Immigration, Refugees and Citizenship Canada / Immigration, Réfugiés et Citoyenneté Canada
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Archived: June 3, 2025 8:51:58 AM
From: Immigration Representatives / Représentants immigration (IRCC)
Sent: Fri, 4 Apr 2025 19:55:17
To:
Cc: Immigration Representatives / Représentants immigration (IRCC)
Subject: FW: Unreasonable request on basis of a Financial Letter - REP-2025-0205- Due 17-Feb-25
Importance: Normal
Sensitivity: None

Good day,
[redacted] **Immigration Representatives Mailbox.**
Please note that this mailbox is intended for general guidance and does not provide responses to case-specific inquiries but have provided the following information as guidance. If you have case specific questions about a file, you are encouraged to submit the IRCC Web form.
Please see our response to your question.
***
We would like to clarify that the option for employers to use attestations from financial institutions has been around for multiple years, but is a last resort document for employers to demonstrate their ability to fulfill their financial obligations since mid 2023. Note that it is the employer's responsibility to demonstrate that they meet this factor under the Immigration and Refugees Regulations.

Employers who submit Labour Market Impact Assessment (LMIA) applications to request TFWs should generally be able to provide CRA documents to demonstrate their ability to fulfil financial obligations to TFWs they wish to employ. In case they are unable to, they may use the attestations from financial institutions as a last resort document and assessing officers at Service Canada will take everything into consideration during LMA assessment.

Please note that financial institutions are not obligated to provide an attestation for their clients and will do so only if they are able and willing to. Should this not be an option, it is the employer's responsibility to provide evidence to support their application and to demonstrate that they meet this requirement.

Hope the above provides some clarification to address your concerns.

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[redacted]

The Immigration Representatives Mailbox

De :
Envoyé : 20 janvier 2025 13:29
À : Immigration Representatives / Représentants immigration (IRCC) <IRCC.ImmigrationRepresentatives-[redacted]
Objet : Unreasonable request on basis of a Financial Letter

Hello Officer,
Greetings of the Day!

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I wish to know the policy clarification about the unreasonableness of request asking for a financial guarantee, a bank is reluctant to give. Because of that employers are facing worker shortage particularly in the Retirement Home (Healthcare Sector) considering the denial of application for the LMIA by Service Canada.

A template is provided to the client (employer) by service Canada and they want verbatim signing of that document by the bank (Financial Institution)
https://www.canada.ca/content/dam/esdc-edsc/documents/services/foreign-workers/business-legitimacy[redacted]

I will reproduced a verbatim statement by a banker regarding issuing of the letter demanded by Service Canada from a financial institution

"Unfortunately, we have been strongly advised by our legal team that we are not able to sign these forms for any clients. This is the first year that we have been receiving these LMIA requests and based on the wording it opens RBC up to statements that we cannot validate or confirm creating a large liability risk for the bank."

So why this cat-mouse game where what you want is categorically denied by bank

Kindly send a policy clarification

Thanks in anticipation