifelong-learning-plan**, or **canada.ca/home-buyers-plan**.

Fill in Parts 1 and 2 and send four copies of the form to your tax centre. Complete a separate form for each plan you wish to withdraw from. Do not send the form with your income tax and benefit return.

Part 3: After the CRA has approved the amount that the plan issuer or administrator can refund without withholding tax, the CRA will return three copies to you with Part 3 filled in.

Part 4: After the CRA has filled in Part 3 and returned the form to you, fill in Part 4 and send all three copies to your plan issuer or administrator.

Part 5: The issuer or administrator fills in Part 5 and returns two copies to you.

Reporting the refund on your income tax and benefit return

When you fill out your income tax and benefit return for the year you receive the refund, report the total refund of unused RRSP contributions on line 12900. Report the total refund of unused PRPP and SPP contributions on line 11500 if you are 65 or older at the end of the year, or on line 13000 otherwise.

Claim the deduction at line 23200 if the refund is received within the time frame outlined above. If you are filing a paper return, attach these T4RSP slips and a copy of this form showing the designated amount to be refunded to your income tax and benefit return. If you are filing electronically, keep the slips and this form in case the CRA asks to see them.

After you have deducted the amount you entered on line 23200 from your income, you cannot deduct it on line 20800 for any year. **The CRA will reduce your unused RRSP contributions available to carry forward to later years by the amount of your refund.**

Tax on excess contributions

Generally, you have RRSP, PRPP, or SPP excess contributions if your unused contributions from prior years and your current calendar year contributions are more than your RRSP deduction limit shown on your latest notice of assessment, notice of reassessment, or T1028, plus $2,000. For more information, see "Tax on RRSP excess contributions" in Chapter 2 of Guide T4040, RRSPs and Other Registered Plans for Retirement, and the T1-OVP, 2025 Individual Tax Return for RRSP, PRPP and SPP Excess Contributions.

Send the completed form and all supporting documents to your tax centre as indicated on your notice of assessment. You will find the address listed below.

Canada Revenue Agency
Jonquière Tax Centre
Pension Workflow Team
2251 René-Lévesque Boulevard
Jonquière QC G7S 5J2

Canada Revenue Agency
Sudbury Tax Centre
Pension Workflow Team
Post Office Box 20000, Station A
Sudbury ON P3A 5C1

Canada Revenue Agency
Winnipeg Tax Centre
Pension Workflow Team
Post Office Box 14000, Station Main
Winnipeg MB R3C 3M2