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How Long to Keep Business Records in Quebec: A Guide

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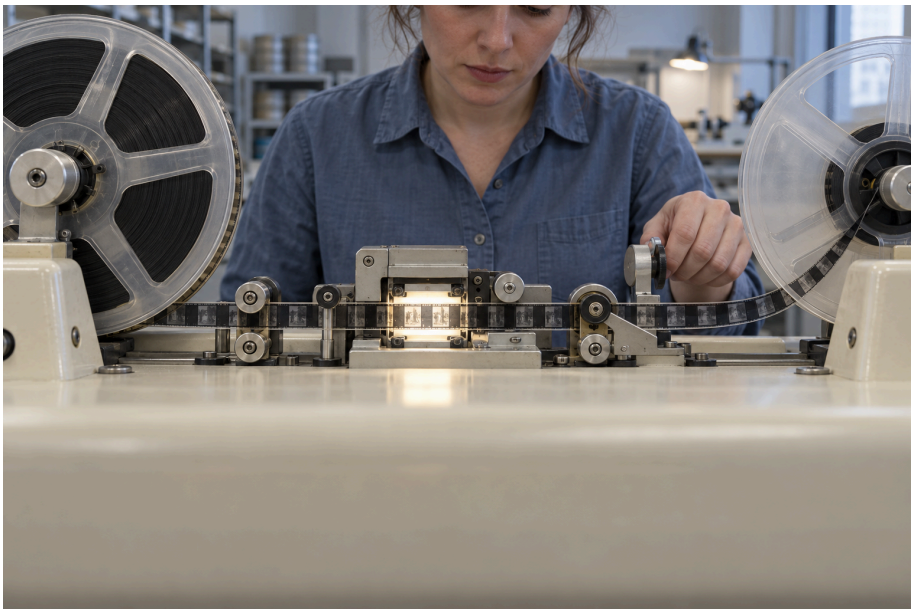

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Executive Summary

For most Quebec businesses, the practical baseline is **six years**, but that shorthand is unsafe unless the record owner also identifies what starts the clock. Federal income-tax records are generally retained until six years after the end of the last taxation year to which they relate (laws-lois.justice.gc.ca). For a corporation, that year is its fiscal period; for most other taxpayers it is the calendar year (www.publicationsduquebec.gouv.qc.ca). Quebec's ordinary Goods and Services Tax and Quebec Sales Tax, or GST/QST, guidance likewise specifies six years after the end of the last year concerned (www.revenuquebec.ca).

The baseline has material exceptions. A late-filed return starts a separate six-year period on its filing date under Quebec law (www.legisquebec.gouv.qc.ca). Federal guidance uses the same trigger. Records relevant to an objection or appeal stay on hold beyond the ordinary date (www.revenuquebec.ca). Some long-term property and historical records must be kept indefinitely for federal tax purposes (www.canada.ca). The correct operational rule is therefore **retain to the latest applicable date**, then review rather than destroy automatically.

Format and location matter independently of time. Electronic records must stay electronically readable (laws-lois.justice.gc.ca), while Quebec requires accessible, usable copies from GST/QST systems (www.revenuquebec.ca). Cloud access from Montreal does not automatically mean federal records are kept in Canada (www.canada.ca). Businesses should record the physical or digital location, data residency, responsible owner, hold status, and proof of disposition for every record class.

This report supplies that crosswalk and a CSV-ready retention register. It also separates a **review date** from destruction authorization. Payroll illustrates why: Quebec's labour-standards payroll register has a three-year period (www.cnesst.gouv.qc.ca), yet Quebec source-deduction support generally runs for six years after the last relevant year (www.revenuquebec.ca). The later applicable date governs the review. For digital files, the register should preserve native exports and test restoration. The **3-2-1** benchmark uses one original and two backups on two media, with one copy off site (www.cyber.gc.ca).

Introduction and Background

The question "how long to keep business records in Quebec" has no safe one-line answer. A Montreal freelancer can simultaneously be subject to federal income-tax rules, GST/HST rules, Quebec income-tax administration, QST requirements, privacy duties, and contract-specific needs. An incorporated consultant may also have corporate accounting books and permanent historical records. Each regime may define a different record, trigger, duration, format, place, or exception.

The **record lifecycle** is the useful unit of analysis. It begins when a document is created or received, continues while it supports operations and reporting, enters a retention period after a defined event, and ends only after every applicable hold has cleared. The federal definition of source material is broad enough to include sales and purchase invoices, cash-register receipts, and written contracts (www.canada.ca). This guide discusses invoices as evidence, not the fields that a compliant invoice must contain.

