



# Canada Apprentice Loan Application and Agreement

## INFORMATION

### What is the Canada Apprentice Loan?

Canada Apprentice Loan (CAL) funding is available to help apprentices registered in a Red Seal Trade apprenticeship program cover the cost of their training. Apprentices can apply for up to \$4,000 for each period of Technical Training up to a maximum of 5 periods. If you apply for and receive CAL funding, you do not have to make any loan payments for up to 6 years as long as you are confirmed as being a registered apprentice.

### Am I eligible for CAL?

You are eligible for CAL funding if you:

- Are a Canadian Citizen, Permanent Resident or Protected Person;
- Are registered in a Red Seal Trade apprenticeship program that is designated by the province or territory where you are registered as an apprentice;
- Are enrolled in block release Technical Training or the equivalent full-time Technical Training with an approved Technical Training Provider;
- Pass a credit check (required if you are applying for the first time).

You are not eligible for CAL funding if you:

- Are a high school student (unless you are enrolled for adult learning or professional upgrading classes);
- Are an apprentice registered in the province of Quebec;
- Are receiving Canada Student Loan (CSL) funding for the same Technical Training;
- Have been told that you are restricted from receiving further CSL or CAL funding;
- Have already received CAL funding for 5 periods of Technical Training;
- Have already received 6 years of interest-free and/or payment-deferred status.

### How do I apply?

Complete and mail this paper application to the **Canada Apprentice Loan Service Centre (CALSC)**:

- Read the Instructions on Pages 2 and 3;
- Read the Canada Apprentice Loan Application and Agreement Additional Terms and Conditions on Pages 6 to 9 and keep these for your records;
- Read and complete Pages 4 and 5;
- Mail Page 4 to the CALSC and keep Page 5 for your records.


Remember to review your application before mailing it as incomplete or incorrect information will cause delays.

### When do I have to apply?

- **The earliest date that you can apply** is 90 days before you start your Technical Training Period.
- **The latest date that you can apply** is the last day of your Technical Training Period.

The start and end dates that you provide on Page 4 will determine whether your application can be processed.

### Who do I contact for more information?

 Visit **www.pca-cal.ca** for more information. You can also read about what you need to do to maintain your loan while you are a registered apprentice and your responsibilities and options when entering repayment.

You can contact the CALSC Monday to Friday between 8:00 a.m. and 8:00 p.m. your local time:

- 1-855-844-5670 (within North America)
- 1-855-844-5671 (TTY for the hearing impaired)
- 905-283-1766 (local number)

## Apply Online

You can **apply online** by visiting **www.pca-cal.ca** and registering for a **CALSC Online Services account**. The online application is easy to complete and is assessed by the CALSC once you click submit. With an online account you can also view your application and loan status online and make changes to your account profile.



# Canada Apprentice Loan Application and Agreement

## INSTRUCTIONS

### Part A - Your Information

- Review the eligibility requirements on Page 1 and enter your information as required. Ensure that you provide your complete legal name.
- If you indicate Email/Online for Communication Preference you will receive status updates about this application through email and online once you register for a CALSC Online Services account. The CALSC will also call you if your application is incomplete or incorrect, and will send you a letter if you are not eligible for CAL funding.

### Part B - Apprenticeship and Technical Training Information

- Province/Territory of Registration** – This is the province/territory where you are registered in your Red Seal Trade. It may or may not be the province/territory where you are completing your Technical Training.
- Apprenticeship Registration Number** – This is the registration number provided to you by your Province/Territory of Registration and may also be referred to as your ID Number, Registration Number, Client Number or Client ID.
- Apprenticeship Registration Date** – This is the date that you registered as an apprentice in your Red Seal Trade apprenticeship program with your Province/Territory of Registration.
- Red Seal Trade Name** – This is the full name of your Red Seal Trade and must be one of the following, or include the full name as identified by your Province/Territory of Registration:

