企业税 / 企业税 考前冲刺单

考前一晚只看这几页。

考场规则

项目	现行口径	核对
有没有官方考试	没有。加拿大替人报税不需要考牌照；CRA 的 EFILE 是给报税人的电子申报服务（要登记，不考试）。本站自测只用来查漏 / See the official page (link on the site's exam map).	2026–11–15
EFILE 开放期（2026 申报季）	T1 EFILE 与 ReFILE 2026–02–23 开放至 2027–01–29；可电子申报 2018—2025 税年的首次申报，ReFILE 改 2022—2025 年 / See the official page (link on the site's exam map).	2026–11–15
公司税率（2026）	联邦：基本 38%，减 10% 省减让后 28%，一般税率减免后 15%；CCPC 享小企业扣除后 9%，营业限额 500,000 元。BC：小企业 2%、一般 12%（合并 11% / 27%） / See the official page (link on the site's exam map).	2026–11–16
股息毛额化（2026）	合资格股息 ×138%（毛额化 38%）；非合资格股息 ×115%（毛额化 15%） / See the official page (link on the site's exam map).	2026–11–16
资本利得纳入率（现行法状态）	1/2。2024 年提出的 2/3 提案 2025–01–31 推迟到 2026–01–01，2025–03–21 总理宣布取消，Budget 2025 确认不推进；从未生效 / See the official page (link on the site's exam map).	2026–11–16
CCA 加速与即时扣除（现行法状态）	已生效：C–15（Budget 2025 实施法）2026–03–26 御准，加速投资激励恢复、Class 44/46/50 生产性资产首年全扣。未生效：制造加工建筑 100% 即时扣除在 C–31（截至核对日众议院报告阶段）；Productivity Mega Deduction 2026–09–15 提出、Budget 2026（2026–11–05）收录，2026–09–15 起取得的多数资产首年 100% 扣除，仍是提案 / See the official page (link on the site's exam map).	2026–11–16
车辆上限与费率（2026）	Class 10.1 上限 39,000 元（2026–01–01 起取得，之前 38,000 元）；Class 54 零排放车 61,000 元；租赁 1,100 元/月；贷款利息 350 元/月；免税里程津贴前 5,000 公里 73¢、之后 67¢；运营费用福利 34¢/公里 / See the official page (link on the site's exam map).	2026–11–16
规定利率（2026）	股东与雇员低息/无息贷款应税福利用的规定利率 2026 年四个季度都是 3%；2026 年第四季度欠税利息 7% / See the official page (link on the site's exam map).	2026–11–16
CPP / EI（2026）	YMPE 74,600 元、免供额 3,500 元、雇员费率 5.95%（自雇 11.9%）、雇员上限 4,230.45 元；YAMPE 85,000 元、CPP2 4%、上限 416 元；EI 最高可保收入 68,900 元、1.63%、雇员上限 1,123.07 元（雇主 1.4 倍） / See the official page (link on the site's exam map).	2026–11–16
已公布的 2027 数字（状态：已公布、适用 2027，不影响 2026 年申报）	YMPE 76,700 元、YAMPE 87,400 元；CPP 雇员费率 5.75%（C–30 2026–06–18 御准）；EI 最高可保收入 70,800 元、费率 1.64% / See the official page (link on the site's exam map).	2026–11–16

Budget 2026 提出、尚未立法的申报变化	T1 申报与缴税截止统一改为 5 月 15 日（2027 税年起，含自雇）；分期预缴门槛 3,000 元提到 7,500 元（2028 年起，个人与公司）。现行仍是自雇 6 月 15 日申报、4 月 30 日缴清，公司分期门槛 3,000 元 / See the official page (link on the site's exam map).	2026-11-16

考前 24 小时清单

- 证件：报名时登记的姓名与证件上的姓名逐字一致。
- 提前到场或提前登录，迟到可能不得入场。
- 节奏：45 题 70 分钟＝每题约 93 秒；第一遍不纠缠，标记后回头。
- 看到 NOT / EXCEPT / main / best 先圈出来再读选项。
- 考试口径和现行规则不一致时，答考试口径。

每章一个陷阱、一条必记

01 T2125 自雇收入 / Self-Employment & Form T2125

P1 必拿分 / Must score

陷阱：合同写承包就算自雇 / A contract that says contractor means self-employed——题干强调 signed an independent contractor agreement，但同时出现固定排班、对方提供设备、按固定时薪结算且无亏损风险。 / The stem stresses that the worker signed an independent contractor agreement, but also shows fixed shifts, equipment supplied by the other party, and a fixed hourly rate with no risk of loss.

必记：按控制、工具、利润机会与亏损风险、整合程度四组事实综合判定雇员还是自雇，合同称呼与单一因素均不能一票定音。 / Status is decided on the whole by four groups of facts: control, tools, chance of profit and risk of loss, and integration. Neither the label in the contract nor any single factor decides it alone.

