

B.C. Business COVID-19 Support Service

The B.C. COVID-19 Support Service is operated by Small Business BC (SBBC) and is a one-stop resource for businesses that have questions about the supports available from the provincial and federal governments, industry, and community partners.

SBBC advisors are available Monday to Friday, from 8:00 a.m. to 6:00 p.m. and Saturday from 10:00 a.m. to 4:00 p.m. by phone, email and live chat. Support is available in several languages.

Phone: 1-833-254-4357

Email: covid@smallbusinessbc.ca

Live Chat: <https://covid.smallbusinessbc.ca>

新冠肺炎疫情期间小型企业如需帮助请拨打 Small Business BC

(要求普通话或广东话服务) **1-833-254-4357**.



BC's Restart Plan

[B.C.'s four-phase Restart Plan](#) lays out a series of steps that businesses can take to safely operate and reduce COVID-19 transmission.

Employer guidelines, best practices and other resources are available from [WorkSafeBC](#).

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Support for Businesses

Governments and the private sector are supporting businesses in British Columbia affected by the COVID-19 pandemic. As part of B.C.'s COVID-19 Action Plan, the B.C. government is providing an additional \$5 billion in income supports, tax relief and funding for people, businesses and services in response to the COVID-19 pandemic.

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Access to Credit

Financial Institutions

Speak to Your Lender

Financial institutions and credit unions are working with business banking customers on a case-by-case basis to provide flexible financing solutions such as payment deferrals, reduced interest rates on credit cards and temporary limit increases.

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Government of Canada & Financial Institutions

Canada Emergency Business Account (CEBA)

CEBA provides interest-free loans of up to \$40,000 to eligible small businesses and not-for-profits. To qualify, these organizations need to demonstrate they paid between \$20,000 to \$1.5 million in total payroll in 2019. Repaying the loan on or before December 31, 2022 will result in loan forgiveness of 25% (up to \$10,000).

On May 19, 2020, the Federal government [announced changes](#) to CEBA eligibility to allow more Canadian small businesses to qualify, including sole-proprietors receiving income directly from their businesses, businesses that rely on contractors, and family-owned corporations that pay employees through dividends rather than payroll.

Interested businesses should work with their current financial institutions.

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<p><i>Government of Canada & Financial Institutions</i></p> <p>Business Credit Availability Program (BCAP)</p> <p>The Federal government has established the BCAP to help businesses in all sectors and regions obtain financing during the COVID-19 pandemic. These programs are available at various financial institutions and credit unions.</p> <ul style="list-style-type: none"> • Co-Lending Program for Small and Medium-Sized Enterprises: The Business Development Bank of Canada (BDC) is working with financial institutions to co-lend term loans to small and medium enterprises for their operational cash flow requirements. The program offers differing maximum finance amounts based on business revenues. Eligibility has been extended to all legal businesses, including cannabis businesses and those in the hospitality sector operating bars and lounges. • Loan Guarantee for Small and Medium-Sized Enterprises: Export Development Canada (EDC) is working with financial institutions to issue new operating credit and cash flow term loans of up to \$6.25 million to small and medium enterprises. Support is available to both exporting and non-exporting companies. • BDC’s Mid-Market Financing Program: Provides commercial loans ranging between \$12.5 million and \$60 million to medium-sized businesses whose credit needs exceed what is already available through the BCAP and other measures. BDC anticipates that qualifying companies will have annual revenues in excess of approximately \$100 million. More details will be made available soon. • EDC’s Mid-Market Guarantee and Financing Program: EDC is working with financial institutions to guarantee 75% of new operating credit and cash-flow loans – ranging in size from \$16.75 million to a maximum of \$80 million to companies with revenues of between \$50 million to \$300 million. These expanded guarantees are available to exporters, international investors and businesses that sell their products or services within Canada. More details will be made available soon. 	<p>LEARN MORE ></p>
<p><i>Government of Canada</i></p> <p>Support for Businesses Not Eligible for Federal Support Programs</p> <p>The Federal government is providing nearly \$1 billion to support businesses that have been severely impacted by COVID-19 and are, in some cases, not eligible for other federal support programs. This initiative includes two components:</p> <ul style="list-style-type: none"> • Community Futures Emergency Loan Program: Interest-free loans of up to \$40,000, with up to \$10,000 forgivable if repaid before December 31, 2022, to small and medium size businesses in rural communities. Businesses must be ineligible for other federal support programs such as the CEBA and BCAP, established before March 1, 2020, and be a sole proprietorship, partnership, corporation, social enterprise, or other similar organization. Interested businesses can contact their local Community Futures office to apply. • Regional Relief and Recovery Fund (RRRF): Loans to businesses outside of the Community Futures regions that are ineligible for CEBA are provided through Western Economic Diversification Canada. Sole proprietorships and not-for profits are not eligible for RRRF. Applications are assessed as they are received, with funding subject to availability. Two loan options are available to qualifying businesses: <ul style="list-style-type: none"> ○ Funding requests up to \$40,000: Interest-free loans of up to \$40,000, with up to \$10,000 forgivable if repaid before December 31, 2022; and, ○ Funding requests over \$40,000: Interest-free loans of up to \$1 million, with no scheduled monthly repayments required until after December 31, 2022. 	<p>LEARN MORE ></p>

