GIC Certificate for Canada Study Permit — Complete Guide

What an officer checks in this document — and what gets it refused.

What this document must contain

GIC Investment Certificate (PDF) from a participating Canadian bank, for at least the current IRCC cost-of-living amount. Banks: ICICI Bank Canada, CIBC, Scotiabank, SBI Canada, RBC, HSBC.

Do

- Use a bank that offers a student GIC
- Check the current IRCC amount (it changes)
- Keep transfer receipt
- Download certificate in both PDF and printed

Do not

- Don't use a bank that cannot issue a student GIC
- Don't transfer to personal account instead
- Don't use GIC refund before visa approval
- Don't assume a GIC alone proves funds — tuition must be covered too

Mistakes that get this document refused

- Transferring below required amount
- Using a bank that cannot issue a student GIC
- GIC account in wrong name vs passport

The finished document

A sample of this gic (guaranteed investment certificate) is on the guide page, free to read: https://www.sureshotvisa.com/documents/gic-certificate-canada-study
The version filled in with your own details — and read by a consultant at our licensed firm before you submit it — is a paid service. Start it from the guide page above.