

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 an SDS-approved Canadian bank. Must be CAD 20,635+ (2024/25 rate). Banks: ICICI Bank Canada, CIBC, Scotiabank, SBI Canada, RBC, HSBC.

Do

- Use SDS-approved banks only
- Check current SDS amount (changes yearly)
- Keep transfer receipt
- Download certificate in both PDF and printed

Do not

- Don't use non-SDS banks for this
- Don't transfer to personal account instead
- Don't use GIC refund before visa approval
- Don't skip GIC for SDS

Mistakes that get this document refused

- Transferring below required amount
- Using a bank not on SDS list
- 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 licensed consultant before you submit it — is a paid service. Start it from the guide page above.