



 **arrive** GUIDE

Preparing for your move to Canada



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Overview

Starting a life in a new country is both exciting and challenging. Many newcomers leave behind their support systems – family, friends, and colleagues – when they move to Canada, which means they have no-one they can rely on to help them start their new life with success. But you aren't alone; many newcomers have walked this path before you, and this Arrive guide brings together their wisdom and experience to help you prepare for your move to Canada and restart your life with confidence.

As you prepare for your move to Canada, you will likely have many questions and action items to address. The objective of this guide is to help newcomers, like yourself, prepare for their arrival in Canada. The guide aims to provide all the necessary information, tools, and resources that will ensure you get started on the right foot and are able to successfully navigate your first few months in Canada.

Here's a brief overview of key topics you'll find in the guide:

- **Cost of living:** get access to some free tools to help you budget for your initial months in Canada.
- **Finances and bringing money to Canada:** learn how to choose a bank, open a bank account, and transfer money from your home country to your Canadian bank account.
- **Accommodation:** get resources for finding temporary, short-term accommodation as well as more permanent, long-term housing for you and your family.
- **Public transportation:** explore the public transit options in the city you are moving to.
- **Healthcare:** learn how to access medical services with government-funded healthcare in Canada.
- **Schooling:** plan for your kid's schooling and know the daycare/childcare options available in Canada.
- **Moving your belongings:** learn the ins and outs of moving your belongings from your home country to Canada.
- **Adapting to life in Canada:** know how to get a driver's license, familiarize yourself with popular internet and phone service providers, get to know the basics of Canadian taxes, and learn how to enroll in free government-funded language classes.

Your journey of moving to Canada on your own or with your family is filled with plenty of unknowns, but the basics of settling in don't have to be one of them. The information and resources provided in this guide will hopefully help you to feel at ease in your new city and better prepared to start your life in Canada.

Preparing for your move

Moving to a multicultural and well-developed country like Canada and starting a new life is an exciting prospect. To ensure your transition and settlement in Canada progresses smoothly, it is important to be informed and prepared. This involves researching and familiarizing yourself with various aspects of life in Canada, such as cost of living, finances, public transportation, healthcare, accommodation, job market and much more.

Get the most up-to-date and relevant information, resources, and tools, personalized to match your unique Canada journey – all in one place. The [Arrive app](#) features personalized programs with in-depth information and advice on each of the key topics mentioned in this guide. It also includes expert guidance, exclusive newcomer offers, and much more. Wherever you are in your journey, the Arrive App will help make it less stressful and more successful. Arrive is your single source for what you need to succeed in Canada. [Download the free app](#) for iOS and Android

Understanding the cost of living

In Canada, the living costs can vary from one city to another and are likely to be very different from what you are accustomed to in your home country. Having a fair and realistic idea of these costs, especially as you plan your move to Canada, can help you with budgeting and managing your expenses better.

The costs associated with housing, transportation, food, and entertainment can vary from city to city and are likely to be very different from what you are accustomed to at home. Research and budgeting can not only help you reduce stress but ensure you cover expenses and save for the future.

Tip: Use the [Arrive Expenses Calculator](#) to plan your monthly budget and read [How to plan your finances and prepare for life in Canada](#) for tips on planning for expenses.



Choosing a bank and getting started with your finances

Canada's financial ecosystem is made up of banks, credit unions, trusts, and other financial and insurance companies, and it is considered to be one of the safest in the world.

The five largest banks in Canada are often referred to as the “big five” in banking. They are:

Bank	Market Capitalization, 2019 (Billion CAD)	Number of ATMs, Canada, 2019	Number of Branches, Canada, 2019
Royal Bank of Canada (RBC)	\$152	4,240	1,201
Toronto-Dominion Bank (TD)	\$136	3,509	1,091
Bank of Nova Scotia (Scotiabank)	\$92	3,650	950
Bank of Montreal (BMO)	\$62	3,300	900
Canadian Imperial Bank of Commerce (CIBC)	\$50	3,075	1,024

Note: All figures have been rounded off to the nearest whole number.

Sometimes, you may hear the term “big six,” including the National Bank of Canada – although note that its operations are primarily focused in the provinces of Quebec and New Brunswick.

In addition to these banks, there are a couple of digital-only banks, such as Tangerine (a subsidiary of Scotiabank) and Simplii Financial (a subsidiary of CIBC).

As you chose your financial institution, it may be helpful to know that the big five banks have newcomer banking packages that specifically cater to permanent residents and international students and are thus better positioned to assist you in your unique situation. You may also benefit from having an advisor who is familiar with the newcomer experience and understands your financial questions, priorities, and banking needs.