02 家庭办公、车辆与 CCA / Business-Use-of-Home, Vehicle Expenses & CCA

P1 必拿分 / Must score

陷阱：工时与视频会客混淆陷阱 / Mixing up hours worked with video client meetings——题干出现「另有租用工作室/门店/诊所」且在家仅处理账务、回复订单或通过电话/视频会议联系客户。 / The stem says there is "another rented studio, shop or clinic" and that at home the person only handles accounts, answers orders or contacts clients by phone or video.

必记：工作空间须为主要营业地（principal place of business），或专门用于赚取营业收入并经常持续用于当面（面对面，电话与视频不算）接待客户，两条满足其一即可。 / The workspace must be the principal place of business, or be used exclusively to earn business income and regularly and continuously for meeting clients in person (face to face; phone and video do not count). Meeting either one is enough.

03 GST/HST 注册与快速法 / GST/HST: Registration, ITCs and the Quick Method

P1 必拿分 / Must score

陷阱：单季跨线误套缓冲期 / Applying the grace period to a single-quarter breach——题干出现单个日历季度（single calendar quarter）收入突破$30,000，或问跨线当笔交易是否要收GST/HST。 / The stem has revenue exceeding $30,000 within a single calendar quarter, or asks whether the transaction that crosses the line must collect GST/HST.

必记：应税供应与零税率供应均可注册并全额抵扣进项税额抵免（ITC），豁免供应既不收税也不能抵扣任何ITC，只做豁免供应者通常不得注册。 / Taxable supplies and zero-rated supplies can both be registered and fully claim input tax credits (ITCs); exempt supplies neither collect tax nor allow any ITC, and a person making only exempt supplies generally cannot register.

04 零工与平台收入 / Ridesharing, Delivery, and Short-Term Rentals: Gig Economy Taxes and Digital Platform Reporting Rules

P2 稳住 / Hold steady

陷阱：网约车误套小供应商豁免 / Applying the small supplier exemption to ridesharing——题干出现 commercial ridesharing、passenger transport、或者「网约车载客兼做送餐」且年收入低于 $30,000。 / The stem has commercial ridesharing, passenger transport, or "ridesharing passengers plus food delivery" with annual income under $30,000.

必记：网约车与送餐从业者通常按实际工作关系定性为自雇独立合同工，收入合并填报于 Form T2125（主业代码载客填 485990、配送填 492210），平台无代扣所得税与 CPP 义务。 / Rideshare and delivery workers are generally classified as self-employed independent contractors based on the actual working relationship, and income is reported together on Form T2125 (main activity code 485990 for passenger transport, 492210 for delivery); the platform has no obligation to withhold income tax or CPP.

05 要不要注册公司 / Sole Proprietor or Incorporate P2 稳住 / Hold steady

陷阱：混淆「税务递延」与「永久免税」 / Confusing tax deferral with permanent tax exemption——题干出现「全部取出用于家庭日常开销」「年底公司账上不留存利润」或「年利润较低（如$58,000）且全部花完」。 / The stem has "all taken out for everyday family spending", "no profit left on the company's books at year end" or "low annual profit (such as $58,000) that is all spent".

必记：税法通过个人层面的股息毛额化（gross-up）与股息税收抵免（DTC，ITA s.82(1)(b)与s.121），使直接以个人身份赚钱与通过公司赚钱再分红的总税负理论上大致相同。 / Through the dividend gross-up and the dividend tax credit (DTC, ITA s.82(1)(b) and s.121) at the personal level, the total tax on earning money directly as an individual and on earning it through a company and then paying dividends is in theory about the same.

06 T2 与小企业扣除 / T2 Return & Small Business Deduction P1 必拿分 / Must score

陷阱：把 $500,000 经营限额当成免税额 / Treating the $500,000 business limit as a tax-free allowance——题干或选项出现「tax-free」「exempt from tax on the first $500,000」或声称收入低于 $500,000 时应缴所得税为零。 / The stem or options contain "tax-free" or "exempt from tax on the first $500,000", or claim that tax payable is zero when income is below $500,000.

必记：公司是独立纳税人，亏损不能抵个人收入，税年即会计期间且不得超过 53 周，除三类法定例外外所有居民公司（含零活动公司）每年均须报 T2。 / A company is a separate taxpayer whose losses cannot offset personal income, its tax year is its fiscal period and may not exceed 53 weeks, and apart from three statutory exceptions every resident corporation (including a company with no activity) must file a T2 each year.

07 被动收入磨减 / Passive Investment Income in a CCPC P2 稳住 / Hold steady

陷阱：AII与AAII口径混用 / Mixing up the AII and AAII bases——题干同时出现卖出自用厂房（active asset）或收到上市股票股息（non-connected dividend），并问明年经营限额递减或当年可退还税。 / The question mentions selling an owner-used factory (active asset) or receiving dividends on listed shares (non-connected dividend), and asks about next year's business limit reduction or this year's refundable tax.

