



IMMIGRATE TO CANADA

THE ULTIMATE PLAYBOOK

VOLUME

2

AUTHORED BY:

Potato Talkies

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# ABOUT THIS E-BOOK

Potato Talkies ([www.potatalkies.com](http://www.potatalkies.com)) is an initiative by a young couple from India (Navjot & Simran) who applied for their Canadian PR in 2019 and moved to Toronto in March 2020.

This e-book is in continuation of Volume 1 ([get it here](#)). While Volume 1 talked about the first 7 steps of express entry process - till getting an Invitation to Apply (ITA) for Canadian PR, this one details out the next 8 steps, right up to getting your passport stamped 😊

## TO RECAP, WHY DID WE MAKE THIS E-BOOK SERIES?

When we thought about moving to Canada in 2018, we had no idea where to start. The information is scattered across different forums, YouTube videos and Canada's official website and there is no structure to anything – which left us with 2 options:

1. Do our own research and file the application on our own – make mistakes, correct them and move on.
2. Hire a consultant to do it for us.

We went with Option 1 (thankfully!), and soon realized that option 2 is a total scam. Once you get your PR, you realize that the process isn't as complicated and giving USD 1000-3000 to consultants is a total waste of time and money!

So the purpose of this e-book series is to put everything in one place and get these silly and useless consultants go out of business! ;-)

# Who should go through this e-book?

Simple! People who are serious about moving to Canada and change their lives forever.

This book is most relevant to people who have no or only intermediate knowledge about ways to immigrate. It would equip you with almost everything there is to know about moving to your Dream Country (at least that's what it is for us)

## Who is this **NOT** for?

Lazy heads, who want to move to Canada but are not willing to put the work into it! In the last 18 months, I have met so many people who spent a shit load of money on consultants and yet got their applications rejected.

*Moving to Canada is probably the most important step you would take in your life! How can you leave this to the mercy of a consultant who has nothing to do with whether you live or die?*

Therefore, if you are not willing to invest time into your application, do not waste your time here – close this e-book and hire a consultant (no offense).

# More than an e-book!

My name is Navjot, and I am the chief author of this e-book. I have a passion for writing and hope to author a mainstream book someday ☺

I have poured my passion into this series and I will continue to make at least quarterly updates (if not monthly) to provide you with the most recent immigration information.

But my passion and this e-book doesn't stop here.

## Our You-Tube channel



[Click to subscribe](#)

With this e-book, we launched our you-tube channel has a 3-part series about Immigration to Canada. Both Simran & I host this channel. We have some amazing content and tried to make it as entertaining as we can ☺ This is our first attempt at YouTube, but we are quick learners and strive to provide the best quality content to you.

## Our Mobile app



[Watch DEMO](#)

Just like writing is my passion, coding is Simran's passion – yup, my wife is a nerd ☺ Do download the app "CanGuide" from play store. It has some very useful (free) tools including eligibility, CRS calculators, PNP suggest tool (super cool) and more! ☺

## Get a peak into our lives



[Follow us on Instagram](#)

And finally, get to know us behind the scenes and LIVE updates about our life in Canada. Follow us on Instagram [@potatotalkies](#) and get to know who Simran & Navjot are ☺



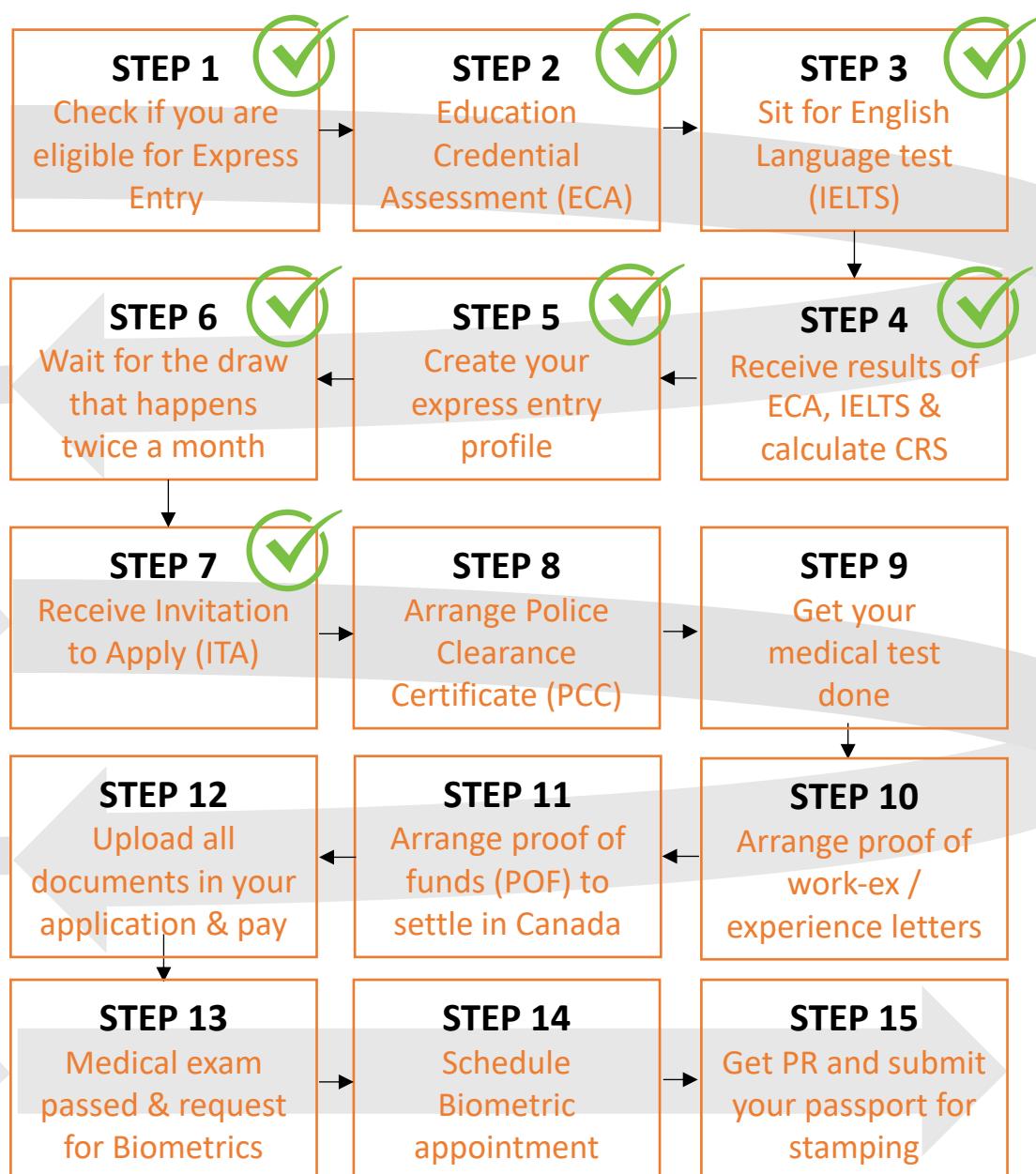
This icon is on every page  
Will bring back to this page