As a newcomer, you want a trusted partner who understands your banking needs. RBC (Canada's largest bank*) has been such a partner to newcomers for 150 years. It's why they support everything we do at Arrive. In their 2020 rankings, [Global Finance magazine](#) placed **RBC** at the [#1 position for World's Safest Commercial Banks](#). RBC also [ranked 2nd as the World's Best Bank](#) within the North American region and was the only Canadian bank featured on the winner's list.

Chat with an Advisor before you arrive in Canada, and open an RBC newcomer account while in quarantine.

Banking in Canada may be different from what you're used to. RBC can help you understand how it works here so that you're prepared when you arrive. [Book a phone appointment now](#) to speak to an RBC Advisor before you move to Canada, and learn more about how to open a bank account.

To open a newcomer bank account, you will need to have the following documents with you on the day of the appointment:

- Your passport
- CoPR and/or Social Insurance Number (SIN)

Additional resources:

- [How to open a bank account in Canada](#)
- [From banking to budgeting in Canada: A quick guide](#)

Bringing money to Canada

Before you [transfer money to Canada](#), check with your bank or financial institution in your home country to know the laws or regulations on how much money you can take out of the country. While there's no limit on the money you can bring into Canada, some countries will limit the amount you can carry in cash or other specific monetary instruments such as travel cards or traveller's cheques.

For permanent residents, it is relatively easy to wire transfer your money to Canada. Large banks such as [RBC](#) can facilitate this for you. If you decide to open an account in pre-arrival and transfer your funds, be sure to gather appropriate documentation that shows you have access to the amount in Canada — this will count as [proof of funds](#).

These bank letters and financial documents can also be supplemented with cash, stocks, bonds, debentures, treasury bills, banker's drafts, cheques, international money orders, travel cards, or travellers' cheques, all of which are considered proof of funds.

You can also check with your bank in your home country if they have an existing banking relationship with any of the Canadian banks. If they do, you will have a few more options to transfer your money to Canada.

Tip: It's good to have some cash handy for expenses in your first few weeks in Canada. Wire transfers are almost instant and the quickest way to bring money to Canada. However, it is also one of the most expensive options. Liquidating monetary instruments (such as banker's drafts, cheques, or money orders) may take longer – if you plan on going this route, be sure to check with your bank for the timeline. Shop around and evaluate your choices before sending money to Canada.

To make your transition to finding your home in Canada easier, IRCC recommends bringing as much money as you can. However, if you're bringing in \$10,000 CAD or more in cash, you must declare it to the border officer through the [Declaration Card](#).



Bringing your pets to Canada

Whether you are travelling to Canada by air, land, or boat, the [Canadian Food Inspection Agency \(CFIA\)](#) requires relevant documents for all animals and animal products entering Canada. Your pet may also require treatment before it can stay in Canada. You are responsible for all costs related to your pet. For more information related to specific animals, birds, amphibians, reptiles, and any exotic species, see the [guidelines specified by the government of Canada](#) and [import rules for travelling with pets](#).

Finding accommodation

Many newcomers use temporary accommodation for their first few weeks or months in Canada and then go on to find a long term rental or purchase a home. This short-term solution often gives them a chance to explore what neighbourhoods they want to live in and find a home that fits their needs and budget.

The time needed to find a place can vary, depending on the demand-supply as well as the vacancy rate in the rental market of the Canadian city you are moving to. In major cities like Toronto, lack of credit history and employment proof can sometimes make it more difficult to secure rental places. However, note that it can be relatively easier to find a place if you intend to live in the suburbs or mid- or small-sized cities.

For an in-depth read on how to rent in Canada, download Arrive's free [Housing guide](#). Whether you're looking to find temporary accommodation for your first few weeks in Canada, or looking for a more permanent, long-term option, this guide will provide resources, tips, and advice to ensure you are making the right decisions on housing for yourself and your family.



Navigating public transportation

For an in-depth read on how to rent in Canada, download Arrive's free Housing guide. Whether you're looking to find temporary accommodation for your first few weeks in Canada, or looking for a more permanent, long-term option, this guide will provide resources, tips, and advice to ensure you are making the right decisions on housing for yourself and your family.

Get to know more about public transportation in key Canadian cities through our **Getting Around** article series for [Toronto](#), [Ottawa](#), [Edmonton](#), [Montreal](#), [Calgary](#), [Vancouver](#), and [Winnipeg](#) for yourself and your family.

Learning about healthcare in Canada

In Canada, to get access to medical services, you need a health insurance card. Each province or territory issues these cards to its residents. As a newcomer, you must submit an application to the provincial government to get the card. For instance, if you're in [Ontario](#), you should visit Service Ontario to submit an application, while if you're in [Alberta](#), you should visit Service Alberta.