必记：AII（Schedule 7 第 1 部分，填 line 440）服务可退还税计算；AAII（第 2 部分）服务次年经营限额递减，需剔除处置经营性资产的资本利得并加回非联结公司股息。 / AII (Schedule 7 Part 1, line 440) serves the refundable tax calculation; AAII (Part 2) serves next year's business limit grind and must exclude the capital gain on disposing of an active asset and add back dividends from non-connected corporations.

08 工资还是股息 / Owner-Manager Compensation: Salary vs. Dividend P1 必拿分 / Must score

陷阱：股息计入赚取收入陷阱 / Treating dividends as earned income——题干出现业主经理只领分红不发工资，却计划新增RRSP额度、累积CPP养老金或申报托儿费扣除。 / The owner-manager takes only dividends and no salary, yet plans to add RRSP room, build a CPP pension or claim a child care deduction.

必记：工资与奖金作为经营支出可在公司算税前扣除，而分红必须用公司交完税后的税后利润派发，不可在公司层面扣除。 / Salary and bonuses are business expenses the corporation deducts before tax, whereas dividends must be paid out of after-tax profit and are not deductible by the corporation.

09 股东贷款、s.85 与清算 / Shareholder Loans, Section 85 Rollovers, ABILs, Wind-ups P2 稳住 / Hold steady

陷阱：用借款日加一年算还款死线 / Counting the repayment deadline as one year from the loan date——题干同时出现具体放款日期与非日历年的公司财年结束日（如 January 31 year-end），或出现年末还款、次年年初再借的连续动作。 / The question gives both a specific loan date and a corporate year-end that is not the calendar year (such as a January 31 year-end), or describes a repayment at year-end followed by a new loan early next year.

必记：股东从公司取得的贷款本金默认计入借款年个人收入，除非在放款公司该税年结束起一年内还清且不属一系列借与还。 / The principal of a loan from the corporation to a shareholder is included in the shareholder's income for the year of the loan by default, unless it is repaid within one year after the end of the lending corporation's tax year and is not part of a series of loans and repayments.

10 工资与应税福利 / Corporate Remuneration, Taxable Benefits & Shareholder Benefits

P1 必拿分 / Must score

陷阱：股东亲属套用 $500 礼品免税 / Applying the $500 gift exemption to a shareholder's relative——题干出现 sole shareholder、controlling shareholder、spouse 或 child of the owner 收到 non-cash gift 或 award。 / The question has a sole shareholder, controlling shareholder, spouse or child of the owner receiving a non-cash gift or award.

必记：因受雇获得的福利按 s.6(1)(a) 计入受雇收入、报 T4、公司可扣；因持股获得的福利按 s.15(1) 计入股东收入、报 T4A code 028（贷款利息福利报 code 117），且公司不得扣除。 / A benefit received because of employment is included in employment income under s.6(1)(a), reported on a T4 and deductible by the corporation; a benefit received because of shareholding is included in shareholder income under s.15(1), reported on a T4A code 028 (loan interest benefit goes under code 117), and is not deductible by the corporation.

11 非营利与免税 / Tax-Exempt & Non-Profit Organizations (T2, T1044 & T3)

P3 过一遍 / Skim

陷阱：零税免报 T2 陷阱 / Skipping the T2 because there is no tax——题干出现 incorporated non-profit organization、condominium corporation 或 zero tax payable，且询问是否需要每年提交 T2。 / The question has an incorporated non-profit organization, a condominium corporation or zero tax payable and asks whether a T2 must be filed every year.

必记：必须不是慈善机构、专为社会福利/公民改善/娱乐消遣或非营利目的组织并运营（逐年事实判定），且收入不得可供任何业主、成员或股东个人受益（推广加拿大业余体育的组织成员除外）。 / It must not be a charity; must be organized and operated exclusively for social welfare, civic improvement, pleasure or recreation, or any other purpose except profit (a fact decided year by year); and no part of its income may be payable to or otherwise available for the personal benefit of any proprietor, member or shareholder (except a member that is a club promoting amateur athletics in Canada).

12 财务报表、GIFI 与附表 / Financial Statements, GIFI, and Schedule 1 Tax Reconciliation P2 稳住 / Hold steady

陷阱：俱乐部会费误按餐饮娱乐扣 50% / Deducting only 50% of club dues as meals and entertainment——题干出现 golf club dues、yacht、lodge、camp 或 recreational club membership fees 时，立即全额加回，一分钱不扣。 / When the question mentions golf club dues, a yacht, a lodge, a camp or recreational club membership fees, add the amount back in full, with nothing deducted.

必记：费用必须满足 s.18(1)(a) 为赚取经营或财产收入之目的、s.67 金额在当时情形下合理，且不属于 s.18(1)(b) 禁止一次扣除的资本性支出。 / An expense must be incurred to earn business or property income (s.18(1)(a)), be reasonable in the circumstances (s.67), and not be a capital outlay that s.18(1)(b) prohibits deducting all at once.