# The golden 15 steps!

In volume 1, we discussed about the first 7 steps that would get you an Invitation to Apply to Canadian PR – your second happiest moment during the entire process (first being getting the PR ofcourse 😊)

Here are the steps again - this e-book will focus on the process after ITA! There are some very useful tips here. So read on...





STEP 8



## Arrange Police Clearance Certificate(s)

You have your ITA 😊 Let's get started with the document collection now, starting with Police Clearance Certificate (PCC).

A police certificate is a statement that you don't have a criminal record, or if you have a criminal record, the certificate will help the Canadian Government determine if the record is serious enough to deny Visa.

This is the first document you should try and arrange, because depending on the country you live, it may take up to 6 weeks and you only have 8 weeks to accept the ITA and upload all the documents.

Here is the official list of all crimes that may make you inadmissible to immigrate to Canada ([Click here](#)).

### Who needs a police certificate?

Anyone who is 18 years or over. If you have a dependent child accompanying you, they may not require a Police Certificate in most countries, however this rule may vary for different countries or if the dependent child has an active juvenile case / or record of it against him / her.

Also, for instance in India, you just need one **National** police clearance certificate from any [passport authority](#) (irrespective of whether you stayed in multiple cities in India), however for many other countries, you may require a clearance certificate from each province you lived in. So please check the official [online tool](#) to determine what's required from you.



### Important tip to save time!

*In most countries, including India, you can get a PCC done before the ITA, however do note that the PCC has an expiry of 6 months – so you should be careful to not get it done well before your invitation. I got this done for me and my wife a week before our estimated ITA date ☺*

Also, you need a police clearance certificate from all countries where you have lived for **over 6 months continuously**.

So, if you studied or worked abroad for a few years – make sure you understand how to get a police certificate from those countries well before you get your ITA. IRCC's online tool will give you all those details – so do [check out](#).

Some cases are unique, like ours'. We lived in Hong Kong for 4 years and wanted to get our PCC done before ITA (like we did for our home country, India). However, Hong Kong Police requires a request letter from Canada's government, and only then will the Hong Kong's police submit a PCC to IRCC directly (so we would not get the PCC in our hands). So basically, we are only able to submit our Hong Kong's PCC after we fill the entire application, pay the fee, receive the AOR and then get a request for additional documents (ADR) from Canada on a later date. But don't worry – this doesn't delay the processing time by any measure ☺ The best part is, all this information is detailed out for all countries in the IRCC's [online tool](#)!

### SUPER IMPORTANT!

*If you know that you have a criminal record, do not hide that in your application. Criminality data is shared amongst most countries and Canadian Government won't take your word for it! THEY WILL CHECK and if they see you lied, you will be banned for 5 years or LIFE. And the next time you want to try for a tourist visa to any country, best of luck explaining the reason for Canadian PR decline! ;-)*



Also, if you are applying from India, while you are creating your profile on Passport Seva Online portal ([click here for link](#)), you will be asked for Purpose for which PCC is required. Select:

### “Immigration Purposes Other than Citizenship”

There is a lot of confusion around this and I would like to clear this out here – you are welcome 😊

Finally, here is the sample letter, just so you know what to expect – as you can see, I don't have a criminal record – yippiiiieeeee 😊 In India, this would usually take a week to get – more if your case is complicated. I got it on the same day because I renewed my passport within the last 6 months, and they must already have my record at hand! And I promise, I did not commit any crime since the passport got renewed ;-)

	<b>GOVERNMENT OF INDIA MINISTRY OF EXTERNAL AFFAIRS REGIONAL PASSPORT OFFICE, DELHI</b>	
Telephone : 01126166292 FAX : 01126165870 E-mail : <a href="mailto:helpdesk@passportindia.gov.in">helpdesk@passportindia.gov.in</a> Toll Free No : 1800-258-1800 Website : <a href="http://www.passportindia.gov.in">www.passportindia.gov.in</a> File Number : DL2086612658619	REGIONAL PASSPORT OFFICE, Hudco Trikoot-3, Bhikaji Cama Place, R.K.Puram, New Delhi-110066.  PCC Issuance Date : 21/08/2019	
<b><u>POLICE CLEARANCE CERTIFICATE</u></b>		
It is certified that there is no adverse information against Mr. NAVJOT SINGH BINDRA S/o ARVINDER SINGH BINDRA, holder of Indian Passport No. [REDACTED] issued at DELHI, on 08/05/2019 which would render him or her ineligible for IMMIGRATION PURPOSES OTHER THAN CITIZENSHIP for CANADA.		
This PCC is not valid for any other purpose or country.		

