Old Age Security (OAS) or Canada Pension Plan (CPP) payment not received: how long to wait and what can stop it

Old Age Security (OAS), the Guaranteed Income Supplement (GIS), and Canada Pension Plan (CPP) payments are paid on the same day each month. Service Canada asks people to wait 5 to 10 business days after the payment date before contacting it. The phone line for OAS and CPP is 1-800-277-9914.

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https://oasguide.ca/en/library/oas-payment-not-received

Service Canada asks for 5 to 10 business days before a call

A payment that has not arrived on the payment date is not yet treated as missing. Service Canada's payment calendar asks people to wait 5 to 10 business days before contacting the program.[1] The same page notes that posted cheques may take longer than direct deposit.[1] A person paid by cheque is therefore more likely to see a gap between the official date and the day the money is in hand.

OAS and CPP share one schedule. The calendar lists the same dates for both programs, and the remaining dates for 2026 are October 28, November 26, and December 22.[1] The ten-day window is counted in business days, so weekends and public holidays fall outside it.

My Service Canada Account shows what has been paid

My Service Canada Account keeps a payment history. Its OAS section lists every payment made after March 17, 2025, and the list can be printed. Earlier payment records are not online and have to be requested from Old Age Security.[2] The same account holds the

T4A(OAS) tax slips for the current year and the six years before it.[2]

The phone number for both OAS and CPP is 1-800-277-9914, from Canada and the United States. Agents answer from 8:30 am to 4:30 pm local time, Monday to Friday, and an automated service runs at all hours.[34] Callers from other countries use 1-613-957-1954, and the TTY number is 1-800-255-4786.[3] Service Canada says callers may need their Social Insurance Number.[3]

Waits can be long. Service Canada's standard is to answer within 10 minutes, but its own figures show an average wait of 40 minutes in August 2026.[3] The CPP contact page offers another route: an eServiceCanada Service Request Form, with a call back within 2 business days.[4]

A change of bank account can take up to 30 days

A closed or changed bank account can also hold up a deposit. Service Canada says banking changes made in My Service Canada Account can take up to 30 days to take effect. It asks for new details at least 30 days before the payment date.[2] A change made less than 30 days before a payment date may therefore not take effect in time for that payment.

People who receive both OAS and CPP can share their direct deposit details between the two programs in the account.[2] A residential address change made there applies to both programs. A foreign address cannot be changed online and needs a call to an agent.[2] Before any of this works, Service Canada asks for a one-time call to 1-800-277-9914 to turn on the feature that lets a person update direct deposit and contact details online.[5]

Some missing payments are stops, not delays

A payment that is still missing after 10 business days may have been stopped on purpose. Service Canada's own pages name several situations that interrupt OAS or GIS payments:

- A federal tax return not filed by April 30. Service Canada says this is needed every year to avoid any disruption of payments.[5]
- Time outside Canada. OAS and GIS may stop after more than 6 months away for a person who does not qualify for payments abroad.[5]
- A federal prison sentence of 2 years or more. Payments start again in the month of release.[5]
- The death of the person receiving the benefit. Payments issued after the month of death must be returned.[6]

The tax return deserves a closer look, because the stop usually shows up in July. Each year, Service Canada reviews OAS and GIS files using the federal tax return. The July letter says whether a benefit is renewed, stopped, restarted, or needs more income information.[5] A related article on this site explains why GIS stops in July and how it starts again.

Time abroad works differently. A person leaving Canada for more than 6 months is asked to contact Service Canada first, which helps prevent overpayments that may have to be repaid later.[5] On returning after more than 6 months, the same contact restarts payments.[5] OAS can continue abroad for a person who lived in Canada for at least 20 years after turning 18.[5]

A death in the household changes what is paid

When a recipient dies, the payment for the month of death belongs to the estate. Every payment issued after that month must be returned, including any already cashed.[6] Service Canada's page tells families to notify it directly by calling 1-800-277-9914 with the deceased person's Social Insurance Number.[6] The OAS page adds that notice should come as soon as possible to avoid an overpayment.[5]

A death can also change payments to the surviving spouse. A survivor aged 60 to 64 with a low income may be able to receive the Allowance for the survivor.[5] For a survivor who receives the GIS, Service Canada

asks to be told about changes to marital status, income, and contact information.[7] Its GIS page says current details help avoid missed payments, overpayments, and underpayments.[7]

A decision letter can be reviewed

Service Canada's reconsideration process starts from a decision letter. For OAS and GIS decisions, a request for reconsideration can be made within 90 days of receiving the letter, on form ISP-3134.[8] OAS Guides does not decide whether anyone qualifies; that decision belongs to Service Canada.

Notes

1. Government of Canada, “Benefits payment dates”, page modified 2026-08-07. https://www.canada.ca/en/services/benefits/calendar.html (accessed 2026-10-10)

2. Employment and Social Development Canada, “Old Age Security in MSCA”, page modified 2026-08-03. https://www.canada.ca/en/employment-social-development/services/my-account/oas.html (accessed 2026-10-10)

3. Employment and Social Development Canada, “Old Age Security: Contact us”, page modified 2026-07-23. https://www.canada.ca/en/employment-social-development/corporate/contact/oas.html (accessed 2026-10-10)

4. Employment and Social Development Canada, “Canada Pension Plan: Contact us”, page modified 2026-07-23. https://www.canada.ca/en/employment-social-development/corporate/contact/cpp.html (accessed 2026-10-10)

5. Government of Canada, “Old Age Security: Receiving your benefit”, page modified 2026-10-08. https://www.canada.ca/en/services/benefits/publicpensions/old-age-security/while-receiving.html (accessed 2026-10-10)

6. Government of Canada, “Cancel Canada Pension Plan and Old Age Security benefits after a death”, page modified 2025-06-18. https://www.canada.ca/en/services/benefits/publicpensions/cpp/cancel-cpp.html (accessed 2026-10-10)

7. Government of Canada, “Guaranteed Income Supplement: Receiving your benefit”, page modified 2026-10-08. https://www.canada.ca/en/services/benefits/publicpensions/old-age-security/guaranteed-income-supplement/while-receiving.html (accessed 2026-10-10)

8. Government of Canada, “Request a reconsideration: Old Age Security pension and benefits”, page modified 2026-08-03. https://www.canada.ca/en/services/benefits/publicpensions/old-age-security/request-reconsideration.html (accessed 2026-10-10)

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