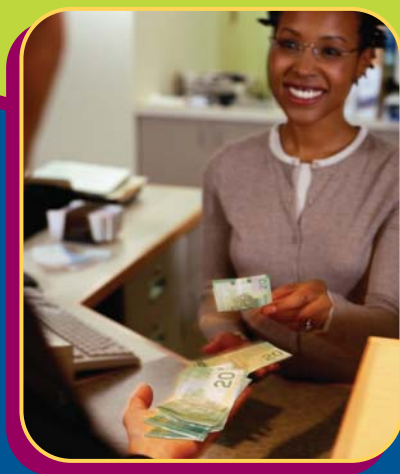




Financial Consumer  
Agency of Canada

Agence de la consommation  
en matière financière du Canada

# Cashing your Government of Canada Cheque for Free





## 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 below.

## ***Where can you cash your Government of Canada cheque?***

You can cash your Government of Canada cheque at any bank branch in Canada that has tellers. A teller is a bank 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 license
- a Social Insurance Number (SIN) card
- a Canadian birth certificate
- a provincial or territorial health insurance card (but this cannot be used in Ontario, PEI 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 the bank 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 the bank 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. It's the law.
- Tell the bank you want to make a complaint. By law, all banks 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 banks 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](mailto:info@fcac.gc.ca)  
Web site: [www.fcac.gc.ca](http://www.fcac.gc.ca)**