



Statement of Discounting Transaction

Complete this form using the instructions in the T4163, *Guide for Discounters*.

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Tax year

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Discounter identification

1. Discounter's name (as shown in Part C of Form RC76)	2. Discounter code for this location
3. Permanent mailing address	4. Proprietor's name
	5. Telephone number

Client identification (as shown on their tax return)

6. First name and initial	Last name	7. Social insurance number
8. Current address		9. Telephone number

A	Estimated refund amount	6505	\$		•
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B	Minimum amount to be paid to the client by the discounter				
	i) Payment on the first \$300 of the refund: \$300 or box A amount, whichever is less $\times 0.85 = \$$				
	ii) Payment on the remaining part: box A amount minus \$300 $\times 0.95 = \$$				
	iii) Minimum amount to pay: i) + ii) Total = \$				

C	Amount owed to the client by the discounter (GST/HST/QST/PST/RST not included)	6507	\$		•
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D	Complete box D using the instructions in Guide T4163					
	Goods and services tax (GST)	\$			Total = \$	
	Harmonized sales tax (HST)	\$				
	Quebec sales tax (QST)	\$				
	Provincial sales tax (PST)	\$				
	Retail sales tax (RST)	\$				

E	Amount payable to the client: box C minus box D	\$	
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F	Cost to the client of the discounting transaction: estimated refund minus amount owed (box A minus box C) *	\$	
			* Taxes not included

10. Discounter's signature	11. Discounter's name (print)	12. Location	13. Date Year Month Day
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Client certification			6509	14. Date Year Month Day
I certify that I have read the information on the back of this form entitled "Notice to the client" and that I have received a copy of this form for my records.				
15. Client's signature	16. Client's name (print)	17. Location		
Distribution of copies: Copy 1 – Canada Revenue Agency Copy 2 – Client Copy 3 – Discounter				

Notice to client

The discounter must give you, at the time of your transaction, at least 85 cents for each dollar of the first \$300 of the estimated refund, plus 95 cents for each remaining dollar minus the tax in box D. The discounter must pay you the full amount in box E.

If you ask, the discounter has to give you a copy of your return and any related information slips.

The discounter has to inform you of the actual amount of the refund and send you any notice of assessment or notice of reassessment received using Form RC72, *Notice of the Actual Amount of the Refund of Tax*.

If the actual amount of the refund is more than the estimated amount (box A) by \$10 or more, the discounter has to make every reasonable effort to pay you the full amount of the excess as soon as the refund is received. However, the discounter is allowed to keep the refund interest.

Before discounting your refund, you should think about the time it takes to process your return and the cost of having your return prepared. In most cases, we can process electronically filed returns in about two weeks. We process paper returns in four to six weeks.

The following are examples of refund amounts and the cost to you to discount these amounts. These costs do not include taxes such as the GST/HST/QST/PST and RST.

Refund	Cost to you to discount
\$ 250	\$37.50
\$ 500	\$55.00
\$ 750	\$67.50
\$1,000	\$80.00

Keep a copy of this form and all other documents. If you have any questions, call the Canada Revenue Agency individual income tax enquiries number at **1-800-959-8281**. For more information, visit our website at **www.cra.gc.ca**.