- |   |  |
|---|--|
| <ul style="list-style-type: none"> <li>• Agricultural Equipment Technician</li> <li>• Appliance Service Technician</li> <li>• Automotive Painter</li> <li>• Automotive Service Technician</li> <li>• Baker</li> <li>• Boilmaker</li> <li>• Bricklayer</li> <li>• Cabinetmaker</li> <li>• Carpenter</li> <li>• Concrete Finisher</li> <li>• Construction Craft Worker</li> <li>• Construction Electrician</li> <li>• Cook</li> <li>• Drywall Finisher and Plasterer</li> <li>• Electric Motor System Technician</li> <li>• Floorcovering Installer</li> <li>• Gasfitter - Class A</li> <li>• Gasfitter - Class B</li> <li>• Glazier</li> <li>• Hairstylist</li> <li>• Heavy Duty Equipment Technician</li> <li>• Heavy Equipment Operator (Dozer)</li> <li>• Heavy Equipment Operator (Excavator)</li> <li>• Heavy Equipment Operator (Tractor-Loader-Backhoe)</li> <li>• Industrial Electrician</li> <li>• Industrial Mechanic (Millwright)</li> <li>• Instrumentation and Control Technician</li> <li>• Insulator (Heat and Frost)</li> <li>• Ironworker (Generalist)</li> </ul> | <ul style="list-style-type: none"> <li>• Ironworker (Reinforcing)</li> <li>• Ironworker (Structural/Ornamental)</li> <li>• Landscape Horticulturist</li> <li>• Lather (Interior Systems Mechanic)</li> <li>• Machinist</li> <li>• Metal Fabricator (Fitter)</li> <li>• Mobile Crane Operator</li> <li>• Mobile Crane Operator (Hydraulic)</li> <li>• Motor Vehicle Body Repairer (Metal and Paint)</li> <li>• Motorcycle Mechanic</li> <li>• Oil Heat System Technician</li> <li>• Painter and Decorator</li> <li>• Partsperson</li> <li>• Plumber</li> <li>• Powerline Technician</li> <li>• Recreation Vehicle Service Technician</li> <li>• Refrigeration and Air Conditioning Mechanic</li> <li>• Rig Technician</li> <li>• Roofer</li> <li>• Sheet Metal Worker</li> <li>• Sprinkler System Installer</li> <li>• Steamfitter/Pipefitter</li> <li>• Tiler</li> <li>• Tool and Die Maker</li> <li>• Tower Crane Operator</li> <li>• Transport Trailer Technician</li> <li>• Truck and Transport Mechanic</li> <li>• Welder</li> </ul> |
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- Technical Training Program/Course Name** – This is the name of the program/course that you are taking at your Technical Training Provider.
- Technical Training Provider (Name and Campus/Location)** – This is the name of the institution that you will be attending to complete your Technical Training (e.g., community college, union hall, employer).
- Technical Training Period (Start Date/End Date)** – This is the first and last day of your Technical Training.
- Student ID Number (if applicable)** – This is the student number given to you by your Technical Training Provider (if your Technical Training Provider has issued one to you).



## Canada Apprentice Loan Application and Agreement

### INSTRUCTIONS

#### Part C - Loan Amount Requested

- Enter the amount of CAL funding that you require to participate in Technical Training. The minimum amount that can be requested is \$500 and the maximum is \$4,000. In deciding what amount you request consider the following:
- You should only request as much as you need;
  - CAL funding is a loan that will have to be repaid.

#### Part D - Electronic Funds Transfer

- Enter the bank account that you want to use to receive your CAL funding electronically through direct deposit or attach a void cheque to this application. If you enter your bank account information refer to the bottom of your personal cheque or contact your bank. The bank account that you enter must be a Canadian bank account that is held in your name as a personal or joint bank account. This bank account will also be used for electronic withdrawals when you enter repayment unless you provide another bank account to the CALSC.

#### Part E - Your Signature

- Sign and date your Canada Apprentice Loan Application and Agreement once you have read pages 4 to 9 and have completed pages 4 and 5.

