



Personal Tax Rates

Federal and Provincial/Territorial Income Tax Rates and Brackets for 2025

	Tax Rates	Tax Brackets	Surtax Rates	Surtax Thresholds
Federal ¹	15.00% 20.50 26.00 29.00 33.00	Up to \$57,375 57,376–114,750 114,751–177,882 177,883–253,414 253,415 and over		
British Columbia ²	5.06% 7.70 10.50 12.29 14.70 16.80 20.50	Up to \$49,279 49,280–98,560 98,561–113,158 113,159–137,407 137,408–186,306 186,307–259,829 259,830 and over		
Alberta ³	10.00% 12.00 13.00 14.00 15.00	Up to \$151,234 151,235–181,481 181,482–241,974 241,975–362,961 362,962 and over		
Saskatchewan ⁴	10.50% 12.50 14.50	Up to \$53,463 53,464–152,750 152,751 and over		
Manitoba ⁵	10.80% 12.75 17.40	Up to \$47,564 47,565–101,200 101,201 and over		
Ontario ⁶	5.05% 9.15 11.16 12.16 13.16	Up to \$52,886 52,887–105,775 105,776–150,000 150,001–220,000 220,001 and over	20% 36	\$5,710 7,307
Quebec ⁷	14.00% 19.00 24.00 25.75	Up to \$53,255 53,256–106,495 106,496–129,590 129,591 and over		

Refer to notes on the following pages.

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Current as of December 31, 2024

Federal and Provincial/Territorial Income Tax Rates and Brackets for 2025

	Tax Rates	Tax Brackets	Surtax Rates	Surtax Thresholds
New Brunswick ⁴	9.40%	Up to \$51,306		
	14.00	51,307–102,614		
	16.00	102,615–190,060		
	19.50	190,061 and over		
Nova Scotia ⁸	8.79%	Up to \$30,507		
	14.95	30,508–61,015		
	16.67	61,016–95,883		
	17.50	95,884–154,650		
Prince Edward Island ⁹	9.50%	Up to \$33,328		
	13.47	33,329–64,656		
	16.60	64,657–105,000		
	17.62	105,001–140,000		
Newfoundland and Labrador ¹⁰	8.70%	Up to \$44,192		
	14.50	44,193–88,382		
	15.80	88,383–157,792		
	17.80	157,793–220,910		
Yukon ⁴	6.40%	Up to \$57,375		
	9.00	57,376–114,750		
	10.90	114,751–177,882		
	12.80	177,883–500,000		
Northwest Territories ⁴	5.90%	Up to \$51,964		
	8.60	51,965–103,930		
	12.20	103,931–168,967		
	14.05	168,968 and over		
Nunavut ⁴	4.00%	Up to \$54,707		
	7.00	54,708–109,413		
	9.00	109,414–177,881		
	11.50	177,882 and over		

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Notes

- (1) The federal tax brackets are indexed each year by a calculated inflation factor, which is based on the change in the average federal inflation rate over the 12-month period ending September 30 of the previous year compared to the change in the rate for the same period of the year prior to that. The federal inflation factor is 2.7% for 2025.
- (2) British Columbia indexes its tax brackets using the same formula as that used federally, but uses the provincial inflation rate rather than the federal rate in the calculation. The inflation factor for this province is 2.8% for 2025.
- (3) Alberta indexes its tax brackets using the same formula as that used federally, but uses the provincial inflation rate rather than the federal rate in the calculation. However, the province introduced a 2.0% limit that applies to its inflation factor, effective January 1, 2025. The inflation factor for this province is 2.0% for 2025.
- (4) Saskatchewan, New Brunswick, Yukon, Northwest Territories and Nunavut index their tax brackets using the same formula as that used federally. The inflation factor for these provinces and territories is 2.7% for 2025.
- (5) Manitoba re-introduced indexation of the province's tax brackets, effective January 1, 2025. The province indexes its tax brackets using the same formula as that used federally, but uses the provincial inflation rate rather than the federal rate in the calculation. The inflation factor for this province is 1.2% for 2025.
- (6) Ontario indexes its tax brackets and surtax thresholds using the same formula as that used federally, but uses the provincial inflation rate rather than the federal rate in the calculation. The inflation factor for this province is 2.8% for 2025.

Ontario surtax of 20% applies to the provincial income tax (before surtax) in excess of \$5,710. Ontario surtax of 36% applies in addition to the 20% surtax (i.e., a total surtax of 56%) to the provincial income tax (before surtax) in excess of \$7,307. The surtax effectively increases the top marginal tax rate for Ontario residents to 20.53% (13.16% x 156%).

Ontario resident individuals with taxable income over \$20,000 are also required to pay a Health Premium each year (see the table "Provincial Health Premiums").
- (7) Quebec indexes its tax brackets using the same formula as that used federally, but uses the provincial inflation rate, excluding changes in liquor and tobacco taxes, rather than the federal rate in the calculation. The inflation factor for this province is 2.85% for 2025. Quebec residents are required to make payments to the province's Health Services Fund (see the table "Provincial Health Premiums").
- (8) Nova Scotia introduced indexation of the province's personal income tax system, effective January 1, 2025. The province indexes its tax brackets using the same formula as that used federally, but uses the provincial inflation rate rather than the federal rate in the calculation. The inflation factor for this province is 3.1% for 2025.
- (9) Prince Edward Island does not index its tax brackets.

Prince Edward Island raised the threshold for the first two personal tax brackets, lowered the tax rates for the first four brackets and increased the tax rate for the highest tax bracket for the 2025 tax year. As a result, the province's top marginal personal tax rate increased to 19% (from 18.75%), effective January 1, 2025.
- (10) Newfoundland and Labrador indexes its tax brackets using the same formula as that used federally, but uses the provincial inflation rate rather than the federal rate in the calculation. The inflation factor for this province is 2.3% for 2025.

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