Depending on the province or territory you reside in, there may be a waiting period before you are eligible for public health insurance in Canada. Some provinces such as [British Columbia](#), [Ontario](#) and [Quebec](#) have a waiting period of up to three months, but in [Alberta](#), you're covered from the day you land. So, be sure to check the eligibility requirements in the province or territory where you reside.

Want to learn more about how healthcare works in Canada?

See [Healthcare in Canada: Basics for newcomers](#) for all the essential information you should know.

For detailed steps on how to find a family doctor and/or pediatrician for your children, read [Family health 101: What newcomers should know](#).





Getting familiar with the schooling system and childcare/daycare options

School education in Canada is mandatory for children aged five to 18. Generally, the school year begins at the end of August or early September and ends in June. It is divided into periods (also called terms). The months of July and August constitute summer break.

You can register your children at your local school or school board office. Bring your permanent resident card, a record of landing, or confirmation of permanent residence, as well as your child's birth certificate and vaccination certificate. The enrollment process differs by school type. Contact your local school district office or the school board to identify a school in your neighbourhood. The school board will usually inform you of the next steps and the documents required.

Parents of children under five years old may be interested in childcare: options range from nannies, daycare centres, home daycares, preschool programs to before and after school services and may be regulated or unregulated. The cost may be much more than what you are used to in your home country, so you should explore options that are right for your family.

Read [The newcomer guide to schooling in Canada](#) and [Child care in Canada: Types, cost, and tips for newcomers](#) for a detailed view on how to enroll your kids in schools and/or daycare.

Preparing for your career and the job market in Canada

Start by building your social and [professional network](#). Professional networking is a way of life in Canada and is crucial to finding a role in your field of work and tapping into the [hidden job market](#). This hidden job market refers to positions that are filled without the employer advertising them publicly.

Resources to help you learn more about social and professional networking in Canada:

- [8 ways to meet new people and grow your network in Canada](#)
- [How to build your network in Canada: The basics](#)
- [Where to build your network in Canada](#)
- [How to build your network: The coffee interview](#)

As a next step, [analyze the job market](#) to know the scope of your profession. Check if you need to obtain any license or certification to be able to work in your field in Canada. [Update your LinkedIn profile](#) and have a [Canadian-style resume and cover letter](#) ready.

The job market in Canada can be competitive. Along with obtaining the necessary certifications and/or licenses for your profession, it is worthwhile to explore various online courses to further strengthen your knowledge and in-demand skills. This will help you stand out from the competition.

There are also various bridging programs offered by settlement agencies and local colleges that can help you achieve your career goals. Some of the bridging programs' services include courses, education and skills assessment, practical or workplace experience, exam preparation for licenses or certificates, language training, and action and learning plans to help you identify the training you may need.

Navigating the Canadian job market can be overwhelming. **Arrive guides** on [Starting your career in Canada](#) and the [Canadian job market](#) are a quick and concise overview that explains all the need-to-know information and action items you can take to prepare yourself to find and land a job opportunity in Canada. Download your free copies now and fast-track your professional success!



Organizing essential documents for your move

As you start gathering these essential documents, make sure that they are all up-to-date and have been translated into either English or French. Some documents can take a while to obtain, so it helps to not wait until the last minute and get started well in advance.

Tip: It is recommended to pack all essential documents in your carry-on luggage or backpack/handbag and not in your check-in luggage. Also, have a few photocopies along with the originals, in case the originals get lost. Be sure to keep the photocopies in a separate place (bag) from the originals. You can also scan them and store them in the cloud to access anywhere.

List of essential documents

To enter Canada, you'll need:

- A Canadian immigrant visa (if this applies);
- CoPR for each family member travelling with you;
- A valid passport or other travel documents for each family member travelling with you; and
- Two copies each of Forms BSF186 (form B4) and BSF186A (form B4A).

The BSF186 and BSF186A forms will have to be presented to the officer at your first port of entry in Canada. In some cases, this could be the connecting/layover airport in Canada. Therefore, ensure you have them on your person or in your carry-on luggage. Completing these forms prior to arrival is not mandatory but helps save time after you land. If you choose to complete the forms at the airport, after arrival, have all essential information ready-to-go.

Tip: See [How to fill out Forms B4 and B4A](#) for a detailed explanation and tips to complete the forms and save time upon arrival.

