



# IMMIGRATION Canada

## Right of Permanent Residence Fee

## Loan Application



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### Forms:

- Right of Permanent Residence Fee Loan Application (IMM 5349)
- Use of a Representative (IMM 5476)

This application is made available free by  
Citizenship and Immigration Canada and  
is not to be sold to applicants.

**Cette trousse est également  
disponible en français**

## Contact Information

### Web site

For more information on the programs offered by Citizenship and Immigration Canada, visit our Web site at [www.cic.gc.ca](http://www.cic.gc.ca). For some types of applications you can inform us of a change of address and find out what is happening with your application through [on-line services](#) on the Web site.

### Within Canada

If you are in Canada, you can also phone our **Call Centre**. An automated telephone service is available seven days a week, 24 hours a day and is easy to use if you have a touch-tone phone. You can listen to pre-recorded information on many programs, order application forms, and for some types of applications the automated service can even update you on the status of your case.

When you call, have a pen and paper ready to record the information you need. Listen carefully to the instructions and press the number for the selection you want. At any time during your call, you may press \* (the star key) to repeat a message, **9** to return to the main menu, **0** to speak to an agent, or **8** to end your call. If you have a rotary phone, wait for an agent to answer your call.

If you need to speak to an agent, you must call Monday to Friday between 8 a.m. and 4 p.m. local time.

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**From anywhere in Canada, call**

**1-888-242-2100 (toll-free)**

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### Using a text telephone?

Call our TTY service from Monday to Friday between 8 a.m. and 4 p.m. local time at: **1-888-576-8502** (toll-free).

### Outside Canada

If you are outside Canada, you can contact a Canadian embassy, high commission or consulate. Consult our [Web site](#) for addresses, phone numbers and Web site addresses of our visa offices.



**This is not a legal document.** For legal information, refer to the *Immigration and Refugee Protection Act and Regulations* or the *Citizenship Act and Regulations*, as applicable.

**This publication is available in alternative formats upon request.**

# Overview

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You have the option to apply for a loan from the Canadian government to cover the cost of the Right of Permanent Residence Fee (RPRF) required of applicants for permanent residence.

The RPRF applies to all applicants for permanent residence **except** the following:

- a) a dependent child of the sponsor or principal applicant;
- b) a child to be adopted by the sponsor;
- c) an orphaned brother, sister, nephew, niece or grandchild of the sponsor;
- d) a protected person or a member of the Protected Temporary Resident Class in Canada;
- e) a member of the Convention Refugee Abroad Class;
- f) a member of the Humanitarian Protected-Persons Abroad Class;
- g) a member of the Permit Holder Class, who has made an application for permanent residence, and who is the dependent child of another member of the Permit Holder Class;
- h) a member of the Permit Holder Class who is the dependent child of a permanent resident or Canadian citizen;
- i) a principal applicant in Canada, who has made an application on Humanitarian and Compassionate grounds, and who is the dependent child of a permanent resident or Canadian citizen.

RIGHT OF PERMANENT RESIDENCE FEE CALCULATION	Number of Persons	Fee	Amount Due
Applicants not exempted		x 490	

You will need to pay the Right of Permanent Residence Fee **before** you or your family members can become permanent residents.

The Right of Permanent Residence Fee should not be confused with the separate processing fees for immigration services. The loan option is **not** available to cover the cost of the processing fees.

## Who may apply?

This application is for:

- persons in Canada applying for permanent residence in Canada, who are required to pay the RPRF; and
- persons sponsoring their family members.

**Note:** This form is **not** for use by applicants outside Canada. If you are outside Canada, contact the Canadian embassy or consulate processing your application for further details on loan options.

To be eligible, you must show the need for a loan as well as the ability to repay the loan required. The need for a loan is based on an assessment of your financial situation. The ability to repay the loan is determined through an assessment of your income and family income potential against the cost of living in Canada and your current level of debt. If you have been in Canada for three years or more, you must provide evidence that you have been unable to get a loan from a bank or other lending institution.

# Applying for a Loan

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If you feel there may be a need for a RPRF loan and you have the ability to repay the loan, it is best to apply for the loan at the time you submit your application for permanent residence and:

- complete the attached *Right of Permanent Residence Fee - Loan Application* (IMM 5349);
- attach all supporting documents requested; and, if applicable,
- attach your completed *Application for Permanent Residence*, the related forms and supporting documents.

## Completing Your Application

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Read all instructions carefully. Fill in the forms carefully and completely. Print clearly using black ink. Delays will result if the application is not properly completed or if all of the necessary documents have not been submitted. Attach a separate sheet of paper if you require more space and indicate the letter or number of the question you are answering.