*[Handwritten signature]*



## STEP 9

# GET YOUR MEDICAL TESTS DONE

One of the reasons we all want to be in Canada is the best in class, almost free healthcare system. However, before they allow you to come, you need to pass this important step.

There are 3 possible reasons for **inadmissibility**:

1. Danger to Public Health (communicable diseases like TB)
2. Danger to Public Safety (generally related to mental health)
3. Excessive demand on health or social service (like a pre-existing kidney condition requiring weekly dialysis etc.)

More details on inadmissibility [here](#).

### How do I get the medical test done?

1. You need to take an appointment from a medical facility designated by IRCC only. Find the [list here](#)
2. Call them up and take an appointment along with details of the documents they need for your medical exam.
3. If you have a pre-existing medical condition or have undergone a major surgery, take the medical reports with you. Will save you a lot of trouble!
4. Go to the medical center and pay the desired fee (for us, in India, it was ~USD 75 per person)

### What does the test include?

Tests include general physical examination, eye test, urine test, Blood Pressure, height, weight, blood test, Chest X-ray. For kids, it's just height weight and general physical examination in most cases.



## Now that the medical is complete, what should I do?

Once it's done, you will be given a medical information sheet that needs to be uploaded with your PR application (more details in step 12). Please retain the receipt; no harm uploading that as well along with the information sheet 😊

NOTE: Your medical report will be sent directly to IRCC – you won't get it.

### SUPER IMPORTANT

*Do not get your medical done before your ITA. The medicals are valid for 1 year only, which means if you got your medical done on 20<sup>th</sup> Sept 2019, you will have to land in Canada by 20<sup>th</sup> Sept 2020 or else your medical will expire and you will have to re-take the medical test. The medical exam takes a day to complete, so better do it when you have all other documents in place to maximize its validity!*

This is how an e-medical information sheet look like! 😊



The image shows a scanned copy of an e-Medical Information Sheet. The document includes a logo for 'e-Medical' with a stylized 'e', a blacked-out profile picture, a barcode, and a circular stamp from 'e-Medical Centre' located at 'Gajpat Nagar-4 Ph. 011-30751010 New Delhi-110024'. A red circle highlights the 'Visit date: 05 Sep 2019' field. An orange arrow points from this date to a callout box containing the text: 'Means that my medical report is valid till 5<sup>th</sup> Sept 2020. I got this a day before uploading all documents'. The form is divided into sections: 'Client personal details', 'Client identity details', 'Client visa details', and 'Instructions to the client'. In the 'Client personal details' section, it lists: Family name: BINDRA; Given names: NAVJOT SINGH; Gender: MALE; Date of birth: [REDACTED]; Country of birth: INDIA. In the 'Client identity details' section, it lists: Identity document presented: [REDACTED]; Identity document number: [REDACTED]; Issuing country: [REDACTED]; Date of issue: [REDACTED]; Date of expiry: [REDACTED]; Source: [REDACTED]. In the 'Client visa details' section, it lists: IME: Dr. R. S. MISHRA; P # 1682397405; Upfront medical type: Non EDE Worker; Location: NEW DELHI / INDIA. The 'Instructions to the client' section contains a note about the validity of the medical report and a note that the status of the examination will not appear as "Complete" until submitted to IRCC. At the bottom, there is a page navigation bar with 'Page 1 / 4' and a search icon, followed by a note that the health case will be submitted to IRCC once all examinations are completed.



STEP 10



## PROOF OF WORK-EX

Again, this one confuses a lot of people and I will attempt to clear the confusion and make it super simple for you to follow.

You need a set of documents to prove each work experience claim and to validate that you meet the requirements.

**You can get this before ITA to save time 😊**

The following documents are **mandatory** for each work experience declared:

- A **reference or experience letter** from the **employer**, which
  - A. Should be an official document printed on company letterhead (must include the applicant's name, the company's contact information [address, telephone number and email address], and the name, title and signature of the immediate supervisor or personnel officer at the company)
  - B. Should indicate all positions held while employed at the company and must include the following details: job title, duties and responsibilities, job status (if current job), dates worked for the company, number of work hours per week and annual salary plus benefits.
- If the applicant is **self-employed**, articles of incorporation or other evidence of business ownership, evidence of self-employment income and documentation from third-party individuals indicating the service provided along with payment details (self-declared main duties or affidavits are **not acceptable** proof of self-employed work experience).



## SUPER IMPORTANT

*The lack of proper experience letter is one of the leading reason for visa rejection – so go back to the previous page and make sure your letter has everything that's listed there! EVERYTHING!*

*Also, your job responsibilities should match your NOC (Check you [NOC here](#)). Don't just copy and paste the sample responsibilities from IRCC's website to your experience letter, however, try to paraphrase and keep the overall gist around 70-80% similar to your NOC responsibilities.*

*Needless to say, make the experience letter format yourself and send it to your employer / HR to make subtle changes and print on the letter head – do not leave it to the HR's imagination to write the perfect letter for you! Why would they?*

## What if my employer refuses to provide me with the letter?

Phew! This is going to be a tough one. First of all, write a formal email to your employer and send at least 3 reminders if you don't get a response. Best is to get them to give you a written reason of why they can't produce the document for you!

