

Gift letter for Express Entry proof of funds

IRCC's rules on settlement funds, the documents to attach, a gift deed template and timing tips.

Checked against official sources on October 6, 2026

Interactive version: nclcfrench.com/gift-letter-proof-of-funds

QUICK ANSWER

Gifted money can count toward Express Entry proof of funds if it meets IRCC's rules. IRCC's page doesn't mention gifts, but it says you can't borrow the money, it must be available to you when you apply and when your visa is issued, and you must have legal access to it. The rules require funds that are transferable, available and unencumbered by debts or other obligations. A gift letter shows the money is yours and never has to be repaid.

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Do gifted funds count for Express Entry? IRCC's conditions

These are IRCC's own conditions for settlement funds. A gift has to pass every one of them. Find your exact amount with the [proof of funds calculator](#).

IRCC rule	What it means for gifted money
You can't borrow this money from another person	The gift must be unconditional. If anyone expects it back, it's a loan and doesn't count.
Funds must be transferable, available, and unencumbered by debts or other obligations	The money should be in your own account, free to move, not pledged as security and not tied to a promise to repay.

Available when you apply and when the visa is issued	Don't receive the gift and then send it back or spend it. Keep the balance until you land.
You must have legal access to the money when you arrive	Money in a parent's account doesn't count, even if they promise to give it to you. Transfer it first.
Joint account with your spouse counts if your spouse comes with you	A gift can go into your joint account. Money in your spouse's name only can count if you prove you have access.
You can't use equity on real property	A parent's house or land doesn't count. Cash from a completed sale can, once it is in your account.
Official letter from each bank where you have an account	On letterhead, with your name, debts, account numbers, opening dates, current balances and the average balance for the past 6 months.

Who doesn't need proof of funds: Canadian Experience Class candidates, and candidates authorized to work in Canada with a valid job offer. They upload a letter explaining this instead.

Who usually gives the gift

Most gifts come from close family: parents, grandparents, siblings, or a spouse's parents. IRCC doesn't publish a list of who may give you money. What matters is that the gift is real, the donor can afford it, and the money is now yours.

A close relative with a clear source of money (savings, salary, a fixed deposit, the sale of property) is easy to document. A large gift from a distant friend with no clear reason or source invites questions, so think about how it will read to an officer.

Documents to support gifted funds

Only the bank letter is on IRCC's list. The rest isn't required by IRCC, but it answers the questions an officer will ask about a gift: is it really a gift, where did it come from, and is it now yours.

Required by IRCC

- ☐ **Official bank letter for every account you hold** IRCC requirement
Letterhead, bank contact details, your name, debts, account numbers, opening dates, current balance and 6-month average balance.

To prove the gift

- ☐ **Gift letter or gift deed signed by the donor** Good practice
States the amount, date, that it is a gift with no repayment, and where the money came from. Template below.
- ☐ **Donor's ID** Good practice
Passport or national ID matching the name and signature in the gift letter.

☐ **Proof of your relationship to the donor** Good practice

Your birth certificate showing your parents, or similar civil documents.

To follow the money

☐ **Donor's bank statement showing the funds and the transfer** Good practice

A few months before the transfer, so the officer sees the donor had the money.

☐ **Proof of the transfer into your account** Good practice

Transfer receipt or your statement showing the credit with the donor's name.

☐ **Source of the donor's money** If applicable

Fixed deposit closure, sale deed, salary slips. Useful for large amounts.

☐ **Letter of explanation for the deposit** Good practice

A short **letter of explanation** tying it all together.

☐ **Certified translations** If applicable

Any document not in English or French needs a certified translation and a scan of the original.

Gift deed for proof of funds: template

The donor signs this. Fill it in after the transfer, so you can give the exact date and reference. Combine it with the donor's ID, the donor's statement and your proof of transfer in one PDF.