<p><i>Government of Canada & Government of British Columbia</i></p> <p>Canada Emergency Commercial Rent Assistance (CECRA)</p> <p>CECRA offers forgivable loans to commercial property owners to help reduce rent for the months of April, May, and June 2020 by at least 75% for small business tenants – including non-profit and charitable organizations – who have temporarily ceased operations or experienced at least a 70% drop in pre-COVID-19 revenues. Landlord and tenants accessing this funding must agree to a moratorium on commercial evictions during the months of April, May, and June 2020.</p> <p>Further details, including landlord and tenant eligibility for the program, are available on the Canada Mortgage and Housing Corporation website. Applications opened May 25, 2020.</p> <p>NEW – Eligible businesses whose landlords choose not to apply for the federal CECRA program will be protected from evictions due to unpaid rent payments through to the end of June 2020, as determined by federal program timelines.</p>	<p>LEARN MORE ></p>
<p><i>Government of Canada</i></p> <p>Large Employer Emergency Financing Facility (LEEFF)</p> <p>The LEEFF program will provide bridge financing to Canada’s largest employers, whose needs during the pandemic are not being met through conventional financing, in order to keep their operations going during the pandemic. For eligibility details and to apply, visit the Canada Enterprise Emergency Funding Corporation’s website.</p>	<p>LEARN MORE ></p>
<p><i>Government of Canada</i></p> <p>Support for Specific Industry Sectors</p> <p>Energy Sector Supports: The Federal government has expanded BCAP to provide credit and financing support for at-risk medium-sized energy companies through BDC and EDC.</p> <p>Fish and Seafood Sector Supports: The Federal government has established a new Canadian Seafood Stabilization Fund including \$62.5 million in assistance to the fish and seafood processing sector. In B.C., the Fund will be delivered through Western Economic Diversification Canada. Additionally, fish harvesters that are ineligible for CEBA may be eligible for the Fish Harvester Grant, which provides non-repayable support of up to \$10,000 to self-employed fish harvesters.</p> <p>Agriculture Sector Supports: The Federal government has announced important measures within agriculture programs and an investment of more than \$252 million to support farmers, food businesses, and food processors.</p> <p>Arts, Culture and Sports Supports: The COVID-19 Emergency Support Fund for Cultural, Heritage and Sport Organizations will provide \$500 million to help address the financial needs of affected organizations within these sectors. The Fund will be administered by Canadian Heritage via contribution agreements.</p>	<p>LEARN MORE ></p>
<p><i>Government of Canada</i></p> <p>Support for Indigenous Businesses</p> <p>The Federal government has announced up to \$306.8 million in funding to help small- and medium-sized Indigenous businesses, and to support Aboriginal Financial Institutions that offer financing to First Nations, Inuit, and Métis businesses. The funding will allow for short-term, interest-free loans and non-repayable contributions through Aboriginal Financial Institutions.</p>	<p>LEARN MORE ></p>

<p><i>Farm Credit Canada</i></p> <p>Financing Products through Farm Credit Canada (FCC)</p> <p>Through an additional \$5 billion received from the Federal government, FCC is offering loan payment deferrals and other financing products to the agriculture and food industry.</p>	<p>CONTACT FCC ></p>
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Wage Support

