



## Getting started in Canada

### Welcome to Canada!

We understand that a lot of new and different things are going on in your life when you arrive in a new country. It is both exciting and overwhelming when you are finding your way in a new neighbourhood, experiencing new customs and establishing yourself in your new home.

Understanding Canadian banking is only a small part of what you will need to learn about in the next little while. As the world's local bank, HSBC has experience in helping new immigrants, like you, adjust to banking – and living – in Canada.

To help you with your exciting transition, we've put together the following information. If you need more guidance along the way, please let us know; we would be pleased to help you get adjusted to your new country.

### Getting Established Checklist

There are a number of things you need to set up and arrange to ensure that your life in Canada starts out smoothly. Although some items may take a bit of time to put into place, you will find that your effort is well invested when it makes your life more comfortable.

We've noted a few items you need to take care of in this easy checklist so that you can cross each task off once it is completed. For other things you might need to do, check with the Citizenship and Immigration Call Centre (CIC) at **1-888-242-2100** or visit [www.cic.gc.ca](http://www.cic.gc.ca)

#### Permanent Resident Card

Your Permanent Resident Card is the government issued official proof of your permanent resident status in Canada. You will have received this card as part of the immigration process. Your card is required anytime you re-enter Canada after a temporary visit outside of the country and it expires

every five years. To learn more about your card or how to renew it, contact the Citizenship and Immigration (CIC) Call Centre at **1-888-242-2100** or visit [www.cic.gc.ca](http://www.cic.gc.ca)

#### Health Care (Provincial Health Card)

As a permanent resident of Canada, you are automatically eligible to apply to receive health care benefits, but you must apply for them. Canada's health care system is guided by the Canadian Health Act and is managed by the Country's individual provinces and territories. The national health care program ensures that all residents have access to hospital and physician services. To find out more about the Canadian Health Act and to learn how to apply for health care coverage in your province contact your Minister of Health Office or see [www.hc-sc.gc.ca](http://www.hc-sc.gc.ca)

#### Social Insurance Number (SIN)

Your Social Insurance Number is unique to you and is needed to receive government services and benefits, to arrange certain banking services and to work for any employer in Canada. Once received, keep it in a safe place. To apply for a Social Insurance Number, visit a Service Canada Centre (listed in the blue pages of the telephone book) or the Service Canada website at [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

#### Canadian Citizenship

When you have lived in Canada for at least three years, you can apply for Canadian Citizenship. To apply, you must be 18 years of age or older, be able to communicate in English or French and have a basic knowledge of the rights and responsibilities of a Canadian citizen. To find out more about Canadian citizenship, contact the Citizenship and Immigration (CIC) Call Centre at **1-888-242-2100** or visit [www.cic.gc.ca](http://www.cic.gc.ca)





## Getting started in Canada

### Canadian Passport

If you become a Canadian citizen, you will be able to apply for a Canadian Passport. Your passport replaces your Permanent Resident Card (noted above) as your proof of residence when you wish to temporarily visit outside of the country. You can learn more about Canadian passports at [www.ppt.gc.ca](http://www.ppt.gc.ca)

### Housing

As a new resident you probably spent some time deciding what part of the country you wanted to live in before you arrived in Canada. You may have made that decision based on where friends and family live, the location of a new job you will be starting or in an area that suit your lifestyle.

There are numerous options for housing in Canada and there are many things to consider including the location, whether you will be buying or renting and the type of dwelling you prefer. You can learn more about buying or renting a home through the Canada Mortgage and Housing Corporation (CMHC) online at [www.cmhc-schl.gc.ca](http://www.cmhc-schl.gc.ca)

- **Renting**

Before choosing a rental property, talk to friends and family for their input, contact local community agencies that specialize in rental properties, check newspaper listings, internet listings and watch for "For Rent" signs in the neighbourhood you are interested in.

Your rental contract can be made in writing or verbally, although written contracts are much easier to prove if necessary. It is also important to note that the law forbids a landlord from refusing to rent property to anyone because of race, colour, sex or marital status. A landlord cannot enter the residence of a tenant without advance notice and the tenant's consent. To find out more information about tenant rights and rental agreements, contact the provincial or territorial office responsible for residential tenant acts.

- **Buying Property**

If you will be buying a home, understand your price range, desired area, style of home and other needs before beginning your search. You will most likely want to find a real estate agent to guide you through the

process. Although real estate agents are not necessary to buy a home, they will make the process easier. You can find real estate agents in your local newspaper and telephone book or by visiting [www.mls.ca](http://www.mls.ca)

It is important to note that when you are buying a home, it is generally the seller who pays the real estate agent fees known as commission. The buyer generally does not pay fees for the realtor's services. You will also need other professionals to assist you in the home buying process like a lawyer or notary and often a home inspector.

When it is time to buy a home, HSBC has products and advice to help you. For more information, you can go to your local branch, call **1-888-310-HSBC (4722)** or visit [hsbc.ca](http://hsbc.ca)

### Education and Education Savings Plan Tax Benefits

Each of the provinces and territories within the country provides public education, for children between ages 6 and 18. All children between these ages must attend school. To find out which school your children should attend and to enroll or register them, contact the school board in your area (listed under Schools in the telephone book). For more information, you can contact your provincial Ministry of Education (listed in the blue pages of the telephone book).

