

Businesses Direct Deposits (DD) and Pre-Authorized Debits (PAD)

2025 Canadian Statutory Holidays and Regional Holidays

Wednesday, January 1 New Year's Day 2025 Thursday, January 2 Day after New Year's Day	Files with due dates ranging from Wednesday, January 1 st , 2025, to Friday, January 3 rd , 2025, must be submitted by Tuesday, December 31 st , 2024, prior to 3:00 p.m. ET.
Monday, February 17 Family Day / Louis Riel Day	No changes to cut-off times; files will be processed as usual.
Friday, April 18 Good Friday	Files with due dates ranging from Friday, April 18 th , to Monday, April 21 st , must be submitted by Thursday, April 17 th , 2025, prior to 3:00 p.m. ET.
Monday, May 19 Victoria Day	Files with due dates ranging from Saturday, May 17 th , to Tuesday, May 20 th , must be submitted by Friday, May 16 th , 2025, prior to 3:00 p.m. ET.
Monday, June 24 Saint-Jean-Baptiste Day	No changes to cut-off times; files will be processed as usual.
Tuesday, July 1 Canada Day	Files with due dates ranging from Tuesday, July 1 st , to Wednesday, July 2 nd , must be submitted by Monday, June 30 th , 2025, prior to 3:00 p.m. ET.
Monday, August 4 Civic Holiday	No changes to cut-off times; files will be processed as usual.
Monday, September 1 Labour Day	Files with due dates ranging from Saturday, August 30 th , to Tuesday, September 2 nd , must be submitted by Friday, August 29 th , 2025, prior to 3:00 p.m. ET.
Tuesday, September 30 National Day for Truth and Reconciliation	Files with due dates ranging from Tuesday, September 30 th , to Wednesday, October 1 st , must be submitted by Monday, September 29 th , 2025, prior to 3:00 p.m. ET.
Monday, October 13 Thanksgiving	Files with due dates ranging from Saturday, October 11 th , to Tuesday, October 14 th must be submitted by Friday, October 10 th , 2025, prior to 3:00 p.m. ET.
Tuesday, November 11 Remembrance Day	Files with due dates ranging from Tuesday, November 11 th , to Wednesday, November 12 th , must be submitted by Monday, November 10 th , 2025, prior to 3:00 p.m. ET.
Thursday, December 25 Christmas Day Friday, December 26 Boxing Day	Files with due dates ranging from Thursday, December 25 th , to Monday, December 29 th , must be submitted by Wednesday, December 24 th , 2025, prior to 3:00 p.m. ET.
Thursday, January 1 New Year's Day 2026 Friday, January 2 Day after New Year's Day	Files with due dates ranging from Thursday, January 1 st , 2026, to Monday, January 5 th , 2026, must be submitted by Wednesday, December 31 st , 2025, prior to 3:00 p.m. ET.

Pre-authorized debits (PAD)

Pre-authorized debit transactions cannot be processed during a weekend or a bank holiday in Canada and will be debited from the payer's account on the next business day. The file transfer dates mentioned above also apply to the PADs.