Remote work adds a second question: can the record be produced, understood, and trusted when requested? Statistics Canada's 2023 survey found **48%** of Canadian businesses used cloud computing, three percentage points more than in 2021 (www150.statcan.gc.ca). That makes storage location and exportability routine small-business controls, not specialist concerns.

The report is an educational reference, not legal or tax advice. It takes the conservative decision rule required for real files: never infer permission to destroy from silence, and retain a record until the latest applicable review date. A qualified Quebec professional should review a business-specific schedule before disposal.

How to Read a Retention Rule

Six fields, not one number

A retention instruction is incomplete unless it answers six questions:

- **Record class:** What evidence is in scope, such as a ledger, bank statement, contract, payroll register, or source file?
- **Authority:** Which federal statute, Quebec statute, agency guidance, contract term, or internal need applies?
- **Trigger:** Does time run from a tax year end, filing date, last use, dissolution, termination, or final resolution of an objection?
- **Minimum period:** Is the period three years, six years, two years after dissolution, indefinite, or not stated?
- **Custody rule:** Must the record remain readable, accessible, intact, and in a permitted location?
- **Exception or hold:** Is there an objection, appeal, unresolved transaction, access request, audit request, or preservation hold?

The trigger is where simple advice most often fails. The calculation uses the corporation's fiscal period but ordinarily the calendar year for other taxpayers (www.publicationsduquebec.gouv.qc.ca). ARMA's professional records guidance likewise notes that a retention schedule can state when the period begins (magazine.arma.org). A schedule that says only "six years" is therefore not operational.

The 60-second do-not-destroy gate

Before calculating any date, screen the record for an override. *Table 1* turns that screen into a short control.

Gate	Question	Result if yes
Tax review	Is an audit request, assessment review, objection, or appeal active or reasonably expected?	Apply a hold. Federal law extends retention through disposition and the time for a further appeal (laws-lois.justice.gc.ca).
Unresolved transaction	Does the record establish ownership, cost, payment, warranty, debt, or performance that remains open?	Keep it until the underlying need and every legal period are assessed.
Preservation hold	Has counsel, an insurer, an authority, or an internal owner directed preservation?	Suspend routine disposition. Quebec procedure requires parties to ensure relevant evidence is preserved (www.legisquebec.gouv.qc.ca).
Personal-information request	Is an access or correction request active?	Preserve the relevant information through applicable recourse. Federal law expressly protects that opportunity (www.laws-lois.justice.gc.ca).
No clear authority	Is the record category or trigger ambiguous?	Escalate for professional review. Do not manufacture a date.

The table is deliberately a **release gate**, not a destruction timetable. One affirmative answer stops disposition even when the arithmetic review date has passed. A negative answer merely permits the owner to continue the review.

Federal CRA Retention Rules

The ordinary six-year rule

Under the Income Tax Act, ordinary books, records, accounts, and vouchers generally remain available until six years after the end of the last taxation year to which they relate (laws-lois.justice.gc.ca). The same broad period appears in federal GST/HST guidance, but its trigger is generally the last year in which the record may be required for GST/HST reporting (www.canada.ca). That qualification matters for an asset, adjustment, or transaction whose tax relevance continues after creation.

For payroll, Employment Insurance records are retained for six years after the year for which they are kept (laws-lois.justice.gc.ca), and Canada Pension Plan employer records run until six years after the end of the relevant year (laws-lois.justice.gc.ca). Quebec employers must map these federal requirements alongside provincial source deductions rather than treating a single payroll-register rule as exhaustive.

Exceptions that change the date

- **Late returns:** Retain the supporting records for six years from the filing date, not merely the original year end (www.canada.ca).
- **Objections and appeals:** Keep relevant evidence through final disposition and the expiry of further appeal time (laws-lois.justice.gc.ca).

- **Long-term property and history:** Acquisition, disposal, share-registry, and similar historical records can require indefinite retention (www.canada.ca).
- **Business closure:** A non-incorporated business keeps records for six years after the end of the tax year in which it ended (www.canada.ca).
- **Corporate dissolution:** Federal regulations prescribe two years after a corporation is dissolved for the specified dissolved-corporation records (laws-lois.justice.gc.ca).
- **Amalgamation or merger:** A successor generally keeps predecessor records for six years after the relevant taxation year (www.canada.ca).

