



Cashing your Government of Canada Cheque for Free

Your rights

Under Canadian law, you have the right to cash your Government of Canada cheque for free. You can cash a Government of Canada cheque for free at any bank, even if you are not a customer.

What is a Government of Canada cheque?

A Government of Canada cheque is a cheque issued to you by the federal government, such as an Employment Insurance, Old Age Security, a GST/HST credit or Child Tax Benefit cheque. Cheques from the Government of Canada are always yellow, with maple leaves and a map of Canada in the background. For an example, see the photo above.

Where can you cash your Government of Canada cheque?

You can cash your Government of Canada cheque at any branch of a bank in Canada that has tellers. A teller is an employee who provides banking services for you, such as depositing cheques or withdrawing money.

Do you have to pay?

No. All banks must cash your cheque for free.

What if you don't have an account at the bank?

Even if you don't have an account, the bank must cash your cheque.

Is there a limit?

If your cheque is for more than \$1,500, a bank can decide not to cash it.

What do you need to cash your cheque?

To cash your cheque you will have to show **one** piece of identification (I.D.) with both your photo **and** your signature, such as a driver's licence.

If you don't have any I.D. that has both your photo and your signature on it, you will have to show **two** pieces of I.D.

You must use original I.D. – not a photocopy.

What can you use for identification (I.D.)?

Here is a list of what you can use as I.D. You can show:

- a Canadian driver's licence
- a Social Insurance Number (SIN) card
- a Canadian birth certificate
- a provincial or territorial health insurance card (but this cannot be used in Ontario, Prince Edward Island or Manitoba)
- a current Canadian passport
- a debit card or bank card that has your name and signature on it
- a Canadian credit card that has your name and signature on it
- an Old Age Security card with your Social Insurance Number on it
- a Certificate of Indian Status
- a current passport from another country
- a Certificate of Canadian Citizenship or Certification of Naturalization
- a Permanent Resident card or a Citizenship and Immigration Canada Form IMM 1000, IMM 1442 or IMM 5292

What if you have only one piece of I.D. and it doesn't have both your photo and signature?

You can show only one piece of I.D. if you also have someone the bank knows confirm that you are who you say you are.

Can you show other types of I.D.?

Yes. To find out what they are, call the Financial Consumer Agency of Canada (FCAC) toll-free at: 1-866-461-3222.

What if the bank won't cash your cheque for you?

The bank can refuse to cash a Government of Canada cheque for you if the cheque is for more than \$1,500, or if it believes the cheque is fraudulent.

For more information on when a bank can refuse to cash a Government of Canada cheque, call FCAC.

If the bank won't cash your cheque, what can you do?

- Ask for a letter saying it will not cash your cheque. The bank must give you this letter. It must also tell you how to contact FCAC.
- Tell the bank you want to make a complaint. By law, all banks and federally regulated trust or loan companies must have a complaint-handling process.
- Call FCAC. We're here to help.

What is the Financial Consumer Agency of Canada (FCAC)?

FCAC is an agency of the federal government. FCAC makes sure that financial institutions respect the laws that protect you.

How can you contact FCAC?

You can contact FCAC when you need free help and information about banking.

Toll-free telephone: 1-866-461-3222

E-mail: info@fcac.gc.ca

Website: www.fcac.gc.ca

Notes

About FCAC

With educational materials and interactive tools, the Financial Consumer Agency of Canada (FCAC) provides objective information about financial products and services to help Canadians increase their financial knowledge and confidence in managing their personal finances. FCAC informs consumers about their rights and responsibilities when dealing with banks and federally regulated trust, loan and insurance companies. FCAC also makes sure that federally regulated financial institutions, payment card network operators and external complaints bodies comply with legislation and industry commitments intended to protect consumers.

You can reach us through the FCAC Consumer Contact Centre by calling toll-free 1-866-461-3222 (TTY: 613-947-7771 or 1-866-914-6097) or by visiting our website: fcac.gc.ca.