Other essential documents you should plan to bring with you:

- Jewellery evaluation certificate(s)
- [Proof of settlement funds](#)
- Medicine prescriptions
- Reference letters from previous employers
- [Resume](#) and Educational transcripts
- [Language test results](#)
- [Educational credential evaluation \(ECA\) result](#)
- Birth certificates or baptismal certificates and/or adoption papers
- School records for all your children
- Children's immunization records
- Tax forms or tax returns for the past two or three years from your home country
- Record of any current foreign income, properties, or investments
- [Travel and temporary health insurance](#)
- Medical records
- [Driving license](#) from your home country and a driving extract, if applicable
- Marriage certificate and/or divorce/separation papers

Moving your belongings to Canada

The first step is to [complete the BSF186 forms](#) for items to bring to Canada. When you move to Canada, you may bring your personal items and household goods duty-free. However, note that you'll have to pay duty on any brand new item that hasn't been used before.

For items that you decide to ship, you can choose between sea freight or air freight, depending on the number of goods to be moved, the urgency of delivery, and the cost involved in moving.



Shipping by sea	Shipping by air
Cheaper alternative	Expensive alternative
Can take significantly longer to arrive in Canada	Arrives in a short span of time
Ideal for large volume and bulky goods	Ideal for small volume and compact goods
Need to be picked up from a designated port	Need to be picked up from the nearest airport

The process to claim your shipped goods in Canada

- Once your shipped goods arrive in Canada, you'll be notified by the logistics carrier and/or moving company.
- As a next step, you will need to visit a customs depot and present the stamped BSF186A form.
- The customs office will reconcile your copy with the one they have on file.
- Upon a successful match, they will release your goods free of duties and taxes. If there is any discrepancy, you may have to pay duties or taxes.
- You can then arrange for a moving company to transport the goods to your residence in Canada or go to the warehouse and take the delivery yourself.

Note: Once you have the form B186A stamped, there is no time limit on importing the goods to Canada; you can bring them in years or decades later. You can also choose to ship them in a single or in multiple consignments spread out

To learn the detailed process and formalities of moving your items to Canada, read [Moving your belongings to Canada as a newcomer: What you should know.](#)

Planning for your travel to Canada

Globally, travel isn't the same as it used to be. Since March 2020, the Canadian government has implemented certain travel restrictions to prevent the spread of COVID-19.

Many of these restrictions are periodically updated, so be sure to check the latest government and airline guidelines for travel to Canada. You can also access all the key government updates through specific programs on the [Arrive app](#).

Read [What to expect as a newcomer moving to post-COVID Canada](#) for more insights on post-arrival protocols and tips for planning your quarantine in Canada.

Adapting to life in Canada

Moving to a new country, embracing a new culture and making it your own may seem intimidating. As you restart your life in Canada, there are a few things you can do to ensure you're on the fast-track to settling in.

Getting a driver's licence or provincial photo ID

Much like your passport, a [driver's license](#) and a provincial photo ID are recognized as official proof of individual identification in Canada. Both are authorized by the province or territory you reside in and are valid throughout Canada, but you cannot hold both; you must choose one.

If you have a valid driver's license from your home country, you can use it for up to 60 to 90 days (this time varies between provinces) in Canada before applying for a Canadian driver's license. Check your province's specific licensing rules before arriving to know how much time you will have to get a Canadian license.



Tip: It is not mandatory to get a driver's license or provincial photo ID. However, there will be many instances (such as renting, health insurance, opening a bank account, getting a library card, etc.) when you will be required to provide address proof. Therefore, it is recommended to get a local driver's license or photo ID so you can use it for address proof.

For detailed instructions on obtaining a driver's license in Canada, see [Getting around in Canada: How to get a driver's license](#).

Familiarizing yourself with internet and phone providers

Home internet plans generally range between \$50 to \$80 CAD per month. Some popular internet providers in Canada are [Bell](#), [Rogers](#), [Shaw](#), [Telus](#), [Virgin](#), and [Fido](#). However, there might be other local companies that offer competitive pricing, so be sure to shop around before purchasing.

For phone plans, you have the option to choose between a pay-as-you-go (also called prepaid) option and a postpaid plan. Approximately 90 per cent of Canadian mobile phone users subscribe to one of the three largest national telecommunication companies ([Rogers](#), [Bell](#), and [Telus](#)) or one of their subsidiary brands (which generally have lower rates).

List of subsidiary brands:

- Rogers: [Fido](#), [Chatr](#), [Cityfone](#), [Primus Wireless](#), [Zoomer Wireless](#), and [SimplyConnect](#).
- Bell: [Virgin Mobile](#), [Lucky Mobile](#), [Solo Mobile](#), and [Bell MTS](#).
- Telus: [Koodo](#) and [Public Mobile](#).
- Shaw: [Shaw Mobile](#) and [Freedom Mobile](#).