These rules do not mean every corporate governance record expires after six years. Minute books, registers, ownership history, and tax evidence can follow different rules. They belong in a dedicated corporate-record review rather than being collapsed into an accounting-record row.

Early destruction and outsourced systems

Written ministerial permission is required to dispose of federal income-tax records early (laws-lois.justice.gc.ca). Even then, Canada Revenue Agency permission applies only to legislation that the agency administers (www.canada.ca). It does not erase a Quebec requirement, contract need, insurance condition, privacy-request hold, or other applicable duty.

Using a bookkeeper or cloud vendor also does not transfer the taxpayer's retention and access responsibilities (www.canada.ca). The business should therefore test exports before changing accounting systems and retain both the underlying source material and the data needed to interpret it.

Quebec Requirements and the Crosswalk

Tax, QST, and source deductions

Revenu Quebec's GST/QST guidance requires registrants to record collected GST and QST amounts (www.revenuquebec.ca). The ordinary retention period is six years following the end of the last year concerned (www.revenuquebec.ca). Payroll and source-deduction records generally carry a six-year period after the last relevant year (www.revenuquebec.ca).

Quebec's Tax Administration Act changes the trigger for a late return to six years after the date it was transmitted (www.legisquebec.gouv.qc.ca). The minister can also require identified documents to be kept for a period stated in a notice (www.legisquebec.gouv.qc.ca). As at the publication date, those are distinct exception fields in the register, not footnotes.

Federal and Quebec operational crosswalk

Table 2 provides category-level guidance. The "earliest review" entry is a decision rule, never automatic permission to destroy.

Record class	Federal trigger and minimum	Quebec trigger and minimum	Operational review rule
Income and expense support	Six years after the last taxation year concerned (laws-lois.justice.gc.ca).	Tax records ordinarily follow six-year rules, with a filing-date reset for late returns (www.legisquebec.gouv.qc.ca).	Use the later federal or Quebec date, then clear holds.
Bank and payment records	Retain when they substantiate income, expense, tax, or asset entries under the six-year framework.	Retain as supporting documents for the applicable Quebec filing or tax period.	Link the statement, deposit proof, processor export, and ledger entry to the same record class.
GST, HST, and QST evidence	Apply the federal trigger explained in the preceding section.	Six years after the end of the last year concerned (www.revenuquebec.ca).	Calculate both triggers and retain to the later review date.
Payroll and source deductions	Employment Insurance and Canada Pension Plan evidence generally follows six-year rules (laws-lois.justice.gc.ca).	Source-deduction support generally runs six years, while the labour-standards payroll register has a three-year rule (www.cnesst.gouv.qc.ca).	Do not use three years as the universal payroll date. Keep the tax evidence to the later six-year date.
Contracts and transaction evidence	Written contracts can be tax source documents (www.canada.ca).	The general Civil Code three-year prescription period is not a universal destruction authorization (www.legisquebec.gouv.qc.ca).	Keep through performance, warranty, payment, tax relevance, claim periods, and any hold. Seek advice if no governing date is clear.
Capital-property support	Some acquisition, disposal, and historical records are indefinite (www.canada.ca).	Cost records may support later Quebec tax calculations (www.publicationsduquebec.gouv.qc.ca).	Do not calculate from purchase date alone. Tie review to final disposition and tax relevance.
Corporate accounting books	Tax rules apply, while governance and ownership records require separate classification.	Quebec corporate accounting books are kept six years after the fiscal year concerned (www.legisquebec.gouv.qc.ca).	Separate accounting books from minute-book and ownership documents.
Electronic source files	Preserve an electronically readable format for the applicable period (laws-lois.justice.gc.ca).	Preserve intelligibility, accessibility, usability, and integrity (www.legisquebec.gouv.qc.ca).	Retain native exports, context, and the software or documentation needed to interpret them.

The crosswalk shows why categories, not folders, should drive policy. One folder may contain three-year labour records, six-year tax support, and indefinite property history. The owner should assign each item to the longest applicable class instead of deleting the folder on its shortest date.

Storage, Format, and Remote Operations

Location is not the mailing address

Federal income-tax records ordinarily stay at the person's business or residence in Canada unless another place is designated (laws-lois.justice.gc.ca). Revenu Quebec says GST/QST records are kept at the establishment, residence, or another place it designates (www.revenuquebec.ca). A registered office, business

address, working desk, and records repository can be different places. Each must be recorded accurately.