#### Attach Required Documentation to this Application

- Attach photocopies of two pieces of identification to this application (ensure that they are legible).
1. You must provide one copy of a valid photo identification issued in Canada by the federal or a provincial/territorial government, such as:
    - Driver's License;
    - Canadian Passport;
    - Provincial/Territorial Health Card;
    - Certificate of Indian Status;
    - Federal or provincial/territorial employee identification card;
    - Permanent Resident Card or Citizenship Card;
    - Record of Landing document accompanied by an expired Permanent Resident Card.
  2. You must provide one copy of a document proving that the Social Insurance Number (SIN) on this application and agreement is yours, such as:
    - SIN card, temporary SIN card, or Confirmation of SIN letter;
    - Canada Revenue Agency Notice of Assessment;
    - Canada Pension Plan Statement of Contributions.
- If you are a Permanent Resident or Protected Person you will also have to attach additional supporting documentation if you have a SIN starting with a "9":
- Permanent Resident – Provide a copy of your Permanent Resident Card, Confirmation of Permanent Residence, or Record of Landing document issued by Citizenship and Immigration Canada;
  - Protected Person – Provide a copy of your Notice of Decision issued by the Immigration and Refugee Board, Verification of Status document issued by Citizenship and Immigration Canada, or Protected Person Status Document issued by Citizenship and Immigration Canada.

#### Where to Mail your Application

- Mail Page 4 of this application to the CALSC along with photocopies of your two pieces of identification and any other supporting documentation:
- Canada Apprentice Loan Service Centre*  
*P.O. Box 2061*  
*Mississauga, Ontario L5A 4M4*
- Keep all other pages of this application for your records.



# Canada Apprentice Loan Application and Agreement

**COPY 1 – MAIL THIS COPY TO THE CALSC**

## Part A – YOUR INFORMATION

<b>First Name</b>	<b>Last Name</b>	<b>Date of Birth (YYYY-MM-DD)</b>	<b>Social Insurance Number</b>
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<b>Gender</b> <input type="radio"/> Male <input type="radio"/> Female <input type="radio"/> Another Gender	<b>Residency Status</b> <input type="radio"/> Canadian Citizen <input type="radio"/> Permanent Resident <input type="radio"/> Protected Person	<b>Language Preference</b> <input type="radio"/> English <input type="radio"/> French	<b>Are you a high school student?</b> <input type="radio"/> Yes <input type="radio"/> No
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**Mailing Address**

\_\_\_\_\_  
 Street Name and Number/Apartment Number/P.O. Box      City/Town      Province/Territory      Postal Code

**Permanent Address (if different from your mailing address)**

\_\_\_\_\_  
 Street Name and Number/Apartment Number/P.O. Box      City/Town      Province/Territory      Postal Code

<b>Primary Telephone</b> <input type="radio"/> Cell <input type="radio"/> Home <input type="radio"/> Other Number: _____	<b>Secondary Telephone</b> <input type="radio"/> Cell <input type="radio"/> Home <input type="radio"/> Other Number: _____	<b>Communication Preference</b> <input type="radio"/> Email/Online <input type="radio"/> Mail Email: _____
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## Part B – APPRENTICESHIP AND TECHNICAL TRAINING INFORMATION

<b>Province/Territory of Registration</b>	<b>Apprenticeship Registration Number</b>	<b>Apprenticeship Registration Date (YYYY-MM-DD)</b>
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<b>Red Seal Trade Name</b>	<b>Technical Training Program/Course Name</b>
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<b>Technical Training Provider (Name and Campus/Location)</b>	<b>Technical Training Period</b>
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<b>Student ID Number (if applicable)</b>	<b>Start Date (YYYY-MM-DD)</b>	<b>End Date (YYYY-MM-DD)</b>
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## Part C – LOAN AMOUNT REQUESTED

What is the amount of Canada Apprentice Loan funding that you require to participate in Technical Training (*must be an amount between \$500.00 and \$4,000.00*)?      \$ \_\_\_\_\_ CAD

## Part D – ELECTRONIC FUNDS TRANSFER

The approved amount of any Canada Apprentice Loan funding disbursed under the Canada Apprentice Loan Application and Agreement will be electronically deposited into your financial institution account as entered below, which must be an account at a financial institution established in Canada held in your name, solely or jointly. Electronic withdrawals may also be made from this financial institution account when payment is triggered, as per section F.4(c)(iii), subject to your right of revocation, as per section F.4(d). If you fail to provide your financial institution account information, disbursement of your Canada Apprentice Loan funding may be delayed.

