



中国工商银行 (加拿大)

INDUSTRIAL AND COMMERCIAL BANK OF CHINA (CANADA)

【重要提醒】

学生 GIC 资金证明要求更新

尊敬的客户，您好！

政策变更通知：

加拿大政府 IRCC 移民部将提高学习许可申请的财务要求，从原本“至少\$10,000 加元”提高为“至少\$20,635 加元”，并将于 2024 年 1 月 1 日起生效。

（请您访问 IRCC 官网，获取详细信息）

请注意：

1. 魁北克省的学签申请最低资金证明要求可能有所不同。建议您查阅加拿大政府相关网站或咨询专业人士。
2. 该最低金额要求仅适用学生单人申请，如家庭成员一起申请，证明金额要求将提高。请详见：

<https://www.canada.ca/en/immigration-refugees-citizenship/services/study-canada/study-permit/get-documents.html>

如果您已在上述变更生效前正式提交了学签申请或已获得加拿大签证，请忽略本通知。

工银加拿大的处理方式与客户告知：

1. 如果您计划在 2023 年 12 月 31 日之前向 IRCC 提交学签申请，则原\$10,000 加元的 GIC 证明仍然有效，您仍可使用此证明申请。
2. 如果您无法在 2023 年 12 月 31 日前提交学签申请，请填写附件内的《学生 GIC 资金证明金额调整申请表》，并与工银加拿大联系。工银加拿大将指导您进行补汇款，并更新您的证明金额。
联系方式：studentgic@icbk.ca 或 studentgic@canada.icbc.com.cn
3. 工银加拿大新的 GIC 默认金额为\$21,000 加元*。在您入境加拿大激活账户时，首笔将返还\$5,000 加元**，余下按每月\$1,600 加元分 10 期返还。
4. 如您需要其他金额***（非默认\$21,000 加元），请在申请表中特别填写备注，并需您自行确认该金额是否符合 IRCC 学签申请标准。
5. 对于 2023 年 12 月 31 日前开立的 GIC 资金证明金额变更，工银加拿大将不会收取额外费用（如有，将后续返还）。

注：

* 如您选择默认\$21,000 加元，但实际汇款到账金额不足时，工银加拿大将按\$20,635 加元开立证明。多余资金将保留在您的学生账户中，不在 GIC 担保金账户中。

** 对于\$20,635 加元的证明，激活时首笔返还\$4,635 加元，余下每月\$1,600 加



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元分 10 期返还。

***如您的选择的证明金额不是默认的\$21,000 加元，则您 GIC 证明总额的 75% 向上取整至百位数，将保留按 10 期月度返还；余下金额将在激活日一次性返还。例如\$14,349 加元证明中，（ $14,349 \times 75\% = 10761.75$ 向上取整百）\$11,000 加元将按 10 期每期 1,100 加元返还，余下\$3,349 加元将在激活当日返还。

我们致力于确保您顺利过渡并符合这些新要求。如果您在此过程中有任何疑问或担忧，工银加拿大学生 GIC 团队将为您提供帮助。

此致，
工银加拿大学生 GIC 团队
2023 年 12 月 21 日



Important Notice:

Student GIC Requirement Update

Dear Client,

IRCC Policy Change Announcement:

We would like to inform you about the recent changes announced by Immigration, Refugees and Citizenship Canada (IRCC) regarding the financial requirements for Canada Study Permit applications will increase from “at least CAD \$10,000” to “at least CAD \$20,635”, effective January 1, 2024. (For detailed information, please visit the official IRCC website)

Please note:

1. The minimum proof of funds requirements for study permit applications in Quebec may differ. We advise you to consult the Canadian government website or seek professional advice.
3. This minimum amount requirement only applies to students applying as a single person; if family members are applying together, the proof amount requirement will be increased. For more details, Please see:

<https://www.canada.ca/en/immigration-refugees-citizenship/services/study-canada/study-permit/get-documents.html>

If you have already submitted your study permit application or have obtained your Canadian visa before that effective date, please ignore this notice.

ICBK Bank's Approach & Client Notification:

1. If you plan to submit your study permit application to IRCC before December 31, 2023, the original GIC certificate for CAD \$10,000 remains valid, and you can continue to use it for your application.
2. If you cannot submit your application before December 31, 2023, **please fill the attached application form**, and contact us. We will guide you to update the amount of your GIC Certificate.

Our contact: studentgic@icbk.ca or studentgic@canada.icbc.com.cn

3. The new default GIC amount at ICBK Bank is CAD \$21,000*. Upon your arrival in Canada and activation of your account, an initial amount of CAD \$5,000** will be released, with the remainder will be released in ten monthly installments of CAD \$1,600.
4. For GIC amount other than the default CAD \$21,000***, please specify in your application form, and you shall ensure these amounts meet the IRCC study permit application requirement.



中国工商银行 (加拿大)

INDUSTRIAL AND COMMERCIAL BANK OF CHINA (CANADA)

5. For adjustment to amount of the GIC certificate issued before December 31, 2023, ICBK Bank will not charge any additional fees (any fees incurred will be refunded subsequently).

Footnotes:

* If you choose the default amount of CAD \$21,000 but the actual amount received in your student account is less, a certificate for CAD \$20,635 will be issued. Any excess funds will be retained in your student account, not in the GIC account.

** For a CAD \$20,635 certificate, the initial payment upon activation will be CAD \$4,635, with the remainder released in ten monthly installments of CAD \$1,600.

*** If your GIC is in other amount (not 21,000 CAD by default), the ten instalments part will be 75% of your total GIC amount rounded up to the nearest hundred, and the rest will be paid at activation in one lump sum. For example, GIC amount of \$14,349, ($14,349 \times 75\% = 10761.75$ rounded up to the nearest hundred) \$11,000 will be released in ten monthly installments of CAD \$1,100, and the initial payment upon activation will be CAD \$3,349.

We are committed to ensuring a smooth transition and compliance with these new requirements. Our team is here to assist you with any questions or concerns you may have during this process.

Sincerely,
ICBK Student GIC Team
Industrial and Commercial Bank of China(Canada)
December 21, 2023