



MAJLIS KHUDDAMUL AHMADIYYA CANADA

Newcomers Package

2019 – 2020



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Permanent Residence Card

To receive many of the services a permanent resident of Canada is eligible for a Permanent Resident Card (PRC) is necessary.

Documents required

1. Photocopy of 1 main identity Document with...

- Document type and number
- Issue and expiry date
- Your name
- Your photo
- Your date of birth

2. Personal Identity Photos

- 2 copies needed
- An official picture needs to be taken with the specific size requirements met. Visit the following link for further details.
<https://www.canada.ca/content/dam/ircc/migration/ircc/english/information/applications/guides/pdf/5445eb-e.pdf>
- Costco photo centers and many other photography shops take PRC photos with these requirements met

3. IF under 18...

- Copy of Birth Certificate
- Copy of school Records
- In the case of a legal guardian – copy of legal documentation proving guardianship

4. Document certification

The copies of the Documents used in the application need to be certified by an authorized person. This is done by printing the following on the copies...

- “I certify that this is a true copy of the original document”
- The name of the original document
- The date of certification
- Certifiers name
- Certifiers official position/title
- Certifiers signature

Who qualifies to be a certifier?

- Judge, magistrate
- Justice of Peace
- Lawyer (member of a provincial bar association)
- Mayor
- Notary Public
- Police officer (municipal, provincial or RCMP)
- Commissioner of oaths – provided that they have an official government agency appointment and a seal or stamp

Contact the department of Sanat-o-tijarat to be connected to an authorized certifier.

Filling out the forms

- Fill out the Permanent Resident Card Form – Can be found online by the name IMM 5444
- The “Document Check-list” form also needs to be filled out – form IMM 5644
- “The use of a representative” form - IMM 6476 is optional. This is if you plan to use a representative who has permission to do business on your behalf with Immigration, Refugees and Citizenship Canada (IRCC) and the Canada Border Services Agency (CBSA).

Visit the site below for detailed instructions on how to fill out these forms:

<https://www.canada.ca/en/immigration-refugees-citizenship/services/application/application-forms-guides/guide-5445-applying-permanent-resident-card-card-first-application-replacement-renewal-change-gender-identifier.html>

Contact the department of Sanat-o-Tajarat for further information and help.

Fee payments

1. Visit the site below to pay the \$50 fee for the application
<https://eservices.cic.gc.ca/fee-wizard/welcome>
2. Print 2 copies of the receipt



Obtaining a Permanent Residence Card

MKAC
MAJLIS KHUDDAMUL AHMADIYYA CANADA

Mailing it off

Print all the Forms and place them in an envelop along with one copy of the receipt. The application will be sent back if the receipt is not included in the envelope

It should be mailed to the address printed on the sample envelope below.

(Your name)
(Your Address)
(Your Postal Code)

Attach enough postage



Case Processing Centre — PR Card
P.O. Box 10020
SYDNEY, NS B1P 7C1
CANADA

The IRCC will email you once they have received your application and your Permanent Resident Card will be mailed to you in the following weeks.

Health Card

Living in Ontario, we have access to the Ontario Health Insurance Plan (OHIP) which covers nearly all health services/needs. It is essential to apply for OHIP and obtain a health cards as soon as possible.

Requirements

To be eligible to apply the following conditions must be met:

- Be physically in Ontario for 153 days in any 12-month period
- Be physically in Ontario for at least 153 days of the first 183 days immediately you began living in Ontario
- Ontario is your primary place of residence
- You are a permanent resident or Canadian Citizen

You can also be eligible with the following statuses or conditions:

- Holder of a valid work permit
- Convention Refugee
- Have already applied for Permanent Residence and are awaiting response
- Temporary Resident permit

What's Covered?

- Appointments with family doctor
- Visits to walk-in clinics
- Visits to emergency rooms
- Medical tests and surgeries (does not include cosmetic and optional surgeries)

How do you get yours?

You will have to visit your nearest Service Ontario centre and bring with you the following documents:

- A completed Registration for Ontario health insurance Coverage Form. The form can be found at the following link
<http://www.forms.ssb.gov.on.ca/mbs/ssb/forms/ssbforms.nsf/FormDetail?OpenForm&ACT=RD&TAB=PROFILE&SRCH=1&ENV=WWE&TIT=Registration+for+Ontario+Health+Coverage+form+&NO=014-0265-82>
- Three separate, original (not copies) identification documents
 - One that proves your Canadian Citizenship or resident status which would make you eligible for OHIP (listed above)
 - One that proves you live in Ontario (Ontario driver's licence, income tax statement)
 - One that supports your identity (credit card, passport from any country)

Note: If you are out of the province for more than 212 days in 12 months, your OHIP would be deactivated and would require you to reapply

Banking Information

Banks in Canada



Benefits/Perks

- Your first credit card with the bank comes with no credit history required and no annual fee (on select cards).
- Your first mortgage also does not require a credit history. You must still meet financial eligibility metrics in both cases.
- No monthly fees for your bank account for 9 months.
- RBC International Money Transfer.
- Your first car loan with no credit history required at 3,500 specified dealerships across the country.
- Preferred exchange rates on foreign transactions for first 12 months after signing up for an account.
- Small-size Safety Deposit Box with fees waived for up to 2 years.
- \$50 when you open up your first business account with RBC.



