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[Canada.ca](#) > [Taxes](#) > [Income tax](#) > [Personal income tax](#)

> [COVID-19 benefits and your taxes](#)

Personal income tax

# Interest relief if you received COVID-19 benefits

If you meet all the eligibility criteria below, you will get interest relief on your 2020 taxes owing. You still need to file your tax return by the due date to avoid paying any late-filing penalties.

## On this page

- [Eligibility criteria](#)
- [Late-filing penalties still apply](#)

## Eligibility criteria

Interest relief on 2020 taxes owing will be given if you meet **all** of the following:

Your total 2020 taxable income was \$75,000 or less

You received **at least one** COVID-19 benefit in 2020:

- Canada Emergency Response Benefit (CERB)
- Canada Emergency Student Benefit (CESB)
- Canada Recovery Benefit (CRB)
- Canada Recovery Caregiving Benefit (CRCB)
- Canada Recovery Sickness Benefit (CRSB)

- Employment Insurance (EI) benefits
- Provincial or territorial emergency benefits

You filed your 2020 income tax and benefit return



You need all the above to be eligible for interest relief.

If you do not meet the criteria, review other options in [Taxpayer relief provisions](#).

## If you meet all the criteria

If you meet all eligibility criteria and have filed your 2020 tax return, the CRA will automatically apply interest relief on your 2020 taxes owing.

You will not have to pay interest on any amount owing from your 2020 taxes until April 30, 2022.

Interest relief only applies to your **2020 taxes owing** and not on previous or other debts with the CRA.

## Late-filing penalties still apply

File your tax return early or before the due date to avoid being charged a late-filing penalty and disruption of your benefit and credit payments such as the Canada Child Benefit (CCB) and the GST/HST credit.

The late-filing penalty is 5% of your 2020 balance owing, plus an additional 1% for each month you file after the due date (up to a maximum of 12 months). Penalty charges still apply and are different from interest charges. Penalty charges are not included as part of this interest relief.

The CRA can work with you and find flexible options to pay your balance owing. Find ways to pay your 2020 taxes owing.

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