### Ask why?

That's evidence that you tried your best and having it in written would allow you to attach the trail mail to your application and strengthen the case

### Next, collect as much evidence of work as you can:

- Letter of recommendation from a peer at your company.
- Income tax certificates
- Pay slips if any
- Bank statements highlighting salary transfer
- Offer letter, promotion letter, resignation letter
- Everything that you can think of!

The more proof you collect, the better chance you have to clear this step – however, in absence of an experience letter, there is no guarantee – so this should be the absolute last resort.



## Back to the people who have the experience certificates ☺

**Tip:** To be on the safe side, attach your offer letter and last few pay slips just to make your case strong. I did the same for both my jobs – had the experience letters, offer letters and last 12 months of pay slips (thanks to my ex-employer's HR)

Here's a perfect sample for you ☺ You are welcome! Obviously, this is as per my NOC and will change depending on your NOC!



1 May 2019

### EXPERIENCE LETTER FOR CANADA IMMIGRATION PURPOSE

To whom so ever it may concern,

This is to certify that Navjot Singh Bindra worked Full Time (40 hours / week) with **Nielsen India Private Limited** from **18<sup>th</sup> April 2011 to 13<sup>th</sup> January 2015** (inclusive of both days).

He was based in India and during his time with the company, he was responsible for leading client engagement and marketing research projects for several multinational clients in India.

His main responsibilities included:

- Create stories from consumer data and assist clients in developing marketing & retail strategies.
- Assess product & market opportunities and provide recommendation on new product launches and potential market gaps
- Create proposals for new marketing research projects.
- Launch and administer adhoc research projects.
- Analyze data, prepare reports and present research findings to clients.
- Leading & training a small team of research analysts.

Navjot asked for an international transfer to Hong Kong, which was authorized based on his exceptional performance and conduct with the company. At the time of his departure, he held the position of **Senior Manager, Retail Measurement Services** and his cost to company was **of [REDACTED]** as per our records.

This certificate is issued to Navjot Singh Bindra on his own request and doesn't confer any financial or legal liabilities to the issuer.

If you have any questions, please feel free to contact us **[REDACTED]**

For Nielsen (India) Pvt. Ltd.

*[Signature]*



STEP 11



## GET PROOF OF FUNDS

It's crazy how people take this document so lightly! And it's not just about the document, the reason Canada Government wants to see proof of funds is not because they want to see how rich or poor you are – rather they want to make sure that you have enough funds to support you and your family for the first few weeks & months when you are searching for a job!

Therefore, it's not ok to:

- Take a loan from the bank and show that as proof of fund
- Take a loan on your property and show it as proof of funds
- Take any kind of money from anyone that you will have to pay back – because you will need money to come to Canada & sustain till you get a job here. PERIOD!

### How much money do I need?

Depends on the number of family members accompanying you. Please check the [funds requirement here](#). And show enough funds, at least CAD 500-1000 more to compensate for the changing exchange rate.

### Who doesn't need proof of funds?

1. Applied under Canadian Experience Class
2. You have a valid job offer (for which you also claimed points)

Now, you will hear a lot of noise around the kind of funds that are accepted – account balance, FDs, PF, PPF, mutual funds and so on... I am not going to endorse all of them because there are only 2 types of funds that ensure 100% success!

Read on.... If you want to cut through this noise and know the acceptable beyond any doubt 😊



So, the 2 types of funds are:

1. Money in the savings account – ideally 6 month of rolling balance equivalent to the desired funds
2. Fixed deposit (ideally 6 months older)

Both these types of funds should ideally be in Primary applicant's account. However, if your spouse has the funds, all you need to do have a letter signed from the spouse giving you access to the funds in his / her account.

If the funds are less than 6 months old, you may need to produce source of funds. For instance, if you have taken the money from parents a few days before filling the application, you should get a gift deed done to ensure that the amount is free of any liability and you do not need to pay it back.

### What should the bank letter include?

The bank letter must include the following information:

- Be printed on the financial institution's letterhead
- Include their contact information (address, telephone number and email address)
- Include your name
- list outstanding debts such as credit card debts and loans
- include, for each current bank and investment account
  - account numbers
  - date each account was opened
  - current balance of each account
  - average balance for the past 6 months



## What's a gift deed?

Many Canadian aspirants do not have CAD \$12,000-\$20,000 in savings and therefore get the money from their friends and family (mostly parents).

While IRCC gets that, still, if the funds are less than 6 months old, you are required to prove that these funds are a gift and you are not obligated to return them back. That's what a gift deed is and here's the format ☺ You obviously need to get it notarized on a stamp paper.

### GIFT DEED

I, Your Father Name, S/o Your Grandfather Name , R/o ADDRESS, do hereby make a gift deed for a gift made on 00/10/2016 of Rs. 000000/- (**Rupees Only**) out of love and affection to my Son (Your Name), S/o Father Name, ADDRESS. I confirm that I am a resident of India. I, further confirm that this gift is being made out of my own funds standing to the credit of my A/c No.- 000000000 in ABC Bank, Bank Address. I, further confirm that the consideration for this gift is the love and affection for my Son (Your Name) and no other consideration. I further confirm that the gift has been made by Cheque No. 000000 dated 00/10/2016 drawn on ABC Bank, BANK ADDRESS. This gift is irrevocable and I have no claim left whatsoever on the said gifted amount and he is free to utilise it in any manner.

PLACE: place

DATED:date

(Your Father Signature)  
(Your Father Name)

Witness:

The gift as stated above is accepted

(Your Signature)  
(Your Name)



Coming back to the bank letter. Here's the format!