<b>Branch Transit No.</b>  _ _ _ _ _ _ _	<b>Bank ID No.</b>  _ _ _ _	<b>Bank Account No.</b>  _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _	<b>OR ATTACH A VOID CHEQUE</b>
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## Part E – YOUR SIGNATURE

This is a legal document that outlines your responsibility related to your Canada Apprentice Loan Application and Agreement. The loan amount you requested in Part C, including any updates that you make to this amount, will be disbursed to you if your application is approved based on the assessment of your application in accordance with federal legislation and policies. You will be responsible under this Canada Apprentice Loan Application and Agreement for paying your Outstanding Loan Balance.

By signing Part E, you freely provide your consent(s), certification(s) and ratification(s), and you acknowledge that you have read and agree to all the terms and conditions set out in this Canada Apprentice Loan Application and Agreement, including Parts A (Your Information), B (Apprenticeship and Technical Training Information), C (Loan Amount Requested), D (Electronic Funds Transfer), E (Your Signature), and F (Additional Terms and Conditions). You understand that if you fail to sign this Canada Apprentice Loan Application and Agreement, your application for Canada Apprentice Loan funding will not be assessed.

_____ <b>Signature</b>	_____ <b>Date (YYYY-MM-DD)</b>
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# Canada Apprentice Loan Application and Agreement

## COPY 2 – KEEP THIS COPY FOR YOUR RECORDS

### Part A – YOUR INFORMATION

<b>First Name</b>	<b>Last Name</b>	<b>Date of Birth (YYYY-MM-DD)</b>	<b>Social Insurance Number</b>
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<b>Gender</b> <input type="radio"/> Male <input type="radio"/> Female <input type="radio"/> Another Gender	<b>Residency Status</b> <input type="radio"/> Canadian Citizen <input type="radio"/> Permanent Resident <input type="radio"/> Protected Person	<b>Language Preference</b> <input type="radio"/> English <input type="radio"/> French	<b>Are you a high school student?</b> <input type="radio"/> Yes <input type="radio"/> No
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**Mailing Address**

Street Name and Number/Apartment Number/P.O. Box \_\_\_\_\_ City/Town \_\_\_\_\_ Province/Territory \_\_\_\_\_ Postal Code \_\_\_\_\_

**Permanent Address (if different from your mailing address)**

Street Name and Number/Apartment Number/P.O. Box \_\_\_\_\_ City/Town \_\_\_\_\_ Province/Territory \_\_\_\_\_ Postal Code \_\_\_\_\_

<b>Primary Telephone</b> <input type="radio"/> Cell <input type="radio"/> Home <input type="radio"/> Other Number: _____	<b>Secondary Telephone</b> <input type="radio"/> Cell <input type="radio"/> Home <input type="radio"/> Other Number: _____	<b>Communication Preference</b> <input type="radio"/> Email/Online <input type="radio"/> Mail Email: _____
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### Part B – APPRENTICESHIP AND TECHNICAL TRAINING INFORMATION

<b>Province/Territory of Registration</b>	<b>Apprenticeship Registration Number</b>	<b>Apprenticeship Registration Date (YYYY-MM-DD)</b>
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<b>Red Seal Trade Name</b>	<b>Technical Training Program/Course Name</b>
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<b>Technical Training Provider (Name and Campus/Location)</b>	<b>Technical Training Period</b>	
<b>Student ID Number (if applicable)</b>	<b>Start Date (YYYY-MM-DD)</b>	<b>End Date (YYYY-MM-DD)</b>

### Part C – LOAN AMOUNT REQUESTED

What is the amount of Canada Apprentice Loan funding that you require to participate in Technical Training (*must be an amount between \$500.00 and \$4,000.00*)? \$ \_\_\_\_\_ CAD

### Part D – ELECTRONIC FUNDS TRANSFER

The approved amount of any Canada Apprentice Loan funding disbursed under the Canada Apprentice Loan Application and Agreement will be electronically deposited into your financial institution account as entered below, which must be an account at a financial institution established in Canada held in your name, solely or jointly. Electronic withdrawals may also be made from this financial institution account when payment is triggered, as per section F.4(c)(iii), subject to your right of revocation, as per section F.4(d). If you fail to provide your financial institution account information, disbursement of your Canada Apprentice Loan funding may be delayed.

