

## General

### Can I redeem a collector coin at a bank or use it as currency to purchase goods or services?

All coins manufactured by the Mint are legal tender. However, unlike Canadian circulation coins, collector coins are **non-circulating legal tender (NCLT)**. As such, these coins are not intended for daily commercial transactions and accepting them as payment or for redemption is at the discretion of businesses and financial institutions.

The Mint has a process in place to reimburse financial institutions the face value of redeemed NCLT coins, once they have accepted them from a customer and returned them to the Mint. In the event a bank branch is unaware of this procedure, customers are advised to contact the Mint with the coordinates of the bank branch, which will take steps to inform the branch of the redemption process.

As collector coins can only be redeemed at face value by businesses and financial institutions willing to accept them, it is recommended that individuals wishing to sell a collector coin first consult with a coin dealer, who is more likely to offer a price above face value.

### Is it illegal to melt or deface Canadian coins?

The *Currency Act* and *The Canadian Criminal Code* clearly state that no person shall melt down, break up or use otherwise than as currency any coin that is legal tender in Canada.

### Is circulation coin counterfeiting a problem in Canada?

The Royal Canadian Mint has been conducting ongoing sampling of circulation coins across the country over the past several years to determine whether coin counterfeiting is a concern. The sampling results conclude that circulation coin counterfeiting is not an issue in Canada.

### I suspect that I have a counterfeit coin in my possession. Who can I contact?

While the Royal Canadian Mint produces all circulation coins in Canada, as well as numismatic coins for purchase, any investigation into counterfeit currency must be initiated by the police. If you suspect you have a counterfeit coin in your possession, you should report it to your local police. The Royal Canadian Mounted Police (RCMP) have Regional Counterfeit Coordinators stationed across the country to assist the investigating agency. For more information on counterfeit coin detection, please visit the RCMP's website: <http://counterfeitcoins.bc.rcmp.ca>

The Mint encourages customers to purchase numismatic coins only from reputable coin dealers. Please [consult our comprehensive list here](#).

### Why does the Mint Mark appear on all Canadian circulation coins?

The Mint Mark is designed to communicate the Mint's reputation for high quality and innovation. While it acknowledges the Mint's role in minting Canadian circulation coins, it also enhances public awareness of the corporation. The Mint feels it is important for Canadians to know where their coins are produced.

### How does the Royal Canadian Mint determine which designs appear on a coin?

The Mint receives many suggestions for coin themes every year and bases its design selections on several criteria. All designs must reflect Canada's heritage, culture and values. The Mint prides itself in depicting themes of significance to Canadians – themes that commemorate, celebrate and promote Canada. It can take up to one or two years in advance of their public release for these themes to be decided upon. The Mint also regularly conducts market research to assess the popularity of proposed themes.

### Coin Theme Suggestion Process

1. Submissions for non-circulation (collector) or circulation coins may be sent to:

Shawn Henderson  
Director Product Development  
Royal Canadian Mint  
320 Sussex Drive  
Ottawa, Ontario  
K1A 0G8  
[themes@mint.ca](mailto:themes@mint.ca)