



Cashing Your Government of Canada Cheque for Free

Your rights when cashing a
Government of Canada cheque

What identification you need
to cash a Government of
Canada cheque

What you can do if a bank
won't cash a Government of
Canada cheque



Cashing a Government of Canada Cheque: Your Rights

People often ask questions about cashing Government of Canada cheques. Here are some common questions and their answers.

- **Where can I cash my Government of Canada cheque?**

You can cash your cheque at **any bank branch in Canada**. The bank has to offer personal accounts and withdrawal services through a teller. All you need is proper identification.

- **What if I'm not a customer of the bank? Does it still have to cash my Government of Canada cheque?**

Yes. You don't have to be a customer. The bank must cash your Government of Canada cheque if you show proper identification.

However, if you are a customer of the bank, you may not be able to get cash right away. Check with your bank about its policy on putting a “hold” on the money that you deposit by cheque.

■ **Do I have to pay a fee to cash my Government of Canada cheque?**

No. The bank must cash your cheque free of charge.

What Identification Can I Use to Cash My Government of Canada Cheque?

- To cash your cheque, as a **non-customer** of the bank, you must present **two** pieces of identification from the following list, or **only one piece if it has your picture and signature on it**.
- However, if you only have one piece of identification, and it does *not* have your picture and signature on it, you must also

have someone confirm to the bank who you are. This person can be a customer in good standing with the bank. He or she can also be a person in good standing who is known in the local community.

The pieces of identification you present cannot be copies. They must also be valid and in good condition.

Here is the identification you can use to cash a Government of Canada cheque:

- a valid driver’s licence issued in Canada. You can use a Quebec driver’s licence if you want to, but the bank can’t require it;
- a current Canadian passport;
- a Certificate of Canadian Citizenship or Certification of Naturalization;
- a Permanent Resident card or Citizenship and Immigration Canada Form IMM 1000 or IMM 1442;

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- a birth certificate issued in Canada;
 - a Social Insurance Number (SIN) card issued by the Government of Canada;
 - an Old Age Security card issued by the Government of Canada;
 - a Certificate of Indian Status issued by the Government of Canada;
 - a provincial health insurance card. Ontario, Prince Edward Island and Manitoba don't allow health insurance cards as identification. You can use a Quebec health insurance card if you want to, but the bank can't require it;



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- a document or card with your picture and signature, issued by:
 - the Insurance Corporation of British Columbia;
 - Alberta Registries;
 - Saskatchewan Government Insurance;
 - the Department of Service Nova Scotia and Municipal Relations;
 - the Department of Transportation and Public Works of the Province of Prince Edward Island;
 - Service New Brunswick;
 - the Department of Government Services and Lands of the Province of Newfoundland and Labrador;
 - the Department of Transportation of the Northwest Territories; or
 - the Department of Community Government and Transportation of the Territory of Nunavut.
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- an employee identity card with your picture, issued by an employer well known in the community;
 - an automated banking machine (ABM) card or client card showing your name and signature, issued by a bank of other financial institution in Canada;
 - a credit card showing your name and signature, issued by a bank or other financial institution in Canada;
 - a Canadian Institute for the Blind (CNIB) client card with your picture and signature; or
 - a current foreign passport.

Refusing to Cash a Government of Canada Cheque

When can a bank refuse to cash my Government of Canada cheque?

A bank can refuse to cash your Government of Canada cheque:

- if you cannot show proper identification;

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- if the bank has a good reason to believe that the cheque is counterfeit;
 - if someone has changed the cheque in some way; or
 - if the bank has a good reason to believe that the cheque is connected with a crime.

The bank can also refuse to cash the cheque if it is for more than \$1,500.

If the bank won't cash my Government of Canada cheque, what information must it give me?

- The bank must inform you, in writing, that it won't cash your Government of Canada cheque. However, the bank does not have to say *why* it won't cash the cheque.
 - The bank must also inform you, in writing, how to contact the Financial Consumer Agency of Canada (FCAC).
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If the bank won't cash my Government of Canada cheque, what can I do?

If you feel you presented proper identification to the bank and it refused to cash your Government of Canada cheque, here are some things you can do:

- Ask the bank how you can make a complaint. All banks must have a way to handle complaints.
- Contact the Financial Consumer Agency of Canada (FCAC) to let us know about your situation.

This Agency is part of the Government of Canada. We make sure that banks follow specific federal laws that protect consumers like you. We can give you free help and information about banking, including cashing a Government of Canada cheque.

How to Contact the Financial Consumer Agency of Canada

Telephone:

*Monday to Friday,
8:30 a.m. to 6:00 p.m.,
Eastern Time*

*English toll-free:
1.866.461.3222*

Fax:
1.866.814.2224

Web site:
www.fcac-acfc.gc.ca

E-mail:
*General inquiries:
info@fcac-acfc.gc.ca*

*Publications:
pub@fcac-acfc.gc.ca*

*Media inquiries:
media@fcac-acfc.gc.ca*