If you are showing the money in your **savings account**:

**TO WHOM IT MAY CONCERN**

This is to confirm that of Mr. \_\_\_\_\_ is a customer of \_\_\_\_\_ Bank,  
\_\_\_\_\_ Branch and holds the below mentioned account at the closing hours of  
September 11, 2018.

Account Number	:	
Account Name	:	
Mode of Operation	:	Self
Account Opening Date	:	
Account type	:	Savings Account
Status of Account	:	Operative
Current Balance	:	Rs.

Average Balance maintained in last six months for the above mentioned account number:-

Month No.	From Date	To Date	Average Balance (INR)	Value in CAD*
1.	11 <sup>th</sup> March 2018	10 <sup>th</sup> April 2018		
2.	11 <sup>th</sup> April 2018	10 <sup>th</sup> May 2018		
3.	11 <sup>th</sup> May 2018	10 <sup>th</sup> June 2018		
4.	11 <sup>th</sup> June 2018	10 <sup>th</sup> July 2018		
5.	11 <sup>th</sup> July 2018	10 <sup>th</sup> August 2018		
6.	11 <sup>th</sup> August 2018	11 <sup>th</sup> September 2018		
<b>Average Balance between 11<sup>th</sup> March 2018 till the closing hours of 11<sup>th</sup> September 2018</b>				

(Abbreviations: INR – Indian Rupees, CAD – Canadian Dollar)

\*1 CAD = 55.17 INR as on September 11, 2018.

It is hereby confirmed that Mr. \_\_\_\_\_ has no Loan/Advances/Debts or Credit Cards with our branch.

Warm Regards,

Senior Manager  
XYZ Bank, ABC Branch  
Address:  
Contact Number:  
Email:

Dated: September 11, 2018



If you are showing **Fixed deposit** as proof of funds!



Date 31/08/2019

To Whomsoever It May Concern

This is certify that Mr. Navjot Singh Bindra is maintaining following Saving Account and fixed deposits with ICICI Bank Ltd, Meera Bagh Paschim vihar Branch, New Delhi India at the closing hours of August 30-2019

Fixed Deposit No.	Date of deposit	Deposit Amt.(INR)	Maturity amt. (INR)	Current Balance (CAD)
[REDACTED]	13/12/2018	[REDACTED]	[REDACTED]	
	01/11/2018	[REDACTED]	[REDACTED]	
	01/11/2018	[REDACTED]	[REDACTED]	
	01/11/2018	[REDACTED]	[REDACTED]	
	01/11/2018	[REDACTED]	[REDACTED]	
	19/11/2018	[REDACTED]	[REDACTED]	
	19/11/2018	[REDACTED]	[REDACTED]	
	19/11/2018	[REDACTED]	[REDACTED]	
	19/11/2018	[REDACTED]	[REDACTED]	
	<b>Total Amount</b>			

Saving Account

Account No.	Open Date	Current Balance (INR)	Current balance (CAD)
[REDACTED]	02/02/2011	[REDACTED]	[REDACTED]
	<b>Total Amount (Saving)</b>		

1 CAD = 56.25 INR as on 30/08/2019

We would like to confirm that there is no outstanding debt/obligation against the customer and entire amount in saving & fixed deposits can be liquidated anytime

This letter is issued on the specific request of the customer and person signing on it does not have any personal liability for same.

For ICICI Bank Limited  
Authorised Signature



**ICICI Bank Limited**  
B-368, Meera Bagh,  
Paschim Vihar,  
New Delhi-110063.

Website: [www.icicibank.com](http://www.icicibank.com)  
CIN: L65190GJ1994PLC021012

Regd. Office: ICICI Bank Tower, Near Chakli Circle,  
Old Padra Road, Vadodara 390 007,  
India.

Corp. Office: ICICI Bank Towers, Bandra-Kurla  
Complex, Mumbai 400 051, India.

**A tip...**

*In my application, I attached individual Fixed deposit receipts along with this letter. Not sure if it helps, but wouldn't really hurt 😊*  
*Proof of funds is one of the leading reason for PR rejection... so it's worth the extra effort...*



## What if the bank refuses to give me the letter or the desired format?

Screw them! If I were you, I would change my bank. PERIOD.

This is one of the most important document in your application. Do not let a bank employee screw it up. Talk to the Branch Manager, threaten them (I did this 😊), beg for it – do whatever it takes, but get the format right!

### Important tip!

*Having an account in a **private bank** really helps in this step. They would listen to you and cooperate in any way they can. And the threatening works best with them too 😊 For us, ICICI in India worked like a charm!*

This step is not a formality. I have seen so many people take loans and borrow money they have to pay-back in order to complete this “formality”! YOU WILL NEED THIS MONEY WHEN YOU LAND IN CANADA. So, you should look for a more permanent solution in order to retain the money when you land in Canada.

Also, you may be required to show the proof of funds during your application as well as when you are issued your PR – so make sure that the funds are there in your account all along.



STEP 12



## Fill application & upload documents

Now that you have everything you need, it's time to open your IRCC profile and fill out the application.

I will not write down all the steps here simply because it's one of the most streamlined processes that I have seen in my life – IRCC holds your hand right through your application and it's highly unlikely that you will lose your way.

If you have an agent doing an application for you, DO NOT RELY ON HIM / HER TO DO THIS STEP. Sit on their heads while they fill the application or do it yourself – because while IRCC would hold your hand all along, you have to get all the details right and any mistake could lead to a rejection!