<p><i>Government of Canada</i></p> <p>Canada Emergency Wage Subsidy (CEWS)</p> <p>Employers whose business has been affected by COVID-19 may be eligible for a subsidy of 75% of employee wages for up to 24 weeks, retroactive from March 15, 2020. This wage subsidy enables businesses to re-hire workers previously laid off as a result of COVID-19, help prevent further job losses, and better position them to resume normal operations following the crisis. To check your eligibility, calculate your subsidy amount, and apply, visit the Federal government's CEWS website.</p> <p>On May 15, 2020, the Federal government announced that the CEWS program period would be extended to August 29, 2020. The CEWS program is now available to additional groups, including partnerships with one or more non-eligible members, Indigenous government-owned businesses, Registered Canadian Amateur Athletic Associations, registered journalism organizations, and non-public educational and training institutions.</p> <p>Temporary 10% Wage Subsidy: Organizations that do not qualify for the 75% CEWS may qualify for the previously announced wage subsidy of 10% of remuneration paid from March 18, 2020, to before June 20, 2020, up to a maximum subsidy of \$1,375 per employee and \$25,000 per employer.</p>	<p>LEARN MORE ></p>
<p><i>Government of Canada</i></p> <p>Canada Summer Jobs Program</p> <p>Temporary changes to the Canada Summer Jobs program will help employers hire summer staff and provide young Canadians access to the jobs they need during COVID-19. Changes include:</p> <ul style="list-style-type: none"> • an increase to the wage subsidy, so that private and public sector employers can also receive up to 100% of the provincial minimum hourly wage for each employee • an extension to the end date for employment to February 28, 2021 • allowing employers to adapt their projects and job activities to support essential services • allowing employers to hire staff on a part-time basis 	<p>LEARN MORE ></p>
<p><i>Government of Canada</i></p> <p>Employment Insurance (EI) Work Sharing Program</p> <p>For Canadians who lose their jobs or face reduced hours as a result of COVID-19, this program provides EI benefits to workers who agree to reduce their normal working hour as a result of developments beyond the control of their employers. The eligibility of such agreements has been extended to 76 weeks, eligibility requirements have been eased, and the application process has been streamlined.</p>	<p>LEARN MORE ></p>
<p><i>Government of Canada</i></p> <p>Temporary Foreign Workers</p> <p>The Federal government has announced \$50 million to help farmers, fish harvesters, and all food production and processing employers put in place the measures necessary to follow the mandatory 14-day isolation period required for everyone arriving from abroad. Employers will receive \$1,500 for each temporary foreign worker to ensure that mandatory 14-day isolation period requirements are fully met.</p>	<p>LEARN MORE ></p>

Changes to Taxes

<p><i>Government of Canada</i> Federal Business Taxes</p> <p>General Sales Tax (GST) and Harmonized Sales Tax (HST) remittances and customs duty payments are deferred to June 30, 2020.</p> <p>Income Tax: The Federal government is allowing all businesses to defer, until after August 31, 2020, the payment of any income tax amounts that become owing on or after March 18, 2020 and before September 2020.</p> <p>No interest or penalties will accumulate on these amounts during this period. For self-employed individuals or those who have spouses or common-law partners that are self-employed, the deadline to pay any balance due for your individual federal income tax and benefit return has been extended from April 30, 2020, to September 1, 2020.</p>	<p>LEARN MORE ></p>
<p><i>B.C. COVID-19 Action Plan</i> Provincial Business Taxes</p> <p>Businesses with a payroll over \$500,000 can defer their employer health tax payments until September 30, 2020. Businesses with a payroll under this threshold are already exempt from the tax.</p> <p>Provincial business tax filing and payment deadlines have also been extended until September 30, 2020 for provincial sales tax (PST), municipal and regional district tax, tobacco tax, motor fuel tax, and carbon tax.</p> <p>The scheduled April 1, 2020 increase to the provincial carbon tax, as well as the new PST registration requirements on e-commerce and the implementation of PST on sweetened carbonated drinks, has been delayed with timing to be reviewed by September 30, 2020.</p>	<p>LEARN MORE ></p>
<p><i>B.C. COVID-19 Action Plan</i> B.C. Relief for Commercial Property Owners and Tenants</p> <p>The B.C. government is reducing the school property tax rate for commercial properties to achieve an average 25% reduction in the total property tax bill for most businesses, providing up to \$700 million in relief. This enhances the 50% reduction to the provincial school property tax rate that was originally announced for classes 4, 5 and 6 as part of B.C.'s COVID-19 Action Plan.</p> <p>The date that late payment penalties apply for commercial properties in classes 4, 5, 6, 7 and 8 has been postponed to October 1, 2020 to give businesses and landlords more time to pay their reduced property tax without penalty.</p>	<p>LEARN MORE ></p>