This distinction matters for a distributed team. 2727 Coworking describes a Montreal street-address mailbox with envelope photographs and notifications (2727coworking.com). Its virtual tour describes private offices, hot desks, and dedicated desks (2727coworking.com). Those services can support intake and workspace operations, but neither statement establishes that the provider is the customer's statutory records custodian. The business remains responsible for logging where originals and authoritative digital copies actually reside.

Digital records must remain usable

Revenu Quebec accepts paper, electronic or computer media, and microfilm for GST/QST records (www.revenuquebec.ca). The system must be able to produce accessible and usable copies (www.revenuquebec.ca). Quebec technology law also requires transfer documentation if the source document will be destroyed after conversion (www.legisquebec.gouv.qc.ca). Scanning, by itself, is not a complete disposition control.

The operational checklist is:

- **Preserve the source relationship:** Keep identifiers that connect an invoice, payment, ledger entry, return, and contract.
- **Retain native data:** Export structured ledgers and audit information, not just screen captures or summary PDFs.
- **Document conversion:** Record the date, method, operator, quality check, and integrity verification for imaged documents.
- **Test readability:** Open samples with current tools and verify that totals, metadata, attachments, and search functions survive.
- **Map data residency:** Record the provider's actual storage region and any permission required for it.
- **Maintain backups:** Keep essential business information backed up regularly to an external secure location (www.cyber.gc.ca).
- **Test restoration:** The Canadian Centre for Cyber Security recommends regularly verifying that restore mechanisms work (www.cyber.gc.ca).
- **Control access:** Assign access by role and remove credentials promptly when responsibilities change.

The Cyber Centre's **3-2-1** model provides a compact benchmark: one original plus two backups, on two media types, with one copy off site (www.cyber.gc.ca). Its guidance also defines data residency as the geographic location where data is stored (www.cyber.gc.ca). Both fields belong in vendor due diligence before a system migration.

Implementing a Defensible Retention System

Build the register before calculating dates

An inventory should precede a file plan. University of Toronto guidance begins with a complete inventory of the record types that the plan will contain (utarms.library.utoronto.ca). UBC's small-business model includes both the retention period and the action at its end (sba.ubc.ca), plus the person or department responsible for the

class (sba.ubc.ca).

Table 3 is a CSV and spreadsheet-ready schema. A business can copy the header and example rows into its own controlled register.

Field	Purpose	Example value
record_class	Groups records governed by the same rule.	QST return support
authority_url	Points the reviewer to the current rule.	Revenu Quebec records page
trigger_date	Captures the event that starts the clock.	2026-12-31
period_rule	Stores the rule, not only a number.	Six years after end of last relevant year
earliest_review_date	Formula output for review, not automatic destruction.	2033-01-01
exception_or_hold	Records late filing, objection, preservation, or unresolved use.	None confirmed
physical_digital_location	Identifies box, server, application, and data region.	Accounting export, Canada region
owner	Names the person accountable for production and review.	Controller
last_review	Shows when authority and accessibility were last tested.	2026-09-21
disposition_proof	Records approval, method, date, and certificate or log.	Blank until completed

The schema distinguishes evidence from calculation. It also creates an audit trail for why a record remained, moved, or was disposed of. BAnQ's public-sector model likewise derives schedules from records' administrative, financial, and legal value, which is a useful design principle even though that guidance is not a private-business mandate (www.banq.qc.ca).

For a CSV template, use this header:

```
record_class,authority_url,trigger_date,period_rule,earliest_review_date,exception_or_hold,physical_digital_
location,owner,last_review,disposition_proof
```

Review and disposition workflow

Run the process annually and whenever the business changes address, custodian, accounting platform, payroll vendor, or legal form.

1. **Inventory:** Identify paper originals, local folders, email, accounting data, payroll portals, payment processors, and cloud drives.
2. **Classify:** Assign each item to a record class and list every governing authority.
3. **Set the trigger:** Record the actual tax year end, filing date, termination date, dissolution date, last-use event, or other defined event.
4. **Calculate:** Add the period to the trigger and label the result **earliest review date**.

5. **Apply the latest-date rule:** Compare federal, Quebec, contract, corporate, privacy, and operational dates.
6. **Screen holds:** Repeat the do-not-destroy gate immediately before disposition.
7. **Test production:** Retrieve a sample, open it, trace it to the transaction, and confirm readable exports and backups.
8. **Approve:** Require the record owner and an appropriate tax or legal reviewer for ambiguous or high-value classes.
9. **Dispose securely:** Match the method to the medium and confidentiality level, as the Quebec privacy regulator recommends (www.cai.gouv.qc.ca).
10. **Record proof:** Log the date, scope, authorizer, method, vendor certificate if any, and exceptions.