There are 2 things you need to do:

1. **Fill out the application** which is split into a few sections, like personal details, travel history, work history, education history etc. You need to do it separately for you, your spouse and any other dependents.
2. Based on your application, IRCC will automatically make the **list of documents** you have to upload.
  - Make a single PDF of all individual documents. For example, in the education section – make a single pdf for your degrees, marksheets, ECA report and IELTS. We used an [online tool to merge documents](#).
  - Read the instructions (mentioned alongside each document request) very carefully and do exactly what's needed – DO NOT SKIP ANY INSTRUCTION thinking it's going to be fine! This is not the time to be lazy 😊



Here's how the document screen looks like!

## Your document checklist

You must submit the following documents as file attachments to support your client's Online Application. Click on the option required and then follow the directions.

You can consult the Frequently Asked Questions at any time during this process by clicking on the Help button in the upper-right-hand corner of the page.

[Are you having difficulty downloading a form?](#)

Versions of application forms for study permits and work permits dated November 2013 (11-2013), or later, and applications for temporary resident visas dated March 2014 (03-2014), or later, can only be uploaded to the IRCC Portal.

**Note:** You must verify that the documents are complete. Click on the help text beside each document to see what information must be included in the documents. If the required information is not included in each document, your client's application may be refused.

### Supporting Documents

Supporting Documents  
Fritz [REDACTED]

Details	Document Name	Instructions	Options
Uploaded - not submitted to IRCC Uploaded Filename: Fritz [REDACTED] Passport.pdf	Passports/Travel Documents (Multiple) (required)	<a href="#">?</a>	<a href="#">Update Information</a>
Uploaded - not submitted to IRCC Uploaded Filename: Fritz [REDACTED] MarriageCert.pdf	Marriage License/Certificate (required)	<a href="#">?</a>	<a href="#">Update Information</a>
Uploaded - not submitted to IRCC Uploaded Filename: Fritz [REDACTED] Medical.pdf	Proof of medical exam (required)	<a href="#">?</a>	<a href="#">Update Information</a>
Uploaded - not submitted to IRCC Uploaded Filename: Fritz [REDACTED] Education.pdf	Education (diplomas/degrees) (required)	<a href="#">?</a>	<a href="#">Update Information</a>
Uploaded - not submitted to IRCC Uploaded Filename: Fritz [REDACTED] Employment.pdf	Employment Records (required)	<a href="#">?</a>	<a href="#">Update Information</a>
Uploaded - not submitted to IRCC Uploaded Filename: Fritz [REDACTED] PoliceClearance.pdf	Police Certificates (Multiple) (required)	<a href="#">?</a>	<a href="#">Update Information</a>
Uploaded - not submitted to IRCC Uploaded Filename: Fritz [REDACTED] Networth.pdf	Proof of Means of Financial Support (required)	<a href="#">?</a>	<a href="#">Update Information</a>
Uploaded - not submitted to IRCC Uploaded Filename: Fritz [REDACTED] DigitalPhoto.jpg	Digital photo (required)	<a href="#">?</a>	<a href="#">Update Information</a>
Uploaded - not submitted to IRCC Uploaded Filename: Fritz [REDACTED] LOE.pdf	Letter of Explanation (required)	<a href="#">?</a>	<a href="#">Update Information</a>

### DO NOT FORGET

- *Include ECA and IELTS copies along with the education documents. If you don't do this, IRCC will ask for it & may lead to processing delay*
- *All pages with visa stamps along with the front and back page of your passport – you are only required to do that with your current active passport – and not the old ones'*
- *Letter of explanation – super important (sample on the next page)*



## What's a letter of explanation?

There is a section in your list of documents called “client information” where IRCC will allow you to upload a letter explaining things that aren’t very clear in your application. For ex, your employer doesn’t provide you with an experience letter – this “letter of explanation” would make life much simpler for the IRCC agent who’s processing your application!

Here’s mine ☺ There is no definite format but try to keep to 1 page and understand that it’s not a table of contents letter – so include only stuff that’s necessary.

### LETTER OF EXPLANATION

I would like to detail a few things regarding the forms and documents we submitted:

#### Primary Applicant – Navjot Singh Bindra

##### **1. Proof of funds**

- Almost all the funds are in the form of fixed deposits (total amount in excess of CAD xxxx). There are a total of xxxx fixed deposits, details of which are included in the letter from the bank as well as individual fixed deposit advice. The funds are liquid and has no lien – also included in the letter from the bank.

##### **2. Police clearance certificate**

- I could not find a section to upload my India’s Police Clearance Certificate. Therefore, I have uploaded the same in the section for Hong Kong’s PCC.
- On the other hand, I understand that we require a letter from you in order to get PCC from Hong Kong. Therefore, we are not able to upload the same and will wait for you to provide us with the next steps to complete the documentation.

##### **3. Work history**

- I have worked in 2 jobs across almost 8 years. While I have held different positions in each of my jobs, the job responsibilities remained the same and was just promoted to different levels while doing more of the same (more clients, higher revenue targets, bigger team etc).
- For my job role “Senior Manager, Retail Measurement Services”: I have attached the original reference letter highlighting my roles & responsibilities along with the offer letter. I was not able to get pay stubs for this role as the role is an old one.
- For my job role “Director, Regional CBP”: I was able to retrieve most documents including reference letter, offer letter and last 12 months of pay stubs. I would like to highlight that my offer letter states the date of joining as “5<sup>th</sup> January 2015”, however, my work visa was a little delayed which led me to join the role in Hong Kong a few days later on “14<sup>th</sup> January 2015”.