GIFT LETTER (GIFT DEED)

Date: [DD Month YYYY]

Place: [City, Country]

I, [Donor's full name as in passport or national ID], born on [DD Month YYYY], residing at [donor's full address], holder of [ID type and number], am the [relationship, e.g. father / mother / brother] of [Recipient's full name as in passport], born on [DD Month YYYY], residing at [recipient's full address].

On [DD Month YYYY], I transferred [amount in figures] ([amount in words]) [currency] from my account no. [last 4 digits] at [donor's bank name] to account no. [last 4 digits] held by [Recipient's full name] at [recipient's bank name], by [bank transfer / cheque no. ...], transaction reference [reference].

This amount is an unconditional gift made out of love and affection. It is not a loan. [Recipient's full name] has no obligation to repay any part of it, now or in the future, and I will make no claim on it. The money now belongs to [Recipient's full name], who may use it freely, including to settle in Canada with [his / her / their] family.

The gifted money comes from my own [savings / salary / maturity of fixed deposit no. ... on DD Month

YYYY / sale of property at ... on DD Month YYYY], as shown in the attached documents.

Signature of donor: _____

Name: [Donor's full name]

Phone: [phone number] Email: [email]

Accepted by the recipient: _____

Name: [Recipient's full name]

Witnesses (optional):

1. [Name, address, signature]

2. [Name, address, signature]

Attached:

1. [Donor's passport or national ID]

2. [Donor's bank statement for [period], showing the funds and the transfer]

3. [Recipient's statement showing the deposit]

4. [Proof of relationship, e.g. recipient's birth certificate]

5. [Proof of the source of the donor's money, if applicable]

- The amount, date and account numbers must match the bank statements exactly.
- If the gift came in several transfers, list each one with its date and amount.
- The donor signs; you don't sign on their behalf.

Timing: a recent large deposit needs an explanation

IRCC's bank letter shows both your **current balance** and your **average balance for the past 6 months**.

Money gifted last week makes the current balance jump while the average stays low, and the officer will want to know why. Receive the gift as early as you can, keep it in the account, and upload a short **letter of explanation** with the gift deed and statements. The funds must still be there when your visa is issued, and your profile should show your up-to-date amount.

Notary, stamp paper and affidavits

IRCC doesn't ask for a gift deed at all, so it sets no rules on its format. Some applicants have the gift deed notarized or printed on stamp paper (common in India), or make it as a sworn affidavit. That can add weight, but it isn't an IRCC requirement and it doesn't replace the bank evidence.

If the gift deed or any supporting document is in a language other than English or French, upload a certified translation with a scan of the original. Family members can't translate your documents, even if they are translators or notaries.

Gifted funds for Express Entry, step by step

1

BEFORE THE PROFILE

Check your amount

Use the [proof of funds calculator](#). Count every family member, even those not coming with you.

2

AS EARLY AS POSSIBLE

Transfer the gift to your account

Bank to bank, from the donor's own account, into an account in your name (or joint with your accompanying spouse). Avoid cash deposits.

3

RIGHT AFTER TRANSFER

Get the gift deed signed

Use the template with the exact date, amount and reference. Collect the donor's ID and statement.

4

UNTIL LANDING

Keep the money in place

Don't move it, spend it or send it back. It must be available until your visa is issued.

5

AFTER THE ITA

Get bank letters and upload

Request official letters for every account, then upload them with the gift deed, statements and a letter of explanation. Check everything with the [after-ITA checklist](#).

Gifted funds dos and don'ts

DO

- Transfer bank to bank so the trail is visible.
- Keep the gift in your account until your visa is issued.
- Make the gift letter say clearly that the money never has to be repaid.
- Show where the donor's money came from for large amounts.
- Update your Express Entry profile with the amount you really have.

DON'T

- Don't take a loan and call it a gift: borrowed money doesn't count, and misrepresentation makes you inadmissible for 5 years.
- Don't "park" money from friends for a few weeks and send it back.
- Don't count money still in a parent's account or a parent's property.
- Don't deposit large amounts in cash with no record of where it came from.
- Don't let the bank letter show a balance that falls below your required amount.

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