NIST defines effective media sanitization in terms of making access to target data infeasible for a specified level of effort (csrc.nist.gov). Its current guidance selects sanitization and disposal controls according to information sensitivity (csrc.nist.gov). Deleting a filename or moving a document to a desktop trash folder is not a documented sanitization process.

Data Analysis and Evidence

What the periods show

The sourced rules yield four materially different duration patterns:

- **Three years:** Quebec's labour-standards payroll register for a year (www.cnesst.gouv.qc.ca).
- **Six years:** The dominant federal and Quebec tax, GST/QST, source-deduction, Employment Insurance, and Canada Pension Plan pattern.
- **Two years after dissolution:** The prescribed federal period for specified records of a dissolved corporation (laws-lois.justice.gc.ca).
- **Indefinite or event-dependent:** Certain property, ownership, historical, objection, appeal, and hold records.

This is not a menu from which the shortest number may be selected. Payroll data can be both a three-year labour register and six-year tax evidence. A contract can remain relevant after signature because performance, payment, tax reporting, ownership, or a hold continues. The numeric result is therefore a maximum across applicable rules, not an average.

Two transparent review-date calculations

Example 1, ordinary calendar-year tax support: A sole proprietor's record relates only to the tax year ending **2026-12-31**. Six full years after that year end run through **2032-12-31**, so the calculated earliest review date is **2033-01-01**. This follows the federal year-end trigger (laws-lois.justice.gc.ca). The formula is `review date = end of trigger period + six full years + one day`. A late filing or continuing relevance would move the date later.

Example 2, late return: A Quebec return for an earlier year is filed on **2028-03-15**. Under the filing-date rule, six full years end on **2034-03-15**, so **2034-03-16** is a conservative earliest review date (www.legisquebec.gouv.qc.ca). The output is still a review date, because holds and other authorities must be rechecked.

Evidence for digital controls

Statistics Canada's 2023 business technology survey had an approximate sample of **10,000 enterprises** and a **61% response rate** (www150.statcan.gc.ca). Its finding that **48%** used cloud computing supports treating cloud export, residency, and access continuity as mainstream controls, while not proving anything about a particular Quebec business. The Cyber Centre separately recommends backing up essential information regularly to an external secure location (www.cyber.gc.ca). Together, the sources support a tested multi-copy strategy without converting best practice into a statutory retention period.

Implications and Future Directions

The immediate implication is organizational: record retention belongs to operations, not only year-end tax preparation. A small team needs a named owner, authority links, trigger dates, and system-exit procedures. The Quebec privacy regulator recommends a document-management procedure and identified responsible people (www.cai.gouv.qc.ca). It also recommends a retention schedule built to respect applicable legal requirements (www.cai.gouv.qc.ca).

Privacy adds a balancing duty, not a universal deadline. The federal privacy commissioner states that there is no one-size-fits-all retention period for personal information (www.priv.gc.ca). The Quebec regulator similarly treats statutory retention as a limit on the duty to destroy information no longer needed for its identified purpose (www.cai.gouv.qc.ca). A defensible policy therefore avoids both premature deletion and indefinite accumulation without purpose.

Future system changes should be treated as retention events. Before a move or closure, personal information should be safeguarded or safely disposed of in line with retention obligations (www.priv.gc.ca). Before a software migration, the owner should export records, verify them, preserve metadata, document data residency, and test restoration. The annual review should also refresh source dates because legislation and agency guidance can change.

Frequently Asked Questions (FAQs)

How long should a business keep tax records in Quebec?

Use **six years** as the ordinary starting point for federal and Quebec tax records, measured from the correct year end. Then test exceptions. A corporation generally uses its fiscal period, while other taxpayers generally use the calendar year (www.publicationsduquebec.gouv.qc.ca). A late return, active objection, long-term property record, or specific notice can extend the date.

How long should invoices be kept?

Keep invoices as source documents for the full period of every tax, GST/HST, QST, contract, payment, asset, or hold purpose they support. Federal guidance expressly treats sales and purchase invoices as source documents (www.canada.ca). The usual tax baseline is six years, but an asset invoice can be relevant much longer. This retention answer does not address mandatory invoice fields.

How long should payroll records be kept in Quebec?

Do not rely on one number. Quebec's labour-standards payroll register has a **three-year** rule, but Quebec source-deduction records generally have a **six-year** rule, and federal Employment Insurance and Canada Pension Plan support also carries six-year requirements. Retain the same data to the latest applicable date, which will commonly be the six-year tax date (www.revenuquebec.ca).