Pivoting Your Business Operations

<p><i>Government of Canada</i> Help Canada Combat COVID-19</p> <p>Contact the Government of Canada if your business can supply products and services, or rapidly scale up production or re-tool manufacturing lines to develop products made in Canada that will help in the fight against COVID-19.</p>	<p>LEARN MORE ></p>
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<p><i>Government of British Columbia</i> B.C. COVID-19 Supply Hub</p> <p>The B.C. government is looking for both medical and non-medical products and services. Please contact the B.C. government if your business can donate or supply products listed on the COVID-19 Supply Hub.</p>	<p>LEARN MORE ></p>
<p><i>Local Organizations</i> Support for Local Organizations</p> <p>Participate in “buy local” and business support campaigns such as the Small Business BC Marketplace. Contact local business organizations such as your Chamber of Commerce for more information.</p>	<p>Check with local organizations for more information</p>
<p><i>Financial Institutions</i> Financing to Help Businesses Pivot Their Operations</p> <p>Financial institutions are supporting businesses to pivot their operations with financing products, such as the Unity Pivot Business Loan from Vancity which offers loans up to \$150,000 to businesses that have changed track to support the COVID-19 specifically, or have had to adapt to the changed environment.</p>	<p>Check with your bank or credit union for more information</p>
<p><i>Government of British Columbia</i> Supporting B.C. Businesses to Pivot Their Operations</p> <p>Expansion of Patio Areas: Food-primary, liquor-primary and manufacturer licensees such as wineries, breweries and distilleries may apply through a simplified online process to temporarily expand their service areas.</p> <p>B.C. Agri-Business Planning Program: Agriculture, seafood, and food processing businesses in B.C. that have had their revenues decreased by at least 30% as a result of COVID-19 may be eligible for up to \$5,000 in business planning services and coaching for individuals, and up to \$20,000 for groups from a qualified business consultant, to develop an immediate and long-term recovery plan.</p> <p>B.C. Restaurant Alcohol Delivery: Licensed restaurants are now temporarily allowed to use servers with a Serving it Right certificate to deliver liquor products alongside the purchase of a meal.</p> <p>Alcohol-Based Hand Sanitizer Manufacturing: Distillers in British Columbia are temporarily authorized to manufacture alcohol-based hand sanitizer to help combat the COVID-19 pandemic.</p> <p>B.C. Farmers’ Markets Online: The B.C. government is providing \$55,000 to the BC Association of Farmers’ Markets to help member markets move to an online model to continue providing consumers with locally grown and prepared food products.</p>	<p>LEARN MORE ></p>

Other Supports & Resources Available to Businesses

<p><i>B.C. COVID-19 Action Plan</i> B.C. Longer-Term Economic Plan</p> <p>\$1.5 billion in provincial funding will support economic stimulus once the pandemic has passed. The B.C. government is working in partnership with the business and labour sectors to develop the long-term plan for economic recovery.</p>	<p>LEARN MORE ></p>
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<p><i>Regional Organizations</i></p> <p>Support for Regional Businesses</p> <p><u>Community Futures:</u> Businesses operating in rural communities can check with their local Community Futures office for emergency loans and supports to assist with COVID-19-related business interruption, including payment and interest breaks.</p> <p><u>Island Coastal Economic Trust:</u> Direct, one-on-one service delivery programs including the Digital Economy Rapid Response Recovery Program (DER3), which offers support for businesses on Vancouver Island (North of the Malahat), on the Sunshine Coast, or Gulf Islands that are considering expanding their online presence.</p> <p><u>Columbia Basin Trust:</u> To aid local small businesses in the Columbia Basin with COVID-19 challenges, the Trust will provide low-interest loans through the new Small Business Working Capital Loan program to help them meet their immediate needs. The Trust will also increase support to existing programs, including the Impact Investment Fund, Basin RevUP, Summer Works, School Works, the Career Internship Program, Basin Business Advisors and Training Fee Support.</p> <p><u>Support for Tourism Businesses in Western Canada:</u> Tourism Vancouver Island and Indigenous Tourism B.C. will receive a combined \$1.5 million from the Federal government to provide supports to their members, including grants up to \$10,000.</p>	<p>LOCATIONS ></p> <p>LEARN MORE ></p> <p>LEARN MORE ></p>
<p><i>BC Hydro</i></p> <p>Support for BC Hydro Customers</p> <p><u>COVID-19 Customer Assistance Program:</u> BC Hydro is providing residential and commercial customers the option to defer bill payments or arrange flexible payment plans with no penalty. Customers are encouraged to call BC Hydro at 1-800-224-9376 to discuss options.</p> <p><u>COVID-19 Relief Fund:</u> Businesses that needed to close due to COVID-19 may be eligible to have their electricity use charges waived for up to three months. Large industrial companies can defer 50% of their payments for the next three months.</p>	<p>LEARN MORE ></p>
<p><i>FortisBC</i></p> <p>Support for FortisBC Customers</p> <p>FortisBC's Customer Recovery Fund is supporting residential customers and small businesses impacted by COVID-19 with bill deferrals, interest free repayment schedules and bill credits.</p>	<p>LEARN MORE ></p>
<p><i>Insurance Corporation of British Columbia</i></p> <p>ICBC Commercial Insurance</p> <p>ICBC customers on a monthly Autoplan payment plan, who are facing financial challenges due to COVID-19, can defer their payment for up to 90 days with no penalty. Deferment is also available for commercial fleets. Apply online or call 1-800-665-6442.</p>	<p>LEARN MORE ></p>

