

# Christopher Liew: The CRA owes money to thousands. Here's how to check if you have a cheque waiting

By Christopher Liew | Published: June 08, 2026 at 5:00AM EDT



Every year, the Canada Revenue Agency mails out millions of payments, and every year a surprising number of them never get cashed. I'm talking refunds, GST/HST credits, and benefit cheques that just slip through the cracks.

The wild part is how much money is sitting there unclaimed. We're talking billions, and some of it might be yours.

Below, I'll walk you through how to check in about two minutes, how to actually claim what you're owed, and how to make sure it never happens to you again.

## **The scale of this is a little shocking**

As of April 2026, the Canada Revenue Agency reported more than 10.7 million uncashed cheques worth over \$1.87 billion. Some of these payments date all the way back to 1998.

The average uncashed cheque works out to around \$175, and the total keeps climbing year over year. That's a lot of money the CRA is holding that rightfully belongs to Canadians.

Here's the kicker: government cheques never expire. The CRA can't void and reissue them without you asking, so that money just sits in limbo until you go and claim it. As CTV News recently reported, it's easier to check than most people think.

### **1. Log into CRA My Account and check the “Uncashed cheques” section**

This is the fastest way to find out if you're owed anything, and it takes about two minutes. Sign into your CRA My Account, then look for “Uncashed cheques” on the “Overview” page or under “Accounts and payments.”

The online tool shows personal cheques that are more than six months old. That covers tax refunds, GST/HST credit payments, the Canada Child Benefit, and certain provincial programs too.

If you've never set up a My Account, do it now. It's the single most useful login you'll create as a Canadian taxpayer, and this is just one of many reasons why.

### **2. Not registered online? You can still call**

The online portal is the easy route, but it isn't the only one. If you're not set up for My Account, or you're looking for cheques that are newer than six months, business cheques, or trust cheques, you'll need to phone the CRA directly.

For personal refunds and credits, the individual enquiries line is 1-800-959-8281. A representative can confirm whether you've got uncashed payments and send you the form to claim them.

Honestly, even if you think this doesn't apply to you, it's worth a check. People who switched to direct deposit years ago often forget the CRA may still be holding paper cheques issued before they enrolled.

### **3. Fill out the form properly and submit it**

Once you spot an uncashed cheque, you download a pre-filled form (Form PWGSC 535, Undertaking and Indemnity) for each one. You complete it, sign it by hand, and send it back.

You can upload the form through “Submit documents” in My Account, or mail it to the Sudbury tax centre.

One thing to keep in mind: if you owe the CRA money, they may subtract that balance before sending you the rest. That brings me to a bigger point about staying on the right side of the CRA. Ignoring tax debt doesn't make it disappear, and the consequences add up fast. I broke down exactly what happens when you stop paying the CRA in a recent Blueprint Financial video.

### **4. Set up direct deposit so this never happens again**

The simplest fix for the whole problem is to stop receiving paper cheques altogether. Direct deposit sends your refunds and benefits straight to your bank account, no mailbox required.

You can set it up through My Account, through your bank, or with most tax software when you file. It's faster, it's safer, and it removes the "lost in the mail" risk entirely.

I think this might be the most underrated five-minute task in personal finance. Set it once and you'll never chase a missing cheque again.

### **5. Don't get fooled by the fake version of this**

Fake refund texts and emails promising you a payout are everywhere, and they spike during tax season. The real CRA will never text or email you a link to "claim your refund" or ask for your banking details that way. The only safe place to check for uncashed cheques is by logging into My Account yourself, or by calling the official CRA number.

If a message feels urgent, too good to be true, or asks you to click through to claim money, treat it as a scam. When in doubt, go directly to the source instead of clicking anything.

### **Final thoughts**

There's something genuinely satisfying about finding money you forgot you were owed, and for a lot of Canadians that money is just sitting there waiting. Take two minutes to log into My Account and check the uncashed cheques section.

If you find something, submit the form and claim it. Then set up direct deposit so you're never chasing a paper cheque again. It costs you nothing to look, and the upside could be hundreds of dollars back in your pocket.