### ***Right of Permanent Residence Fee Loan Application*** **(IMM 5349)**

#### 1. **Loan Applicant**

**Surname (Family Name) and Given Name(s):** Print all names in full. Do not use initials. If you are using your maiden or birth name, print your name and add “(maiden)” after it.

**Date of birth:** Print your date of birth beginning with the day, followed by the month and year. If you are unsure of your date of birth, give your age as follows: 34 (age).

**Social Insurance Number:** Enter the nine digits of your Social Insurance Number, if you have one.

**Telephone Number:** Print your home and business telephone numbers and fax number (if you have one) including the area code.

**Status in Canada:** Provide a copy only of supporting documents such as your confirmation of permanent residence, Canadian citizenship card and/or notice of Convention refugee determination.

#### 2. **Address**

Print your complete home address, including the street address, your apartment or unit number, the city, province, and your postal code. Print your complete mailing address if it is different from your home address.

#### 3. **Size of Family**

Each family member should be counted only once. For example, if you previously sponsored

your spouse or common-law partner and your spouse or common-law partner is still dependent upon you count 1 for 'Your spouse' or 'common-law partner' but do not count your spouse or common-law partner again under 'Previously sponsored relatives who are still dependent on you or your spouse or common-law partner for support (previous undertaking still valid).

4. **Right of Permanent Residence Fee Loan Request for:**

Identify all of the persons in Canada and abroad who will be included in your application for permanent residence or sponsorship undertaking, including yourself (if applicable), for whom a RPRF loan is being requested. If additional space is required, attach a separate sheet of paper. Include only those persons who will be included in your application for permanent residence or sponsorship.

Insert the fee amount of \$490 (for each person not exempted) in either column A (if the person lives in Canada) or column B (if the person lives outside of Canada). This will be used to determine the amount of the loan you are requesting.

5. **Current Revenue and Obligations**

**Monthly Family Income:** Provide the total monthly income for each area identified (if applicable). "Family" means yourself, your spouse or common-law partner and children living with you (where applicable). Where income originates from outside Canada, convert to the Canadian Dollar equivalent. It is important to provide proof of your income. Attach a copy of your Income Tax return and either: 1) a letter from your employer or 2) a copy of your pay stub. If you are currently enrolled in a school, training or language program, provide a letter from the educational institution.

**Monthly Family Debt Payments:** Where applicable, provide the total monthly debt payment for each area identified. With regards to credit cards, estimate your total credit card usage (expenditures) for a year and then divide by twelve to obtain your monthly credit card debt payment. Provide loan details in the space provided.

**Monthly Family Living Expenses:** Where applicable, provide the total monthly living expenses for each area identified. In some cases (for example, groceries), it may not be possible to accurately identify monthly costs. Therefore, an estimate - as close to reality as possible - is acceptable.

6. **Future Revenues and Obligations**

Provide the amount of funds you expect to receive within the next two years as the result of such things as the sale of property.

7. **Social Assistance**

If you or a member of your immediate family is on social assistance, complete this question by placing an "X" in the "YES" box and answer the other questions. It is important to remember that you must answer the questions specifically as they relate either to yourself, your spouse or common-law partner or other family members (especially if more than one person is in receipt of social assistance). Ensure that any amount of social assistance received is reflected in question 5 under "**Monthly Family Income**".

8. **Employment Insurance Benefits**

Follow the instructions for question 7 above but specifically relating to Employment Insurance Benefits. Ensure that any amount of Employment Insurance Benefits received is reflected in question 5 under "**Monthly Family Income**".

9. **Employment History**

**Loan applicant:** Indicate all employers for the last 24 months.

**Spouse or common-law partner and other immediate family members:** An “immediate family member” is considered to be a son, daughter or adopted child. Indicate all employers for the last 24 months for your spouse or common-law partner and each immediate family member, as applicable.

10. **Voluntary Or Other Unpaid Work**

**Loan Applicant:** Provide specific details relating to any such activity both past and present.

**Spouse or common-law partner and other immediate family members:** As in question 9 above, indicate all voluntary or other unpaid work for the last 24 months for each immediate family member.

11. **If Currently Enrolled in a School or Training Program**

**Loan Applicant:** If you are currently enrolled in a school, training or language program, provide specific details relating to any such program.

**Spouse or common-law partner and other immediate family members:** As in questions 9 and 10 above, provide specific details for the last 24 months for each family member.

12. **Supplementary Information**

Answer these questions as thoroughly as possible. If any of the questions are not applicable to your situation, indicate with a “n/a” (not applicable).

13. **Declaration**

Read carefully, then sign and date the form in the space provided. Where applicable, your spouse or common-law partner should also sign and date the form in the space provided.

## ***Use of a Representative (IMM 5476)***

**Complete this form if you:**

- used the services of a representative to help you prepare or submit your application; or
- are appointing a representative; or
- are cancelling a representative's appointment.