<p><i>WorkSafeBC</i> Support for Employers</p> <p>WorkSafeBC is postponing the reporting and payment deadlines for Q1 2020 to June 30, 2020 for employers who report and pay on a quarterly basis. Employers who report and pay on an annual basis may defer until March 2021.</p> <p>WorkSafeBC will waive premiums on wages paid to furloughed workers of employers receiving Canada Emergency Wage Subsidies. This change will be retroactive to March 15, 2020 and continue for the duration of the CEWS program.</p>	<p>LEARN MORE ></p>
<p><i>Government of Canada</i> Support for Young Entrepreneurs</p> <p>The Federal government is providing \$20.1 million in support which allow Futurpreneur Canada to provide payment relief for its clients for up to 12 months.</p>	<p>LEARN MORE ></p>
<p><i>Government of British Columbia</i> Support for Liquor Licensees</p> <p>The B.C. government has temporarily deferred renewal fees to September 30, 2020 for eligible liquor licensees experiencing financial hardship due to COVID-19. Eligible licensees may ask for support through email.</p>	<p>LEARN MORE ></p>
<p><i>Public & Private Sector Organizations</i> Other Supports</p> <p>Organizations such as Canada Post, Facebook, Shopify, Hootsuite and Uber Eats are offering enhanced services and other supports to help businesses through difficult times.</p>	<p>Check with your industry organizations for more information</p>

Support for Individuals

Governments are providing supports directly to individuals facing hardship as a result of the COVID-19 pandemic. Employers are encouraged to inform their workers of the supports available to them. Please visit the links below for the most up-to-date information on key supports for individuals.

Support for Individuals Impacted by COVID-19

<p><i>Government of Canada</i> Canada Emergency Response Benefit (CERB)</p> <p>The Federal government is providing a taxable benefit of \$2,000 a month for up to four months to eligible workers who have lost their income due to COVID-19. Learn more and apply through the Federal government's portal. You can also apply over the phone: 1 800 959 2019 or 1 800 959 2041.</p>	<p>LEARN MORE ></p>
<p><i>B.C. COVID-19 Action Plan</i> Emergency Benefit for Workers</p> <p>The B.C. Emergency Benefit for Workers provides a tax-free, one-time \$1,000 payment to people whose ability to work has been affected due to COVID-19. Find out if you're eligible online.</p>	<p>LEARN MORE ></p>

