



IRCC 更新留学资金证明金额要求 New financial requirement for Study Permit applications

2025-Aug-15

尊敬的客户，您好！

政策变更通知：

加拿大移民、难民及公民部（IRCC）已宣布，将学习许可（Study Permit）申请的最低财务资金要求从原先的“至少加元 \$20,635”提高为“至少加元 \$22,895”，并将于 **2025 年 9 月 1 日** 起正式生效。（详情请参阅 IRCC 官网: Study in Canada as an International Student > Study Permit > Get the right documents > Proof of financial support）

如果您已在上述日期之前递交学签申请或已取得加拿大签证，请忽略本通知。（账户激活或其他留学 GIC 业务信息，请见工银加拿大官网 <https://www.icbk.ca> 或 <https://canada.icbc.com.cn>）

工银加拿大的安排与客户须知：

1. 2025 年 8 月 31 日（含）之前递交学签申请的客户

原有加元 \$21,000 的 GIC 资金证明仍然有效，可继续用于申请。

2. 无法在 2025 年 8 月 31 日前递交学签申请的客户

请下载并填写《[学生 GIC 资金证明金额调整申请表](#)》并与我们联系，我们将指导您补汇款并更新资金证明金额。

联系方式: studentgic@icbk.ca 或 student.gic@canada.icbc.com.cn

3. 魁北克省申请人注意

魁北克省的最低资金要求可能不同，建议您查阅加拿大政府相关信息或咨询专业人士。

4. 新的 GIC 默认金额

自即日起，工银加拿大新的 GIC 默认金额为 加元 **\$23,000** *。入境加拿大并激活账户时，首笔返还加元 \$5,000 **，余款按每月加元 \$1,800 分 10 期返还。

5. 非默认金额需求

如您申请的 GIC 金额不同于默认加元 \$23,000，请在申请表中备注，并自行确认符合 IRCC 要求。

6. 2025 年 8 月 31 日前开立的 GIC 资金证明调整

金额调整将不收取额外费用。

备注：

*若您选择默认加元 \$23,000，但实际到账不足，则需补足差额。



**对于非默认金额，10 期返还部分为总额的 75%并向上取整至千位数，余款将在激活日一次性返还。
例：GIC 金额为加元 \$15,508，则 $(15,508 \times 75\% = 11,631)$ ，向上取整至加元 \$12,000 分 10 期，每期加元 \$1,200，余下加元 \$3,508 于激活日一次性返还。

我们致力于协助您顺利过渡，确保符合最新政策。如有任何疑问，请随时联系我们。

工银加拿大留学金融服务团队

Dear Client,

IRCC Policy Change Notification:

Immigration, Refugees and Citizenship Canada (IRCC) has announced that the minimum financial requirement for Study Permit applications will increase from **at least CAD \$20,635** to **at least CAD \$22,895**, effective **September 1, 2025**. (Detail information, please refer to IRCC official website: Study in Canada as an International Student > Study Permit > Get the right documents > Proof of financial support)

If you have submitted your study permit application or obtained your Canadian visa before this date, please disregard this notice. (For more information about Account Activation or ICBK Student GIC Program, please refer to ICBK official website at: <https://www.icbk.ca> or <https://canada.icbc.com.cn>)

ICBK Canada's Arrangements & Client Advisory:

1. Study Permit Applications **submitted** on or before August 31, 2025

Your existing GIC certificate of CAD \$21,000 remains valid and can still be used for your application.

2. Study Permit Applications **after** August 31, 2025

Please download and complete the "[GIC Amount Adjustment Application Form](#)" and contact us. We will guide you to top up your funds and update your GIC certificate.

Email Contact: studentgic@icbk.ca or student.gic@canada.icbc.com.cn

3. Quebec Applicants

Quebec's minimum proof of funds may differ. Please consult the Canadian government's resources or seek professional advice.

4. New Default GIC Amount

The new default GIC amount at ICBK Canada is CAD \$23,000*. Upon arrival in Canada and account activation, an initial CAD \$5,000** will be released, and the remaining will be paid in ten monthly installments of CAD \$1,800.



5. Customized GIC Amounts

If you request a GIC amount other than CAD \$23,000, please note this in your application form and ensure it meets IRCC requirements.

6. Adjustment for GICs issued before August 31, 2025

No additional fee will be charged for amount adjustment.

Notes:

* If you choose the default CAD \$23,000 but the actual deposit is less, you will need to top up the difference.

** For non-default amounts, 75% of the total (rounded up to the nearest thousand) will be paid in ten installments, and the rest will be paid in a lump sum upon activation. Example: For CAD \$15,508, $(15,508 \times 75\% = 11,631)$, rounded up to CAD \$12,000, CAD \$1,200 will be paid monthly for ten months, and CAD \$3,508 will be paid at activation.

We are committed to supporting you through this transition and ensuring compliance with the new requirements. Please contact us if you have any questions.

Sincerely,

ICBK Canada – Student GIC Team