#### Secondary Applicant – Gursimran Kaur

##### **1. IELTS**

- My passport was renewed after I gave my IELTS and therefore, my IELTS scorecard has my old passport number [REDACTED]

##### **2. Work history**

- I could not get reference letter from my employer (Lazada) due to takeover and change in personnel and management after I left the company. The remainder of my experience is self-employed in my own startups
- Therefore, due to lack of proper documentation, I have mentioned my entire work experience in personal history – **we are not claiming any points for the same as all the experience is non-Canadian.**

## IT'S TIME TO PAY 😊

Now that you are confident about your application and that you have uploaded all the documents correctly, it's time to pay! Here is how the fee structure looks like (per person).

Application	Price (CAD) per person
Permanent Resident Fee	\$825
Right of Permanent Residence Fee	\$500
Family Biometric Fee	\$170
<b>Total (per person)</b>	<b>\$1,495</b>

Add CAD \$225 per dependent child if you have Children.

At the beginning of your application, you will be asked if you want to pay the RPRF (Right to permanent Residence fee) along with the application fee. You can choose to say “NO” there.

If you choose “No”, you will be able to defer CAD \$500 per applicant and pay at the end of the entire PR process (just before PR). The only downside is that it may delay your application by a day to max of 1 week.

Or pay everything together and get it over with (like we did 😊)

Once you have made the payment; you will get an Acknowledgment of Receipt (**famously known as AOR**) in your profile’s message box within 48 hours. Don’t panic if you don’t get it immediately! This is just the beginning of a long, frustrating waiting period 😊

### IMPORTANT TIP TO SAVE TIME

- *The payment must be made using VISA / Master card. So make sure you have one (or able to borrow from someone).*
- *Also, ensure that your credit limit is more than what you have to pay.*
- *Make sure to activate international payment on your card*



## STEP 13

# MEDICAL EXAM PASSED AND REQUEST FOR BIOMETRICS

Now that you have your AOR, the ball is in IRCC's court and all you can do is wait and hope to receive your PR within the **6-month timeline** (from the date of AOR).

In most cases, the first thing that would happen is **MEP (Medical Exam Passed)**. This usually happens **15-45 days** after AOR depending on IRCC's workload during the month of your AOR.

In case you fail the Medical Exam, you will know the reason why and will still be given a chance to either submit additional reports or correct whatever is wrong with you ☺ If it's a major illness, the application may be rejected.

The next step is that you will get a request for biometric. This usually happens **2-15 days** after MEP.

### USEFUL TIP:

*Try to search for a **WhatsApp group** of people with same month of AOR. In our case, I made the Whatsapp group and posted the link on various Canada Immigration Facebook pages. Over 100 people joined which helps us understand each others' status updates and know what to expect. More than anything, the entire group is in the same boat and help one another get through this frustrating wait ☺*

*Also, you are going to a new country! A few friends in the same boat will be super helpful ☺*



STEP 14



## SCHEDULE BIOMETRIC APPOINTMENT

Once you receive a request letter for Biometrics, you will have to book an appointment with the nearest VFS office, arrange documents they need (which is passport and request letter) and the rest will be taken care of by the VFS office!

Also, make sure you look good for your photograph on the day of appointment ☺

Here's a screenshot of messages I got in my profile. The latest being Biometric request for me & my spouse!

### Messages about your application

Subject ↑	Date sent ↓	Date read ↓↑
<a href="#">Biometrics Collection Letter</a>	September 23, 2019	September 24, 2019
<a href="#">Biometrics Collection Letter</a>	September 23, 2019	September 24, 2019
<a href="#">Request letter</a>	September 20, 2019	September 20, 2019
<a href="#">Acknowledgement of receipt - Application for permanent residence</a>	September 6, 2019	September 6, 2019
<a href="#">Confirmation of Online Application Transmission</a>	September 6, 2019	September 6, 2019

After Biometrics, you will get a status update with your biometric number and validity (12 months).

This usually comes within 48 hours!

By the way, you will get a lot of updates (usually called ghost updates) where you get an email from IRCC saying that you have a change in status, however when you log-in, you will find nothing! JUST IGNORE... it's noise! Trust me, it will be hard to ignore, and you will get the jitters, but still all noise! ☺



STEP 15

# GET PR AND SUBMIT YOUR PASSPORT FOR STAMPING

The happiest moment of your life has arrived! 😊

Most applications are processed within **6 months of AOR**, however there are a few complicated cases that may take longer! No point of dwelling over whether yours' is complicated because there is no set pattern to which applications get delayed. With my travel history of travelling 20+ countries & multiple PCCs, we still got the PR in 3 months, so there is absolutely no logic to the timeline (*but I did have an amazing documentation in place, so that could have helped*)

## What next?

You will get an email asking you to submit your passport for stamping. No need to take an appointment this time. Just call and see if they take walk-ins. Do not forget to take the biometric receipt with you (if you were given one).

It takes 10-20 days to get the stamping done and you can then collect your passports / Confirmation of PR (COPR) or ask the VFS office if they have the facility to courier it to your address!

And done... congratulations, you are ready to move to CANADA.... Hurrrrrraaaaayyyyyy! 😊

