

Immigration Loans

All resettled refugees are issued a loan by the Government of Canada to cover the cost of transportation and travel documents.

- The loan is approximately \$1000-\$2000 per person.
- AURA policy requires sponsors to pay the loan.

In February 2018 IRCC changed the repayment requirements for loans, easing the burden on newcomers. **However, since all AURA sponsors must pay the loan in full, the details and changes do not effect how you should address the loan.**

To Repay the Loan:

- Sponsors should call the IRCC 6 months after arrival to inquire about the loan amount, reference number and how to pay.
- Make the call with the Principal Applicant of the family, because they were the one who signed the loan. Be sure to have their Client ID # (found on permanent residence documents).
- Sponsors should pay the loan in full before the sponsorship period is over.

For complete information on the Immigration Loans Program, visit the Government of Canada's website.

Immigration Canada Collections Services:

Hours of operation: Monday to Friday, 8:00 am to 4:00 pm

Telephone: 1-800-667-7301 Fax: 819-934-3884

Email: collection@cic.gc.ca

Mailing address:

365 Laurier Avenue West,
Ottawa, Ontario
K1A 1L1

AURA TIPS



At the airport, newcomers may receive a form referencing the loan amount. This is not a request for repayment.



Syrian refugees who arrived in Canada in 2015/16 were not issued loans. This is no longer the case.



If there are multiple Principal Applicants, they will each have signed a separate loan and the loans must be repaid separately.

| Immigration, Refugees and Citizenship Canada / Immigration, Réfugiés et Citoyenneté Canada | | Statement of account - Relevé de compte | |
|--|-----------------|---|-----------------|
| Date of statement of account / Date de l'état de compte | 2016/12/01 | Loan number / Numéro de prêt | NR123456C |
| Client's name / Nom du client | McDonald, Jesse | Account number / Numéro de compte | 000015070003034 |
| Loan activity during the past month / Activité sur le compte pendant le dernier mois | | Loan details / Détails du prêt | |
| Opening balance - Solde d'ouverture | 0.00 | Total amount of the loan / Montant total du prêt | 2,106.56 |
| New loan - Nouveau prêt | 2,106.56 | Total payments applied to loan principal / Total des paiements appliqués au principal du prêt | 0.00 |
| Payment received - Paiement reçu | 0.00 | Total payments applied to loan interest / Total des paiements appliqués aux intérêts du prêt | 0.00 |
| Chargeback - Rejet de débit | 0.00 | Current interest rate - Taux d'intérêt courant | 0.000% |
| Bank charges - Frais bancaires | 0.00 | | |
| Accrued interest - Intérêt couru | 0.00 | | |
| Other - Autre | 0.00 | | |
| Closing balance - Solde de fermeture | 2,106.56 | | |
| Scheduled monthly payment - Paiement mensuel établi | | | 87.77 |
| Arrears - Arriérés dûs | | | 351.08 |
| Total amount due for this month - Montant total dû pour ce mois | | | 438.85 |
| Comments - Commentaires | | | |
| In a constant effort to modernize and improve the quality of our services, we are implementing the delivery of the monthly statement of account by email. We will shortly be sending an invitation to those who have shared their email address so that you may choose to accept to receive your statement of account by email. For those who wish to receive their monthly statement of account by email and have not yet shared their email address, please contact us at 1-800-667-7301 or at the following email address: Collection@cic.gc.ca | | | |
| This is your official billing. Your Immigration Loan must be repaid according to the loan agreement you have signed. The total amount outstanding is indicated above as is the minimum monthly payment required. Your interest charges have been deferred for a period of 24 months. | | | |
| Toll free number - Appel sans frais | | 1-800-667-7301 | |
| FIN 0011 (01-2016) / Détaché here - Détachez ici | | Canada | |
| Date of statement of account / Date de l'état de compte | 2016/12/01 | Barcode | |
| Loan number / Numéro de prêt | NR123456C | Account number / Numéro de compte | 0015070003034 |
| If paid by check, return this portion with your payment / Pour un paiement par chèque, veuillez joindre cette partie | | Payment - Paiement | |
| McDonald, Jesse 777-123 Yonge St. M4K 2U9 TORONTO ON | | Canada 05000881019376 | |
| 431449001 | | 96 | |

Newcomers receive a notice in the mail that looks like this. However it may take a year to arrive and by that time sponsors should have already paid the loan by contacting the government directly.