<p><i>Government of Canada & B.C. COVID-19 Action Plan</i></p> <p>Emergency Benefit for Workers</p> <p>Canada Emergency Student Benefit (CESB): Through the CESB, the Federal government will provide support to students and new graduates who are not eligible for the CERB. This benefit offers \$1,250/month for eligible students or \$2,000/month for eligible students with dependents or disabilities, and is available from May to August 2020.</p> <p>B.C. Emergency Funding Supports for Students: Students attending B.C.'s 25 public post-secondary institutions, who are experiencing emergency financial pressures, will benefit from a one-time investment of \$3.5 million in emergency financial assistance. Students in need may contact their school's financial aid office, which will assist with the application process.</p> <p>Student Loan Assistance: The Federal government is placing a six-month interest-free moratorium on the repayment of Canada Student Loans for all individuals currently in the process of repaying these loans. Additionally, the B.C. government has frozen B.C. student loan payments for six months.</p>	<p>LEARN MORE ></p> <p>LEARN MORE ></p>
<p><i>B.C. COVID-19 Action Plan</i></p> <p>Enhanced Credits and Benefits</p> <p>Enhanced Climate Action Credit: In July 2020, eligible families will receive up to \$564 and eligible individuals will receive up to \$218 through an enhanced payment.</p> <p>Enhanced Canada Child Benefit (CCB): The maximum annual CCB payment amounts will be increased by \$300 per child for the 2019-20 benefit year, with families receiving this payment in May. The overall increase for families receiving CCB will be approximately \$550 on average.</p>	<p>LEARN MORE ></p> <p>LEARN MORE ></p>
<p><i>Government of Canada</i></p> <p>Support for Canada's Fish Harvesters</p> <p>The Federal government has announced the Fish Harvester Benefit which provides income support to self-employed fish harvesters and sharespersons crew who cannot access the CEWS, and who have experienced fishing income declines of greater than 25% in the 2020 tax year. The benefit covers 75% of fishing income losses beyond a 25% income decline threshold, up to a maximum individual entitlement of \$847 per week for up to 12 weeks.</p>	<p>LEARN MORE ></p>
<p><i>B.C. COVID-19 Action Plan</i></p> <p>Support for Parents with Children in Child Care</p> <p>The B.C. government is supporting the child care sector and ensuring parents working in essential services continue to have access to child care through the Temporary Emergency Child Care for Essential Workers system.</p>	<p>LEARN MORE ></p>
<p><i>Government of Canada</i></p> <p>Enhanced Goods and Services Tax Credit (GSTC)</p> <p>A one-time special payment was made in early April 2020 through the GSTC for individuals who file their income tax and benefit return before June 1, 2020. This will double the maximum annual GSTC payment amounts for the 2019-20 benefit year. The average boost to income for those benefitting from this measure will be close to \$400 for single individuals and close to \$600 for couples.</p>	<p>LEARN MORE ></p>

<p><i>Government of Canada</i> Tax Filing Deadlines for Individuals Extended</p> <p>The deadline for individuals to file income tax and benefit returns has been deferred until June 1, 2020. The deadline to pay any balance due for individual income tax and benefit returns for 2019 has been extended to September 1, 2020.</p>	<p>LEARN MORE ></p>
<p><i>Government of Canada</i> Emergency Travel Assistance</p> <p>Canadians who need immediate financial assistance to return to Canada can access an emergency loans of up to \$5,000. Canadians abroad who need urgent assistance can email sos@international.gc.ca.</p>	<p>LEARN MORE ></p>
<p><i>Government of British Columbia</i> Support for B.C.'s Most Vulnerable</p> <p>People currently receiving Income Assistance, Disability Assistance, the Comforts Allowance or BC Senior's Supplement that are not receiving federal EI or the CERB will receive an automatic \$300 supplement on their cheques issued in April, May, and June.</p>	<p>LEARN MORE ></p>
<p><i>Other Supports</i> Service Providers & Municipalities</p> <p>Some municipalities, and service providers such as BC Hydro, FortisBC and ICBC are supporting customers impacted by COVID-19. Support includes bill payment deferrals, flexible payment plans and bill credits.</p>	<p>Check with your municipality and service providers</p>
<p><i>Government of Canada</i> Support for Seniors</p> <p>Required minimum withdrawals from Registered Retirement Income Funds (RRIFs) will be reduced by 25% for 2020. Additionally, the Federal government is providing a one-time tax-free payment of \$300 for seniors eligible for the Old Age Security pension, with an additional \$200 for seniors eligible for the Guaranteed Income Supplement.</p>	<p>LEARN MORE ></p>
<p><i>Financial Institutions</i> Speak to Your Lender</p> <p>Financial institutions and credit unions are working with personal and business banking customers on a case-by-case basis to provide flexible solutions. Support will include such measures as up to a six-month payment deferral for mortgages, and the opportunity for relief on other credit products such as reduced interest rates on credit cards.</p>	<p>Contact your bank or credit union for more information</p>