



# 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 Canada 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.

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**Is there a limit?**

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

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**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.

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

There are different combinations of ID you can use. **You have two choices.**

**Choice 1** – Show two pieces of ID from List A:

**List A**

- Canadian driver's license
- Current Canadian passport
- Canadian birth certificate
- Social Insurance Number (SIN) card
- Old Age Security card with your Social Insurance Number (SIN) on it
- Certificate of Indian Status
- provincial or territorial health insurance card that can be used as identification under provincial or territorial law
- Certificate of Canadian Citizenship or Certification of Naturalization
- Permanent Resident card or a Citizenship and Immigration Canada form IMM 1000, IMM 1442, or IMM 5292
- Document or card, with your picture and signature on it, issued by one of the following authorities:
  - Insurance Corporation of British Columbia
  - Alberta Registries
  - Saskatchewan Government Insurance
  - Department of Service Nova Scotia and Municipal Relations

- Department of Transportation and Infrastructure of the province of Prince Edward Island
- Service New Brunswick
- Service NL of the province of Newfoundland and Labrador
- Department of Transportation of Northwest Territories
- Department of Community Government and Transportation of Nunavut

**If you don't have two pieces of ID from List A above, you can:**

**Choice 2** – Show one piece of ID from List A and one piece of ID from List B, below:

**List B**

- Employee ID card with your picture on it and issued by an employer that is well known in the community
- Debit card or bank card with your name and signature on it
- Canadian credit card with your name and signature on it
- Client card from the Canadian National Institute for the Blind with your picture and signature on it
- Current foreign passport

**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.

**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 or has been altered.

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

- The bank must give you a letter saying it will not cash your cheque. If you do not receive it, ask for it. The bank must also tell you how to contact the Financial Consumer Agency of Canada (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.
- Contact FCAC toll-free at 1-866-461-3222 for more information.

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## About Financial Consumer Agency of Canada (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.

### Contact Us:

 Website:  
[fcac.gc.ca](http://fcac.gc.ca)

 Toll-free:  
1-866-461-3222

 TTY:  
613-947-7771 or  
1-866-914-6097

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