If you are interested in having your child or grandchild attend university or college, the Canadian Government encourages saving for a child's future education through a Registered Education Savings Plan (RESP). An RESP allows interest earnings from these savings to be accumulated without being taxed until the child begins university or college and provides grants to match your contribution up to a maximum limit per person. To learn more about RESPs, talk to a representative at your local HSBC branch, call **1-888-310-HSBC (4722)** or visit [hsbc.ca](http://hsbc.ca) for more information.

### Employment

Whether you want to work in the same field you were employed in previously or you want to train for something new, there are many employment options in Canada. You can choose to work full time, part time or be self-employed with your own business. If you want to continue in an occupation you have already been trained for, you may need to have your credentials assessed to see how they compare



## Getting started in Canada

with Canadian qualifications. To learn more about how your credentials will transfer to Canada, visit The Canadian Information Centre for International Credentials (CICIC) web site at [www.cicic.ca](http://www.cicic.ca)

If you are looking for a job, there are tools available to help you such as Service Canada Centres ([www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)), classified sections in local newspapers, recruitment agencies (found in the yellow pages of your local telephone book), immigrant-serving organizations and Internet job sites such as [www.monster.ca](http://www.monster.ca) or [www.workopolis.com](http://www.workopolis.com). You can also search for jobs with HSBC at [hsbc.ca](http://hsbc.ca).

To prepare you for your job search, review websites like [www.directioncanada.gc.ca](http://www.directioncanada.gc.ca) and [www.workdestinations.org](http://www.workdestinations.org) to understand the labour markets, working conditions and challenges in a variety of areas within the country.

- **Self-Employment**

If you are planning to operate your own business, talk to people who could be your customers to learn if your idea is a strong one. If potential customers are excited by your idea, you know you have a good concept. Look around your area. Are there other businesses like yours? Is there something you can offer that is unique? Do your research so that you have the best chance of succeeding when you start.

Because small businesses are a large part of the Canadian economy, you will find many web sites and publications devoted to making your new business a success. Try sites like [www.canadaone.com](http://www.canadaone.com) and [www.canadabusiness.ca](http://www.canadabusiness.ca). Visit the small business service centre for your province or territory (found in the blue pages of the telephone book) to understand requirements for businesses in your region and obtain the information they have available. You will also need to contact the Canada Revenue Agency (CRA) to arrange for a GST number and business registration.

Be sure to talk to a representative at your local HSBC branch to learn how we can help you get your business off to the right start or visit [hsbc.ca](http://hsbc.ca) for more information.

### **Banking**

Within Canada, there are many different financial institutions to choose from. Banking services are regulated by the Canadian government to ensure that all banks, credit unions, caisses populaires and trust companies can meet your basic banking needs. To learn more about banking services in Canada, contact The Financial Consumer Agency of Canada Call Centre at **1-866-461-3222** or visit [www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca)

If you are looking for a bank that is an expert in helping immigrants, contact HSBC at **1-888-310-HSBC (4722)**, go to your local branch or visit [hsbc.ca/newcomers](http://hsbc.ca/newcomers). You may want to learn more about HSBC Advance, a package of banking products and services that will help you get adjusted to your new country.

### **Transportation**

How you get around within the country, your province or territory or your neighbourhood will depend on where you decide to live and work. Most towns and cities have public transportation systems such as buses and trains, while the largest cities offer buses, trains, subways or other forms of rapid transit to get around.

Depending on your needs, you may want to drive a vehicle. In order to drive in Canada, you need a driver's licence which is issued to you by the province or territory where you live. To find out more about obtaining a driver's licence, contact the provincial Ministry of Transportation or provincial motor vehicle licensing agency (listed in the blue pages of your local telephone book).

### **Insurance**

You will be required to arrange insurance for some large items you may purchase, like vehicles and homes. If you purchase a vehicle, you will need to arrange auto insurance before you can drive it. If you purchase a home, home insurance must be in place at the time of purchase. To find out if you have insurance requirements, you can speak to a local insurance broker (see 'insurance' listings in your local yellow pages).



## Getting started in Canada

### Multi-Language Support Services

If you need assistance understanding how to get started in your new country or what to do upon your arrival, there are free services available that can help. HSBC sponsors both of the following organizations to help newcomers to Canada with their transition.

#### **CICS – Toronto, ON**

[www.cicscanada.com](http://www.cicscanada.com)

Center for Information and Community Services (CICS) is a diverse and inclusive multi-service agency that strengthens communities by providing cost-effective, culturally sensitive and professional services empowering immigrants and refugees to settle and integrate into Canadian society as full and active citizens.

The info Hotline sponsored by HSBC is **416-292-2832** and is available in 5 languages (English, Mandarin, Cantonese, Russian and Tamil).

#### **S.U.C.C.E.S.S. - Vancouver, B.C.**

[www.successbc.ca](http://www.successbc.ca)

Sino United Chinese Community Enrichment Social Service (S.U.C.C.E.S.S.) is a multi-service agency that provides individuals, families and communities with advocacy and culturally appropriate services with a focus on social, education, health, business and community development.

General Inquiries: **604-684-1628**

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