Can paper records be scanned and destroyed?

Potentially, but only after the applicable standards and authorities are checked. CRA guidance says qualifying source documents imaged under the applicable national standard may be disposed of while permanent images are kept (www.canada.ca). Quebec law requires documented transfer where the source will be destroyed and requires integrity and continuing usability (www.legisquebec.gouv.qc.ca). The process, quality check, and authorization should be logged.

Can records be stored only in the cloud?

Electronic storage is acceptable only if the applicable location, readability, access, integrity, and retention rules are met. Apply the federal location rule described above, then record the data region, contractual export rights, backup method, restoration test, and accountable owner.

Does a virtual office keep the business's records?

Not automatically. A virtual office or business address may receive mail or provide workspace, but the business must separately identify its lawful record location and custodian. Corporations Canada notes that directors may designate another location in Canada for federal corporate records (ised-isde.canada.ca). Quebec corporate books kept away from the registered office must still be accessible for consultation on an adequate medium (www.legisquebec.gouv.qc.ca).

Is three years enough for contracts because of Quebec's general prescription period?

No universal destruction rule follows from that number. The Civil Code's general three-year period applies where another period is not set (www.legisquebec.gouv.qc.ca), but a contract and its evidence may support continuing performance, payments, ownership, warranties, tax positions, or holds. Where the governing source is unclear, the register should say "professional review required" rather than invent a date.

Can a business destroy tax records before six years?

Only after obtaining the required written permission from each relevant authority and clearing every other duty. CRA permission is limited to legislation that the CRA administers (www.canada.ca). Revenu Quebec can also authorize early disposal in writing (www.revenuquebec.ca). One authorization should never be treated as a

blanket release.

Conclusion

The defensible answer to how long to keep business records in Quebec is: **usually at least six years for tax and accounting evidence, calculated from the rule's actual trigger, and longer whenever another authority, continuing use, or hold applies**. Three-year payroll-register guidance, two-year post-dissolution rules, indefinite property records, late-return resets, and unresolved objections demonstrate why a single folder-level deadline is unreliable.

A practical system has four layers. First, inventory records by class. Second, map every federal, Quebec, contractual, corporate, privacy, and operational authority. Third, calculate an earliest review date from the correct event and preserve readable, accessible, intact records in a permitted location. Fourth, rerun the hold gate and document approval and secure disposition.

For Montreal freelancers and small teams, the key operational separation is between address, workspace, and custody. Changing offices, adopting a virtual office, or moving to a cloud application does not transfer legal responsibility for the records. A named owner, tested exports, Canadian-location review, verified backups, and a disposition log make the schedule usable. Before any high-value or ambiguous record is destroyed, the business should have its completed crosswalk reviewed by a qualified Quebec tax or legal professional.

Source links

Links cited in this article, in order of first appearance. Full addresses are provided for readers using extracted text.

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THE PUBLISHER

About 2727 Coworking

2727 Coworking is a Montreal workspace and business-address provider. We serve people who need a place to focus, meet, run a small business or establish a professional mailing presence. Our website offers English and French information about workspace options and services, alongside educational resources for operating a business in Canada.

A workspace that fits the day

Our workspace options include private offices, day passes and desks, and a conference room. These formats help individuals and teams compare a dedicated office with more flexible ways to work or hold a meeting. Prospective members can explore the virtual tour, review current pricing and book a visit before choosing a workspace.

Business addresses and mail

2727 Coworking provides business-address and virtual-mailbox services. Our resources explain the documents and practical questions involved, including guidance for people outside Canada. Service eligibility, included features, availability and access arrangements should be confirmed on the applicable service page or with our team.

Resources for Canadian small businesses

We publish guides, research and planning tools about workspace decisions, business addresses and starting a business in Canada. Our incorporation research includes information for people inside Canada and abroad, with jurisdiction-specific material to help readers identify the next questions to investigate. These educational resources complement our workspace and address services; they are not individualized legal, tax or immigration advice.

Visit or contact 2727 Coworking

Explore private offices, day passes and desks, the conference room, business addresses and virtual mailboxes. Book a visit or contact the team to discuss your needs.

A business address alone does not establish tax residence, immigration status, banking approval or eligibility for a government program.

Website: https://2727coworking.com

This article is educational. Verify consequential medical, legal, financial, regulatory and technical decisions with appropriate professionals and the cited primary sources. Company services are described separately from the article's research findings.