



Did you know that the Government of Canada issues approximately 328 million federal payments every year? While 91 per cent of these payments are deposited directly into Canadians' bank accounts, there are still 30 million cheques being printed, mailed and cashed each year.

Direct deposit is an electronic transfer of funds that allows the Government of Canada to safely deposit your payments directly into your bank account instead of issuing a cheque. With direct deposit there is no risk of your payment being lost, stolen or delayed as a result of unforeseen circumstances such as bad weather. It is convenient and reliable because your payment will always be deposited into your bank account on time.

You don't need a computer or Internet access to use direct deposit, and you can continue to access your bank account as you normally would.

You can enrol in direct deposit several ways: online, by phone, in person and by mail.

Online or by phone:

You can sign up online on the **Canada Revenue Agency** My Account site at canada.ca/my-cra-account or by phone at 1-800-959-8281 for the following payments:

- Income Tax Refund
- GST/HST Credit
- Canada Child Benefit

You can sign up online by using the **Service Canada** My Account at canada.ca/my-service-canada-account or by calling 1-800-277-9914 for the following payments:

- Canada Pension Plan
- Old Age Security Pension

In person or by mail: The direct deposit enrolment form for the payments listed above is available online at directdeposit.gc.ca and at most financial institutions. You can ask your bank or credit union representative for assistance in filling out the direct deposit enrolment form. From time to time, you may also receive an enrolment form with your Government of Canada cheque.

Given the benefits, why wait?