<b>Branch Transit No.</b>  _ _ _ _	<b>Bank ID No.</b>  _ _ _	<b>Bank Account No.</b>  _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _	OR ATTACH A VOID CHEQUE
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### Part E – YOUR SIGNATURE

This is a legal document that outlines your responsibility related to your Canada Apprentice Loan Application and Agreement. The loan amount you requested in Part C, including any updates that you make to this amount, will be disbursed to you if your application is approved based on the assessment of your application in accordance with federal legislation and policies. You will be responsible under this Canada Apprentice Loan Application and Agreement for paying your Outstanding Loan Balance.

By signing Part E, you freely provide your consent(s), certification(s) and ratification(s), and you acknowledge that you have read and agree to all the Terms and Conditions set out in this Canada Apprentice Loan Application and Agreement, including Parts A (Your Information), B (Apprenticeship and Technical Training Information), C (Loan Amount Requested), D (Electronic Funds Transfer), E (Your Signature), and F (Additional Terms and Conditions). You understand that if you fail to sign this Canada Apprentice Loan Application and Agreement, your application for Canada Apprentice Loan funding will not be assessed.

\_\_\_\_\_ **Signature**

\_\_\_\_\_ **Date (YYYY-MM-DD)**



# Canada Apprentice Loan Application and Agreement

## CANADA APPRENTICE LOAN AGREEMENT - KEEP FOR YOUR RECORDS

### Part F – CANADA APPRENTICE LOAN AGREEMENT

#### Definitions

“**ALA**” means the Apprenticeship Loans Act and the Apprenticeship Loans Regulations, as in effect at any given time, and as available through the [Department of Justice](http://www.justice.gc.ca) at the following website address: [www.justice.gc.ca](http://www.justice.gc.ca).

“**Canada Apprentice Loan**” means an apprenticeship loan made under section 4.1 of the ALA.

“**CALAA**” means the Canada Apprenticeship Loan Application and Agreement and includes Parts A, B, C, E, D, and this Part F.

“**CALSC**” means the Canada Apprenticeship Loan Service Centre, which administers parts of the Financial Assistance programs on behalf of Canada.

“**Apprentice**” means a person who is registered with a province or territory as an apprentice in a Red Seal Trade as confirmed through: (a) confirmation of enrolment from a Technical Training Provider for the purposes of receiving Canada Apprenticeship Loan funding for a Technical Training Period; or (b) confirmation of continued apprenticeship from a Province/Territory of Registration for the purposes of extending a payment-deferred period.

“**Financial Assistance**” means Canada Apprenticeship Loans, interest-free periods, repayment assistance, and any other form of financial assistance provided under the ALA, directly or indirectly to you.

“**Outstanding Loan Balance**” means the principal amount of your Canada Apprenticeship Loans outstanding at any time, together with any interest on this amount, if applicable.

“**Province/Territory of Registration**” means the provincial or territorial apprenticeship authority that you are registered with for the purposes of completing your Red Seal Trade and is the authority that assigns your apprenticeship registration number.

“**Red Seal Trade**” means an eligible trade as per Schedule 1 of the ALA, as designated by your Province/Territory of Registration and recognized by the Interprovincial Standards [Red Seal Program](http://www.red-seal.ca) ([www.red-seal.ca](http://www.red-seal.ca)).

“**Technical Training**” means full-time formal instruction or training that is offered by your Technical Training Provider and determined by your Province/Territory of Registration as an essential element of your apprenticeship program and required for the practice of your Red Seal Trade.

“**Technical Training Period**” means the duration of your Technical Training as established by your Province/Territory of Registration and as confirmed by your Technical Training Provider.

“**Technical Training Provider**” means an institution authorized by your Province/Territory of Registration to deliver Technical Training, whether in your Province/Territory of Registration or in another province or territory.

#### 1. Agreement

This agreement is between you ("you" or "your"), as identified in Part A, and His Majesty the King in Right of Canada, as represented by the Minister of Employment and Social Development ("Canada"), and is made pursuant to the ALA and called the CALAA.

