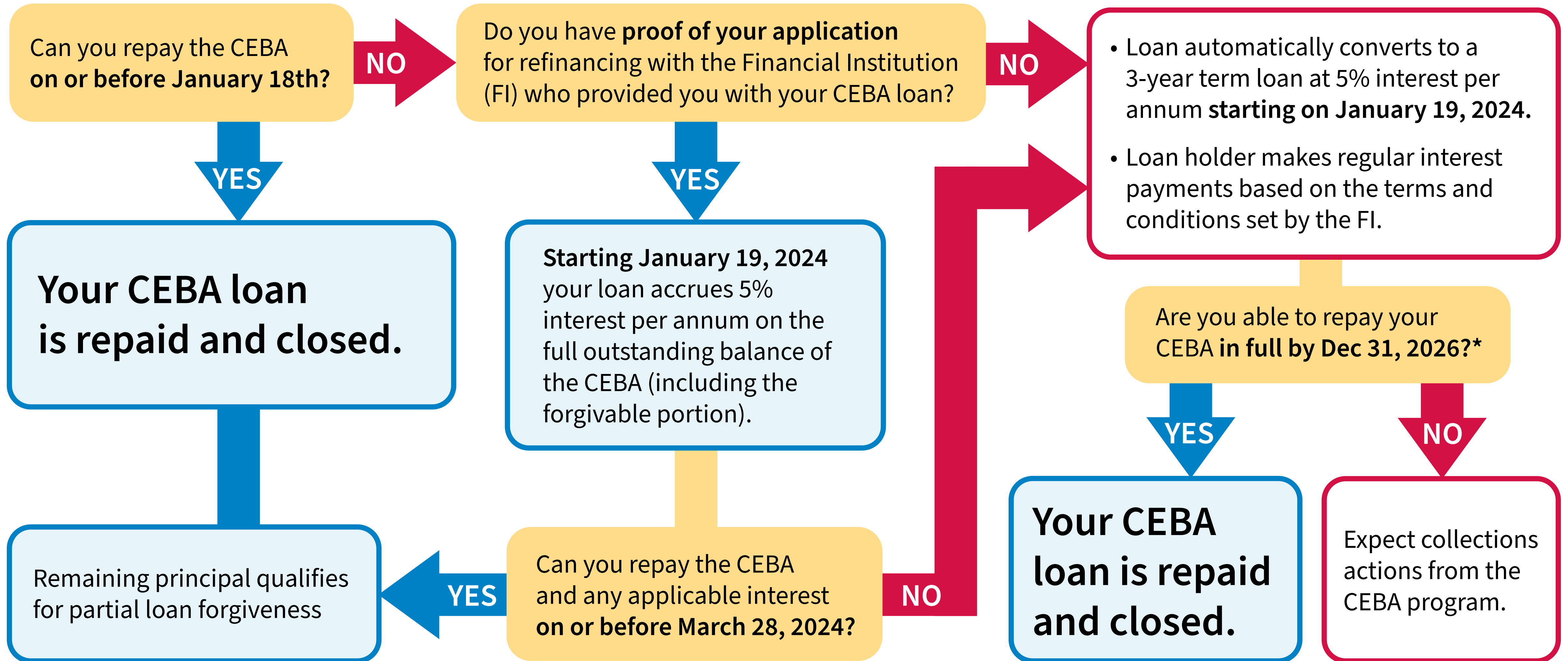


I am deemed eligible for CEBA, what's next?



I am deemed ineligible for CEBA, what's next?



Your Financial Institution (FI) will make **3 attempts** to connect with you to request a lump sum repayment of the outstanding debt. Any collections actions will be undertaken by the Government of Canada, **not your FI.**

Can you repay the CEBA
in full by December 31, 2023?

NO

YES

**Your CEBA loan
is repaid and closed.**

- Loan starts accruing 5% interest per annum on the full outstanding balance of the CEBA as of January 19, 2024
- Starting as early as the spring of 2024, the CEBA program will manage the collection of assigned CEBA loans in default, in which case businesses will be contacted directly to conduct a case-by-case review of how the CEBA can be repaid.
- Repayment flexibilities can be up to a 2-year repayment arrangement with no penalties.