Tip: Phone plans can be expensive in Canada. Explore lower-cost alternatives by getting a plan with one of the subsidiary providers instead of the main provider companies, i.e. Bell, Rogers, and Telus.

For postpaid phone plans, some providers are likely to run a credit check to verify that you have a good credit history and pay your bills on time. Note that as a newcomer, you may not have any credit history, which may lead to the company limiting your mobile phone usage or not offering a postpaid phone plan at all.



Learning the basics of Canadian taxes

As a newcomer, filing your taxes for the first time can be a little daunting and confusing. It's important you understand how taxes work, how taxes impact life in Canada, the importance of paying your taxes on time every year to avoid penalties, and how to maximize your tax refund.

Download the free [Tax Guide](#) for an overview of key points that are essential during your first year in Canada. Familiarize yourself with important terms, learn the steps to prepare your income tax return, and get access to free resources that can help you file your taxes.

Enrolling in language classes

The government of Canada offers various free settlement services to help newcomers settle in smoothly in Canada. Beyond helping you find employment, a place to live, or enrolling your kids in school, they can also provide assistance with language learning.

There are many resources available for newcomers wanting to improve their language skills. The government of Canada provides [free language classes](#) for permanent residents and protected persons through [Language Instruction for Newcomers to Canada \(LINC\)](#) and the [Cours de langue pour les immigrants au Canada \(CLIC\)](#). The classes range from basic and intermediate to advanced and even job-specific at certain locations.

Newcomer centres are available all across Canada; you can always [find one near you](#).



Summary

Setting in and feeling like home in a new country can take a while. However, when you know what to expect and are better prepared, the transition can be faster and much smoother.

Key takeaways

- 1. Budget for your initial months and [book an appointment](#) with a banking advisor in pre-arrival** - Booking an appointment in advance will ensure that you have a banking advisor assigned to you who will assist with all your financial needs. Another benefit is that you will have a one-point contact whom you can reach out to with any financial queries or issues that need to be addressed.
- 2. Look up healthcare information for the specific province you are moving to** - Healthcare in Canada is administered at the provincial level, and each province operates differently. Familiarize yourself with healthcare basics such as getting a health card, finding a family doctor, and understanding the medical coverage provided by the government.
- 3. Book temporary accommodation at least a couple of months prior to your arrival in Canada** - Finding permanent, long-term accommodation as a newcomer in Canada can take a while. Therefore, booking temporary accommodation for a couple of weeks or even the first few months is a good idea.
- 4. If you have children, familiarize yourself with the schooling system and childcare options** - The schooling system in Canada may be different from your home country and might seem confusing with information from varied sources. Learn about the enrollment process and get tips to guide your decision-making.
- 5. Get a headstart on your career by networking and preparing your resume in pre-arrival** - Prepare for the job market in Canada by creating a Canadian-style resume and cover letter, building your personal brand, researching opportunities, and networking even before you move.
- 6. Organize all essential documents for your move** - Having all essential documents with you is important as you restart your life in Canada. Stay organized by knowing the list of essential documents that may be required at the port of entry to Canada or during the course of settling in.
- 7. Register with government-funded settlement services** - Canadian government-funded settlement services can help you answer all your questions and even point you to other programs and services that can make your life in Canada easier. They provide free support to newcomers at every step of the newcomer journey, from career, housing, healthcare, immigration, education, and more. It's always a good idea to register with a settlement agency as you get started with your life in Canada.

Planning and organizing in advance will help you reduce stress and ensure you and your family have a smooth transition to Canada.

Disclaimers

[Arrive](#) is powered by [RBC Ventures Inc.](#), a subsidiary of [Royal Bank of Canada](#). In collaboration with RBC, Arrive is dedicated to helping newcomers achieve their life, career, and financial goals in Canada. RBC supports Arrive, and with a 150-year commitment to newcomer success in Canada, RBC goes the extra mile in support and funding to ensure that the Arrive newcomer platform is FREE to all.

This guide offers general information only and is not intended as legal, financial or other professional advice. A professional advisor should be consulted regarding your specific situation. While the information presented is believed to be factual and current, its accuracy is not guaranteed, and it should not be regarded as a complete analysis of the subjects discussed.

All expressions of opinion reflect the judgment of the author(s) as of the date of publication and are subject to change. No endorsement of any third parties or their advice, opinions, information, products or services is expressly given or implied by RBC Ventures Inc. or its affiliates.

Notes:

RBC bank offers are available in Canada only.

All information and resources provided in this guide are accurate as of January 29, 2021.

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