In consideration of Canada providing Financial Assistance under this CALAA, and, by signing Part E, you agree to the terms and conditions of this loan contract.

#### 2. General Principles

Subject to you meeting the requirements of the ALA and respecting the terms and conditions of this CALAA, you may be eligible for Canada Apprenticeship Loans up to the maximum \$4,000.00 per Technical Training Period and five Technical Training Periods within a lifetime cumulative period of six years of interest-free and/or payment-deferred status, and you are not required to make payments on your Outstanding Loan Balance while you are an Apprentice.

#### 3. Amended Terms and Conditions

At any time, and in its sole discretion, Canada may amend the terms and conditions of the CALAA. Canada will post the amended CALAA on the Canada Apprenticeship Loan Service Centre (CALSC) website. Any and all such amendments are effective immediately upon posting. **You agree to review the CALSC website and the Terms and Conditions of the CALAA at least every 90 days in order to be aware of any such amendments that may affect your rights and obligations under this agreement.** If you decide that you do not want to accept the amended terms and conditions of the CALAA, you must advise Canada of your refusal by contacting the CALSC in writing at Canada Apprenticeship Loan Service Centre, P.O. Box 2061, Mississauga, ON, L5A 4M4 within 90 days of the date of posting of the amendments, at which time you may be denied further Financial Assistance or payment-deferred status, or be required to immediately pay all or part of your Outstanding Loan Balance. If you have not so advised Canada and (i) you apply for, or receive, new Financial Assistance or (ii) retain an Outstanding Loan Balance, after the 90 day period following the date of posting of the amended Terms and Conditions of the CALAA, it will mean that you accept the amended Terms and Conditions of the CALAA.

#### 4. Return of Money

**(a) Agreement to Repay:** You promise to pay your total Outstanding Loan Balance in accordance with the terms and conditions of this CALAA.

**(b) Early Payment:** You may pay all or any part of your Outstanding Loan Balance at any time without notice, penalty or bonus.



## Canada Apprentice Loan Application and Agreement

### TERMS AND CONDITIONS - KEEP FOR YOUR RECORDS

**(c) Payment Terms:** Unless you enter into an agreement to alter payment terms, you agree to pay your Outstanding Loan Balance according to the standard payment terms, which are as follows:

- (i) **Principal and Interest:** your Outstanding Loan Balance;
- (ii) **Interest:** As of April 1, 2023, interest will not accrue on your Outstanding Loan Balance. You are responsible for payment of any interest that may have accrued before April 1, 2023.
- (iii) **Payment Trigger Date:** is the first day of the seventh month following the month in which you cease to be an Apprentice;
- (iv) **Loan Payment Due Date:** is, at the latest, the last day of each month, starting on the seventh month following the month in which you Cease to Be an Apprentice;
- (v) **Loan Payment Amount:** is the monthly payment amount calculated using these payment terms (minimum monthly loan payment amount of \$25);
- (vi) **Amortization Period:** nine and one-half (9½) years, or such lesser or greater period of time up to fourteen and half (14½) years as determined by Canada (or the CALSC on behalf of Canada) further to consultation with you, as is required to support a minimum monthly loan payment of \$25;
- (vii) **Payment Allocation:** payment amounts may be applied first to any interest and then to principal; and
- (viii) **Final Lump Sum Payment:** any amount of your Outstanding Loan Balance that remains at the end of your Amortization Period.

**(d) Interest up to Payment Trigger Date:** Unless you pay any interest that may have accrued before the Payment Trigger Date, that interest will be added to the principal amount of your Outstanding Loan Balance.

**(e) Personal Pre-Authorized Debit:** Unless you otherwise agree in writing, upon the Payment Trigger Date, you authorize Canada to debit your bank account identified in Part D of this CALAA or such other bank account as advised in writing to collect your Outstanding Loan Balance as follows:

You grant your revocable authority and direction to Canada, and any financial institution which holds such a bank account, to:

- (i) exchange the financial information necessary to facilitate such Personal Pre-Authorized Debits according to the Canadian Payments Association Rule H1; and
- (ii) debit the bank account on each Loan Payment Due Date, for the Loan Payment Amount in accordance with the payment terms of this CALAA, and to remit that as payment to Canada.