Congratulations



# TIME & \$\$\$ INVESTMENT ACROSS ALL 15 STEPS



**Note:** This is what we paid in India, and it may vary case to case

STEPS	Money (CAD)			Time	Parallel tasks
	Single	Couple	Couple + 1 child		
1 Check if you are eligible for Express Entry	\$0	\$0	\$0	15 mins	
2 Education Credential Assessment (ECA)	\$442	\$883	\$883		
WES fee	\$302	\$604	\$604		
College transcript fee (assuming 2 degrees)	\$80	\$160	\$160	~3 months	~3 months
Sending transcripts & degree to WES	\$60	\$120	\$120		
3 Sit for English Language test (IELTS)	\$266	\$532	\$532		
4 Receive results of ECA, IELTS & calculate CRS	\$0	\$0	\$0	~15 mins	
5 Create your express entry profile	\$0	\$0	\$0	~1-2 hours	
6 Wait for the draw that happens twice a month	\$0	\$0	\$0	~1 month	
7 Receive Invitation to Apply (ITA)	\$0	\$0	\$0	~1 day	
8 Arrange Police Clearance Certificate (PCC)	\$13	\$27	\$27	~7-30 days	
9 Get your medical test done	\$100	\$200	\$299	~1 day	
10 Arrange proof of work-ex / experience letters	\$0	\$0	\$0	~7 days	~1 month
11 Arrange proof of funds (POF) to settle in Canada	\$0	\$0	\$0	~1 day	
12 Upload all documents in your application & pay	\$1,495	\$2,820	\$3,045		
PR application fee	\$825	\$1,650	\$1,650	~1 day	
Right of permanent residence fee (RPRF)	\$500	\$1,000	\$1,225		
Family Biometric fee	\$170	\$170	\$170		
13 Medical exam passed & request for Biometrics	\$0	\$0	\$0	~15-45 days	6-9 months
14 Schedule Biometric appointment	\$0	\$0	\$0	1 day	
15 Get PR and submit your passport for stamping	\$0	\$0	\$0	6-9 months	
<b>TOTAL</b>	CAD 2,316	CAD 4,462	CAD 4,786	~10-12 months	



# TOP REASONS WHY YOUR APPLICATION MAY GET REJECTED

These points are extremely critical to your application. While in some cases visa isn't rejected and you may be asked for additional documents (called as ADR), however in most cases the application will be rejected on one of the following grounds.

*[I have seen so many people relying on their agents who commit these stupid errors even after looting thousands of dollars from you]*

- 1. Attaching incorrect documents:** I have seen people who have been stupid enough to upload the reference letter in place of a Police Clearance Certificate – check and then double check – don't play stupid with your future.
- 2. Missing a deadline:** After ITA, you are given 60 days to collect the documents – do not miss this, else IRCC may reject your application. In case you get a request for additional documents post AOR, adhere to the deadline that IRCC gives you – ALWAYS!
- 3. Misrepresentation or fraud:** Needless to say, not only will they know you lied, you will most definitely be banned to apply to Canada for Life! This not only means saying goodbye to your Canada dream, it's also a flag on your passport which will pose problems in getting even a tourist visa in most countries! So a complete No-No!
- 4. Inadmissibility on medical grounds:** Not in your hands, however if IRCC feels that your medical condition requires ongoing / expensive medical treatments or may cause a threat to Canadians, the visa may be rejected.



5. **Incomplete documents:** For instance, not attaching the ECA report while uploading your education transcripts / degrees, or forgetting to upload all passport pages with stamps, or not including a critical part of your personal history.
6. **Improper Experience letter** (one of the most common reasons, and hence takes most of this page 😊)
  - Job responsibilities don't match your NOC, or not included all the information about salary, full / part time (all the points mentioned in [step 10 here](#))
  - IRCC was unable to verify your employment from employer or not enough information available about your company online / company registered in a house / residential area that may raise alarms.
  - In cases where you can't get an experience letter from your employer or did not attach enough documents to convince the case officer about your employment - you are at the mercy of the case officer here.
7. **Insufficient liquid (liability free) funds** in the bank or not attaching enough proof of available funds – check [step 11](#) for more information and the admissible formats.
8. **Failing criminality check** – Your file will be rejected if you have a serious criminal proceeding in your counties of residence – you cannot fudge these documents because IRCC has access to most criminal databases
9. **Non-eligibility** – failing step 1 basically. For instance you do not have min 1 year+ experience. This is very unlikely at this stage if you do STEP 1 correctly (check volume 1 for details)

Most of these issues can be avoided if you rely on YOU and not an agent who doesn't care enough about your life 😊



# What if I get a rejection?

Oh No! 😞 You got an email from IRCC communicating a rejection? 2 of these must have happened:

1. You did one of 9 mistakes we talked about in the last section
2. IRCC made a mistake (very unlikely, but possible)

There is no formal process of appealing IRCC's decision, so your best way is to raise a webform (you have that option in the IRCC profile).

The reason for rejection will be clearly mentioned in the rejection letter and you will have to make a fool proof case in order to have a chance to undo this and re-open your file! Basically, you can't just say "Sorry I made a mistake, please reconsider".. They won't!

But if you have a solid reason for missing the documents or if you feel you submitted them correctly in the first place and IRCC made a mistake – you have a chance!

**How do you do that?** It would depend on case to case basis and no way to address all of them here. So if you are stuck, I would suggest to seek outside council. I am not an immigration agent / consultant; however I have research extensively on the topic and may be able to provide you with guidance depending on your situation ([Book a call here](#)). You can also do your own research via google, Facebook support groups – there is a ton of information available on the topic – that's how I gathered my knowledge in the first place 😊



# PHONE A FRIEND FOR CANADA

I have tried to equip you with everything there is to know about the application process. If you still want to discuss your case (in part or full) with me, I will be happy to get on a call and discuss.

However, do take note that I am not a LICENSED consultant and will not be able to fill the application on your behalf. Treat me like a friend who has your best interest in mind and will provide you with answers and suggestions based on months of research and my own experience of applying for the Canadian PR.

Please make sure you have the list of questions or agenda before you book a call.

[BOOK A FREE CALL](#)

## Can't find a slot?

Sorry, there are only 10 FREE & 10 PAID slots per week and get filled in a few hours. I will suggest to follow our stories on Instagram where we make our slots available every Sunday.

Talk to you soon!



Follow us on  
Instagram