Benefits/Perks

- Everyday chequing account with no fees for 1 year
- Unlimited Interac transfers
- \$55 cash back refund on Safety Deposit Box.
- CIBC Advantage Debit Card



Benefits/Perks

- Your Performance Plan Chequing Account will be free with no fees for the first year, including unlimited transactions.
- BMO NewStart Program includes your choice of type of BMO MasterCard Credit Card: BMO Air Miles MasterCard, BMO CashBack MasterCard, or BMO SPC Air Miles MasterCard.
- You can send money to your family back home several ways: By opening your online banking account you can access Western Union from your computer and send money directly back to your home country; you can wire money through your local branch; you can send an Interac e-transfer within Canada.
- Free small-size Safety Deposit Box, or 25% off a larger Safety Deposit Box.



Benefits/Perks

- A chequing account with no monthly fee for the first 6 months.
- Savings account with a bonus interest rate for the first six months.
- Unsecured TD Credit Card with no credit history with credit limit of up to \$5,000.
- International Money Transfers by Visa Direct with 1 transfer per month free of charge for first 6 months.
- Possibility of mortgage with no credit history.



Benefits/Perks

- \$300 when you open a chequing account eligible for the cashback.
- Monthly fee waived when you maintain a daily balance.
- VCredit Card.
- Small Safety Deposit Box free for 1 year.
- Car loan.
- Mortgage.
- Scotia iTRADE account with \$1,000 investment earns 10 free trades

Eligibility

Being new to Canada, you may not have yet found a job. This however will not be an issue in opening an account. You can open a bank account even if...

- You don't have a job
- You don't have money to put in the account right away
- You have been bankrupt

You will need 2 pieces of identifications (drivers licence, passport, etc.) and a visit to any of the listed banks to open an account.

Savings plans

There are multiple savings plans depending on your eligibility and circumstances.

RESP – Registered Education Savings Plan

- RESP is meant for your children's future post secondary education fees and expenses. Many private promoters (including banks) provide this savings plan.
- Many government grants are added to the account over the years
- Visit the following link for a list of Promoters of RESP and which government grants accompany each
<https://www.canada.ca/en/employment-social-development/services/student-financial-aid/education-savings/resp/resp-promoters-list.html>

RRSP – Registered Retirement Savings Pan

- RRSP is a savings plan which allows for savings to be used after retirement. Visit the following link to see the details on how to register for an RRSP –

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/rrsps-related-plans/setting-rrsp.html>

RDSP – Registered Disability Savings Plan

- A registered disability savings plan (RDSP) is a savings plan that is intended to help parents and others save for the long term financial security of a person who is legally considered disabled.

Note: children with disabilities are also eligible for Disability Tax Credit (which is reduced tax for the guardians of the child)

- For further details visit;

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/registered-disability-savings-plan-rdsp.html>

TFSA – Tax Free Savings Account

- Allows for those older than 18 years of age and who have a valid social insurance number to set money aside tax-free throughout their lifetime. Contributions to a TFSA are not deductible for income tax purposes. Any amount contributed as well as any income earned in the account (for example, investment income and capital gains) is generally tax-free, even when it is withdrawn.

Government Financial Aids

The Canadian government has put in place various financial aid benefits to aid its residents in day to day life.

CCB – Canada Child Benefit

- Canada Child Benefit provides a maximum annual benefit of \$6,400 per child under the age of six, and \$5,400 per child aged 6 through 17. The benefit will be tax-free and paid monthly to eligible families.

OAS – Old Age Security

- The OAS pension is a monthly payment available to seniors aged 65 and older who meet the Canadian legal status and residence requirements.

Child Disability Benefit

- The child disability benefit is a tax-free monthly payment made to families who care for a child under age 18 with a severe and prolonged impairment in physical or mental functions.

Use the Benefits Finder form to see if you qualify for any other benefits offered by the government of Canada.

Useful Banking Terms:

Use the following link to familiarize yourself with the banking language used in Canada

<https://www.rbc.com/newcomers/glossary.html>

Employment

Language Requirements

As a newcomer to Canada, you will have to prove proficiency in reading and writing English and in some cases French. Listed below are the tests that are often required for jobs

