

GST/HST Cheat Sheet

Every rate, rule, and deadline on one page — Canada, 2026.

“GST/HST: the only surprise party nobody wants — so let’s make sure you are the one sending the invitations.”

What It Is

Canada’s federal value-added tax. You collect it from customers on behalf of the government, then remit it — minus the GST/HST you paid on business purchases (called input tax credits, or ITCs). You are the middleman; act like a professional one.

2026 Rates by Province & Territory

Region	Rate	Made up of
Ontario	13% HST	5% GST + 8% provincial
New Brunswick	15% HST	5% GST + 10% provincial
Newfoundland & Labrador	15% HST	5% GST + 10% provincial
Nova Scotia	15% HST	5% GST + 10% provincial
Prince Edward Island	15% HST	5% GST + 10% provincial
Quebec	5% GST + 9.975% QST	Charged separately
British Columbia	5% GST + 7% PST	Charged separately
Saskatchewan	5% GST + 6% PST	Charged separately
Manitoba	5% GST + 7% RST	Charged separately
Alberta / NWT / Nunavut / Yukon	5% GST	No provincial sales tax

The \$30,000 Rule

You must register for a GST/HST account once your taxable supplies exceed \$30,000 in any 12-month period — not the calendar year, any rolling 12 months. Below that you are a ‘small supplier’ and registration is optional (though registering early lets you claim ITCs). Public service bodies: \$50,000 threshold.

Quick Method vs. Regular Method

	Regular Method	Quick Method
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How it works	Track GST/HST collected, subtract ITCs, remit the difference	Remit a flat % of sales; keep the rest
Best for	Most businesses, especially with big expenses	Service businesses with few expenses
Eligibility	Everyone	Taxable supplies $\leq$ \$400,000/year
Catch	More bookkeeping	You generally cannot claim ITCs

JCO tip: The Quick Method sounds lazy-friendly, but run the numbers first — if you buy a lot of supplies or equipment, the Regular Method usually wins.

Filing Deadlines

- ☐ Annual filers: 3 months after fiscal year-end (June 15 for a calendar year).
- ☐ Quarterly filers: 1 month after each quarter ends.
- ☐ Monthly filers: 1 month after each month ends.
- ☐ File on time even if you owe nothing — late-filing penalties and interest start immediately.