

The Transportation Loan⁷

What is it?

The Transportation Loan is a loan issued to privately sponsored refugees to cover their cost of transport to their place of final destination in Canada.

Who Repays the Loan?

It is the responsibility of the loan recipient to repay the loan in full by consecutive monthly instalments and in accordance with the repayment schedule. Sponsors may choose to assist with the repayment of the loan, at their discretion, but are under no obligation to do so.

How to Repay the Loan?

The loan recipient will receive a letter from IRCC with an account number and instructions on how to pay. Repayment begins one year after arrival in Canada. There is no interest on these loans.

IRCC establishes a monthly payment plan automatically. However, the entire amount can be paid at any time. Details can be found in the chart below.

Amount of Loan	Repayment Period
0 - \$1,200	Within 36 months of issuance
\$1,200.01 - \$2,400	Within 48 months of issuance
\$2,400.01 – \$3,600	Within 60 months of issuance
\$3,600.01 - \$4,800	Within 72 months of issuance
For loans over \$4,800	Within 96 months of issuance

IRCC Travel Loans Contact:

Monday to Friday, 8:00 am to 4:00 pm
1-800-667-7301 | Please have your loan documents available when you call.
collection@cic.gc.ca

⁷ Adapted from: <http://www.auraforrefugees.org/index.php/toolbox/aura-info-sheets/immigration-loans>