Tipping cheat card: what people usually do in Canada (customs, not rules)

A wallet card with what government and settlement sources say people usually tip, and a quick table to work a tip out on the pre-tax bill. Customs, not rules.

NAME _____ DATE _____

USUAL TIPS

Situation (what the sources say)	My usual	Notes
Restaurant table service: 15% (IRCC); 15-20% before tax (Settlement.Org, Toronto); 10-15% common (Tourism PEI)		
Bartender or taxi: C$1-C$3 (Settlement.Org)		
Hairdresser or salon: 15-20% before tax (Settlement.Org)		
Coffee and small counter buys: not expected (Settlement.Org)		
Payment-terminal suggestions: you can choose your own amount or skip (Tourism PEI)		

WORK IT OUT

Bill before tax	Tip %	Tip	Total paid

BEFORE I TAP

- [ ] Checked the bill for a gratuity already added
- [ ] Worked the percentage on the pre-tax amount
- [ ] In Quebec: terminal percentages must be on the price before GST and QST

No law makes you tip; the sources describe customs, and they don't all agree.

SOURCES (CHECKED 2026-11-27)

IRCC says a tip rewards the person serving you, the standard amount is usually 15 per cent of the bill, and tips are often given in bars, taxis, hotels and restaurants. https://www.canada.ca/en/immigration-refugees-citizenship/services/settle-canada/money.html (checked 2026-11-27)
Settlement.Org says restaurant tips are usually 15% to 20% of the bill before tax, the same for hairdressers and salons; bartenders and taxi drivers generally get C$1 to C$3; tipping on coffee or small purchases is not expected; and you don't have to tip if you're not satisfied. https://settlement.org/ontario/daily-life/shopping/shopping-basics/do-people-tip-in-ontario-how-much-should-i-tip/ (checked 2026-11-27)
The City of Toronto says a 15 to 20 per cent tip on the pre-tax bill is standard if you're happy with the service. https://www.toronto.ca/explore-enjoy/visitor-toronto/information-resources-for-visitors/ (checked 2026-11-27)
Tourism PEI says many people tip 10% to 15% for restaurant service; suggested amounts on payment terminals can range from 12% to 25%, and you can choose your own amount, skip the tip or use the suggestions. https://www.tourismpei.com/askanislander/questions/hello-what-is-the-typical-percentage-for-a-tip-for-your-restaurant-server (checked 2026-11-27)
Quebec's Office de la protection du consommateur says a merchant suggesting tip percentages must calculate them on the price before GST and QST and must offer an option to choose your own amount. https://www.opc.gouv.qc.ca/consommateur/sujet/prix-rabais/pourboire (checked 2026-11-27)