

Twelve things to settle before your year-end

For Canadian no-code and low-code development agencies. Rules current to 8 October 2026.

- ☐ **Check the PSB question first**
One dominant client can make ITA 125(7) apply, which costs more than anything else here.
- ☐ **Set the payroll band properly**
Regulation 108 has four bands. Most agencies remit on the 15th. Seven days is not one.
- ☐ **Split the software accounts**
Own-use licences apart from client-account licences, from the first ledger entry.
- ☐ **Decide principal or agent**
Record the conclusion per client. It moves revenue, expenses and the GST/HST return.
- ☐ **Schedule every retainer**
Per client, showing undelivered services. That schedule is what supports 20(1)(m).
- ☐ **Remit GST/HST on retainers early**
ETA 168 taxes the earlier of payment and due date, whatever the income tax timing does.
- ☐ **Record where each builder works**
Reg 105 reaches only services rendered in Canada. Location decides the slip.
- ☐ **Use the T4A-NR, not the NR4**
NR4 is for Part XIII royalties and rents. Services in Canada go on a T4A-NR.
- ☐ **Measure \$30,000 on your sales**
ETA 148 tests your supplies, not the client's. One quarter above it ends it at once.
- ☐ **Zero-rate exports with evidence**
Schedule VI Part V, sections 7 and 23. Keep the contract and the billing address.
- ☐ **Use 67.1 for meals**
50% of the amount paid, with the input tax credit recaptured to match.
- ☐ **Pay the balance at two months**
Not with the return at six. ITA 157(1)(b), or three for an eligible CCPC.

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