IELTS - International English Language Testing System

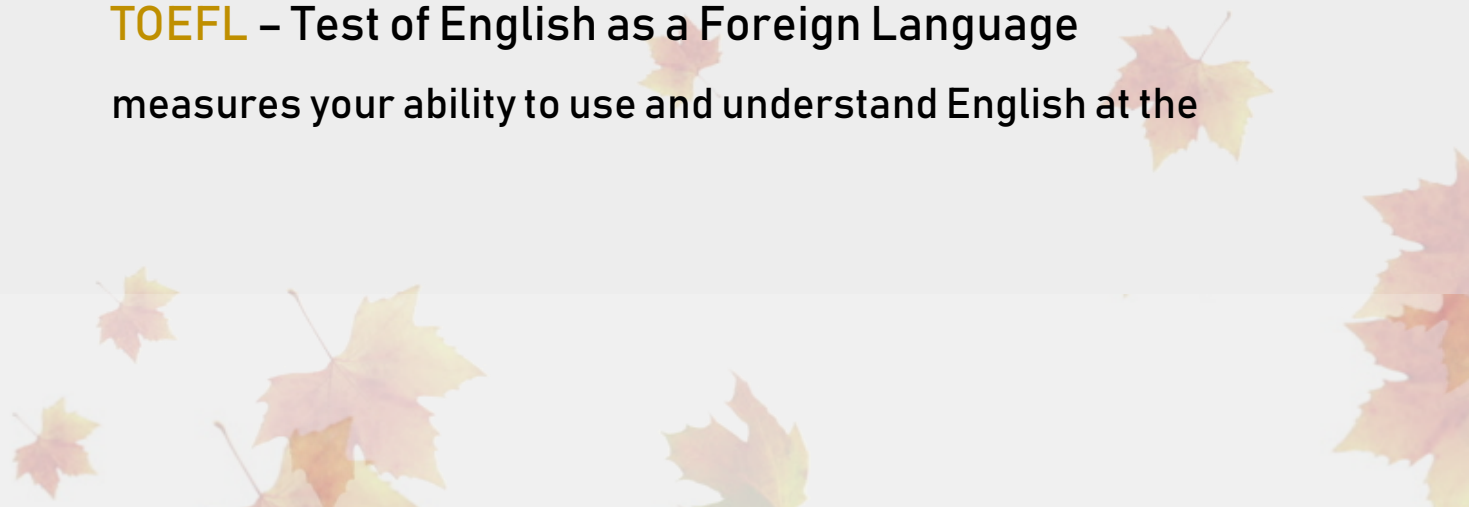
language assessment on four key English language skills: listening, reading, writing and speaking. It is designed to assess the language ability of people who aim to study, work, immigrate and integrate an English-speaking environment.

CELPIP - Canadian English Language Proficiency Index Program

A general test that provides Immigration, Refugees and Citizenship Canada (IRCC) and other users with an accurate measurement of English language proficiency in common usage situations.

TOEFL - Test of English as a Foreign Language

measures your ability to use and understand English at the





reading, listening, speaking, and writing skills to perform academic tasks.

Bridging Programs

In many of the jobs in Canada which require certification or specialized degrees only accept those certifications/degrees that were acquired in Canada. Bridging programs help internationally trained professionals and tradespeople who want to work in their field in Canada. They can help you get a licence or certification and integrate into the Canadian workplace.

Bridging programs offer different services, which include:

- Courses
- education and skills assessments
- practical or workplace experience
- exam prep for licences or certificates
- language training for professions or trades
- action and learning plans to help you identify training you may need

Contact universities and colleges to see if bridging programs of interest to you are available.





Applying for Jobs

Tips:

To start your search for a job, here are a few useful tips

- research companies where you want to work by:
 - check their website for jobs they post
 - contact employers directly to ask if they are hiring
- go to job fairs in your city or town, where you can meet employers and discuss jobs
- browse job search websites and newspapers classified sections to see who is hiring
 - Job Bank has up to 2,000 new jobs posted every day
 - jobs.gc.ca has job postings for federal public service
- use an employment agency that searches for jobs for you
 - call or visit a Service Canada Centre near you for lists of government employment services and training help

Procedure:

Applying to jobs will require you to prepare a cover letter and resume. Use the following link on instructions on how to write a good cover letter and resume:

<https://www.canada.ca/en/services/youth.html>

Housing Information

How to buy a Home

STEP 1 – Build a Budget

An effective budget will map out your plan to set aside money for your down payment and additional costs. Typically, save 20% for down payment of the house you want to buy plus some extra money for moving, fees etc.

STEP 2 – Investigate Mortgage Options

Shop around banks for a mortgage pre-approval or reach out to a mortgage agent to guide you through the process.

STEP 3 – Choose a Realtor

Your realtor will play a vital role in your homebuying experience. He/she will show you homes that match your criteria, guide you through the homebuying process and negotiate the best possible price for your house

STEP 4 – Get a Lawyer

Hire a lawyer who specializes in real estate. It's important to hire a lawyer who specializes in real estate. They will perform essential tasks to ensure smooth closing of your home.

STEP 5 – Choose a home you like

Find a home you like with you Realtor and submit an offer. Perform a home inspection to ensure that a full disclosure on the home condition is disclosed. Make sure your mortgage gets approved and finalize the deal.

STEP 6 – Closing Day

This is the day you legally get possession of the house. Your lawyer completes the paperwork (so the home is in your name), payments are finalized and you receive the deed and the keys.

Congratulations on your new home!



