

**CFIB**

In business
for your business™



At the **Canadian Federation of Independent Business**, we fight for **policy change** to benefit your business, provide **live support** when you need it, and offer **exclusive savings**.



Amplify your voice by the thousands

- ✓ Reduced the **federal small business tax rate to 9%**.
- ✓ Lowered fees from Visa and Mastercard — more to come!
- ✓ Workers' Compensation Board rebates in Manitoba, Ontario, Saskatchewan, and PEI.
- ✓ Increased the Canada Emergency Wage Subsidy (CEWS) **from 10% to 75%**.
- ✓ Pushed for the **\$60,000 Canada Emergency Business Account (CEBA) loan**, including making **\$20,000 forgivable**.
- ✓ In-house research group providing real-time feedback to governments on the issues that matter most to you through member surveys.

Making your voice heard at all levels of government for over **50 years**.



Let us be your HR department

- ✓ Focused one-on-one advice from our team of knowledgeable Advisors.
- ✓ Helping you meet your legal obligations with our templates like the Letter of Offer and the Employee Manual.
- ✓ Providing you with policies on managing absences & sick days and health & safety.
- ✓ Webinars on timely topics to help you manage your business featuring knowledgeable CFIB staff and external experts.

We offer over 40 template policies, with a value of over **\$30,000!**



Save your money

- ✓ Access exclusive discounts and benefits by leveraging the strength of our **97,000 members**.

Members can save up to **\$5,000** or more each year from trusted providers.



*Available only in Quebec



Join 97,000 Canadian businesses that are already set up for success

Questions? Visit cfib.ca/join or email us at cfib@cfib.ca

Member Savings

As a CFIB member, save **\$5000 or more/year** on business services with our trusted partners.



**CANADIAN FEDERATION
OF INDEPENDENT BUSINESS**
In business for your business.



Leveraging our 97,000 members to get you preferred rates and **DISCOUNTS**

Carefully **SELECTED PROVIDERS** you can trust

PEACE OF MIND
No long-term contracts, no exit penalties

Your business keeps **100% OF THE SAVINGS**

SUPPORT from savings specialists on any inquiry you have



Business technology solutions

Save with exclusive mobility offers from TELUS Business.



Payment processing

Save thousands of dollars on payment processing fees.



Financial services

Business banking with preferred rates on accounts, loans, and credit lines.



Shipping and courier services

Save on average \$3,200 per year on shipping costs.



Health and safety at work (Quebec only)

Protect your business and employees. Save up to 40% on CNESST premiums.



Business insurance and risk coverage

Get exclusive business insurance coverage.



Payroll services

Save 40% on payroll with Payworks.



Group Health Insurance

Get exclusive group insurance coverage. Cover your employees and family members at preferred rates.



Education and online training

Access more than 50 courses for free.



Our savings programs specialists are here to help.

Contact them at 1-888-521-0223

Exclusive discounts for CFIB members



Visit [CFIB.CA/CHASE](https://cfib.ca/chase)

- ✓ Credit card processing: pay the exact fees credit card brands charge, plus a Chase fee of only 0.20%
- ✓ Interac processing: pay 3¢ per transaction, plus the Interac fee for contactless transactions
- ✓ No sign-up fees and no cancellation fees



Visit [CFIB.CA/TELUSHEALTH](https://cfib.ca/TELUSHEALTH)

- ✓ 62% discount for the first year, with a two-year commitment
- ✓ 26.5% discount in 2023 on the standard fees
- ✓ 15% discount on other OHS services (i.e., training)



Visit [CFIB.CA/NORTHBRIDGE](https://cfib.ca/northbridge)

- ✓ 10% premium discount on business insurance
- ✓ 50% premium discount on optional cyber risk coverage with \$50,000 limit and no application required
- ✓ One year of complimentary telephone legal advice just for requesting a quote-no obligation to purchase a policy

*Premium discounts apply only to businesses with less than or equal to \$5M CAD in revenue (\$3M CAD for Manufacturing and Contracting), less than or equal to \$10M CAD in total insured value (maximum \$5M CAD per location), and a maximum of four vehicles.



Visit [CFIB.CA/PAYWORKS](https://cfib.ca/payworks)

- ✓ 40% off on Payworks products
- ✓ Exclusive pricing on cloud payroll services and workforce management solutions
- ✓ No extra charge for Records of Employment and employee self-service (including pay statements and tax forms)



Visit [CFIB.CA/PRIMASURE](https://cfib.ca/PRIMASURE)

- ✓ Exclusive, flexible and affordable insurance coverage for business owners and employees
- ✓ Individual and group benefits coverage
 - Life, Accidental Death and Dismemberment (AD&D) Insurance
 - Dental Insurance, Salary Insurance, Critical Illness Insurance, Health Spending Account



Visit [CFIB.CA/SCOTIABANK](https://cfib.ca/scotiabank)

- ✓ Monthly fee waived on a Right Size Account for business, or on a Basic Business Account
- ✓ 20% discount off the standard monthly fee on the Select Account for business (available to both Small Business & Commercial)
- ✓ Reduced set-up fees for all term loans and credit lines
- ✓ Monthly account fee waived for new personal banking customers for the first 12 months on the Ultimate Package, Preferred Package, Basic Plus Bank Account or Basic Bank Account



Visit [CFIB.CA/SHIPTIME](https://cfib.ca/shiptime)

- ✓ Up to 76% off all shipping costs
- ✓ 1 Aeroplan® point for every \$1 spent
- ✓ Save on average \$3,200/year



Visit [CFIB.CA/TELUSBUSINESS](https://cfib.ca/TELUSBUSINESS)

- ✓ Save up to 20% per month on select Unlimited for Business smartphone plans and the Owner's Advantage Plan
- ✓ Receive a \$100 bill credit on TELUS Secure Business Monitor, Protect or Control plans
- ✓ Save 20% on Raven, a TELUS fleet management solution
- ✓ Save 70% on a Digital Risk Assessment* from Fully Managed by TELUS Business (Reg.\$800)

*This service is not available in French and is not offered in Quebec.



Visit [CFIB.CA/VUBIZ](https://cfib.ca/vubiz)

- ✓ More than 50 free online courses, valued at \$2,000 per employee
- ✓ 75% off comprehensive certificate programs recognized by Athabasca University.

HRNow!

For Small Business

CFIB
In business
for your business.

70% of Business owners do not have their own dedicated HR Department. With HR Now! CFIB members don't have to be experts, our Advisors have decades of collective HR experience, access to HR tools and resources, and HR products to help you make the right decisions for your business.

LIVE HR and Business Advice

We're not a typical call centre. Get a LIVE Advisor on the phones 80% of the time!

Let's Chat!

Have a quick question? Chat with dedicated business advisors answering in real time!

Exclusive Webinars

Exclusive to CFIB members, created with your business in mind. Join our team of advisors as they keep you updated on the latest trends and topics.

Policy Templates & Checklists

24/7 access via the Member Portal to popular resources including templates worth over \$40,000!

Discover **HR Now! For Small Business** today to get access to all of this and much more. All included with your CFIB membership! **Have questions? We're here to help! Contact an Advisor today, 1-833-568-2342 or HRNow@cfib.ca**

The Right Advice at The Right Time to help you make **The Right Decision**

Join 97,000 Canadian businesses that are already set up for success
Visit cfib.ca/join or email us at cfib@cfib.ca