If you have dependent children aged 18 years or older, they are required to complete their own copy of this form if a representative is also conducting business on their behalf.

A **representative** is someone who has provided advice, consultation, or guidance to you at any stage of the immigration application process, or in an immigration proceeding. If someone represented or advised you to help you submit your application, then that person is your representative.

A representative is also someone who has your permission to conduct business on your behalf with Citizenship and Immigration Canada (CIC) and the Canada Border Services Agency (CBSA).

When you appoint a representative, you also authorize CIC and CBSA to share information from your case file to this person.

You are not obliged to hire a representative for immigration matters. We treat everyone equally, whether they use the services of a representative or not. If you choose to hire a representative, your application will not be given special attention nor can you expect faster processing or a more favourable outcome.

CIC and CBSA will only conduct business with your representative on immigration matters related to the application you submit with this form. You can appoint only **one** representative for each application you submit.

**There are two types of representatives:**

Family, friends, and non-profit groups often help applicants who feel the need for support and advice on immigration matters. You can appoint a representative who **does not** charge fees or receive any other compensation for providing immigration advice or services to represent you before CIC or the CBSA.

**Uncompensated representatives include**

- friends and family members who do not, and will not, charge a fee or receive any other consideration for their advice and services;
- organizations that do not, and will not, charge a fee or receive any other consideration for providing immigration advice or assistance (such as a non-governmental or religious organization);
- consultants, lawyers, paralegals, Québec notaries, and students-at-law under their supervision, who do not, and will not, charge a fee or receive any other consideration to represent you.

**Compensated representatives**

Compensated representatives charge a fee or receive some other form of consideration in exchange for the advice and representation that they provide. If you want us to conduct business with a compensated representative then they must be authorized by CIC.

It is important to know that anyone who represents or advises you for payment - or offers to do so - in connection with immigration proceedings or applications is breaking the law unless they are an authorized representative or they have a specific agreement or arrangement with the Government of Canada that allows them to represent or advise you. This applies to advice or consultation which happens before or after an immigration application is made or a proceeding begins.

**Authorized representatives are:**

- immigration consultants who are members in good standing of the Immigration Consultants of Canada Regulatory Council (ICCRC);
- lawyers and paralegals who are members in good standing of a Canadian provincial or territorial law society and students-at-law under their supervision;
- notaries who are members in good standing of the *Chambre des notaires du Québec* and students-at-law under their supervision.

If you appoint a paid representative who is not a member of one of these designated bodies, your application will be returned. **For more information** on using a representative, visit our [website](#).

**Section B.**

**5. Your representative's full name**

If your representative is a member of the ICCRC, a law society or the *Chambre des notaires du Québec*, print his or her name as it appears on the organization's membership list.

**8. Your representative's declaration**

Your representative must sign to accept responsibility for conducting business on your behalf.

**Section D.**

**10. Your declaration**

By signing, you authorize us to complete your request for yourself and your dependent children under 18 years of age. If your spouse or common-law partner is included in this request, he or she must sign in the box provided.

## Release of information to other individuals

To authorize CIC to release information from your case file to someone other than a representative, you will need to complete the form *Authority to Release Personal Information to a Designated Individual* (IMM 5475) which is available on our **Web site**[english/information/applications/release-info.asp](http://english/information/applications/release-info.asp) and from Canadian embassies, high commissions and consulates abroad.

The person you designate will be able to obtain information on your case file, such as the status of your application. However, he or she will **not** be able to conduct business on your behalf with CIC and CBSA.

**You must notify us if your representative's contact information changes or if you cancel the appointment of a representative.**

# Mailing Your Application

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Enclose all documents in a large envelope. Do **not** include a pre-paid return envelope.

Address the envelope as follows:

**Case Processing Centre  
Vegreville, AB  
T9C 1W7**

Print your name and address at the top left-hand side of the envelope.

Citizenship and Immigration Canada is **not** responsible for documents lost or damaged in the mail.

## What Happens Next?

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You will be advised whether or not your Right of Permanent Residence Fee loan application has been approved. When you are asked to pay the Right of Permanent Residence Fee, you will have the option of either paying it or proceeding with the loan application and signing a loan agreement. If a loan is not approved, your application for permanent residence will still be processed; however, you will have to pay the RPRF **before** you or your family members receive permanent resident status.

If you are already a permanent resident in Canada or a Canadian citizen, and you are applying for permanent residence for your family members for whom you are submitting a sponsorship undertaking, the RPRF loan agreement will need to be signed **before** the sponsorship undertaking is processed. We will contact you when it is time to sign the loan agreement.

You must advise us of any change of address or telephone number by contacting our [Call Centre](#) or by entering your new address on our on-line change of address service listed on our [website](#). Inform the Call Centre if anything else in your application changes after you have mailed it.