You waive any requirement to receive written pre-notification of Personal Pre-Authorized Debits. You may revoke your authorization at any time, subject to providing 30 days notice. You have certain recourse and reimbursement rights if any debit does not comply with the terms of this section. To obtain a sample cancellation form, or for more information on your right to revoke this authorization and your recourse rights to dispute or receive reimbursement for any debit that is not authorized or is not consistent with the terms of this section, you may contact your financial institution or [Payments Canada](http://www.payments.ca) ([www.payments.ca](http://www.payments.ca)). Revocation of your authorization does not terminate your responsibility to pay your Outstanding Loan Balance; it only terminates the method of payment.

**(f) Return of Money to You:** Subject to any right of set-off, if you have overpaid \$10 or more than your Outstanding Loan Balance, you will be issued a refund. Refunds of less than \$10 will only be issued on your request.

#### 5. Payment-Deferred Period

Subject to section F.7, and the requirements of the ALA:

**(a) Payment-Deferred Period:** No payments on your Outstanding Loan Balance are required to be made while you are an Apprentice provided that you confirm your enrolment or continued apprenticeship as required by the ALA.

**(b) Payment-Deferred Period Ends:** You are required to begin paying your Outstanding Loan Balance on the last day of the seventh month following the month in which you cease to be an Apprentice.

**(c) Payment-Deferred Period Upon Return to Apprentice Status:** If you return to Apprentice status, and you confirm your enrolment or continued apprenticeship as required by the ALA:

- (i) you may be returned to payment-deferred status; and
- (ii) any obligations you have in respect of your Outstanding Loan Balance up to your confirmation of enrolment or continued apprenticeship may be suspended.

**(d) Maximum Number of Years of Payment-Deferred Status:** As prescribed by the ALA, you are entitled to no more than six years of interest-free and payment-deferred status, as applicable. If you remain an Apprentice after you have reached the maximum number of years, you will be required to start making payments on your Outstanding Loan Balance as per section F.4(c).

**(e) Payment-Deferred Period Terminated or Denied:** Termination or denial of a payment-deferred period can result if you do not meet the requirements for payment-deferred status under the ALA.



# Canada Apprentice Loan Application and Agreement

## TERMS AND CONDITIONS - KEEP FOR YOUR RECORDS

### 6. Information

**(a) Notification:** You agree to promptly notify Canada of any change to information you have provided in this CALAA, or change to your status as an Apprentice.

**(b) Certification:** You certify that all information provided in this CALAA is accurate and complete to the best of your knowledge.

**(c) Complete Disclosure:** You confirm that, to the best of your knowledge, all information that you have disclosed relating to any previous Canada Apprentice Loan(s) is accurate and complete.

**(d) Acknowledgement and Consent:** You acknowledge that Canada, and any of its contractors or agents, may collect, use, and retain your personal information directly from you, or indirectly from a third party. Your personal information will only be used for the purpose of administering your Financial Assistance under this CALAA, and administering and enforcing the ALA. Your personal information may be exchanged with and disclosed to the Social Insurance Registry, credit bureaus, Technical Training Provider, Province/Territory of Registration, financial institutions, employers, and the Canada Revenue Agency. The collection, use, exchange and disclosure will be undertaken as required and in compliance with the *Privacy Act*, and Part 4 of the *Department of Employment and Social Development Act*. Where your consent is required by law to permit the direct or indirect collection, retention, use or disclosure of personal information, by your signature on this agreement, you provide your consent.

**(e) Authorization:** You authorize any of your current, past or future employers to release to Canada or its contractors or agents, information to locate you including your name, Social Insurance Number, date of birth, apprenticeship registration number, banking information, permanent and mailing address, telephone numbers, employer, and Technical Training Provider(s) address(es) for the purpose of enforcing your obligations pursuant to this CALAA.

### 7. Denial, Termination and Immediate Repayment

You agree that the following events may result in you being denied further Financial Assistance or you being required to immediately pay all or part of your Outstanding Loan Balance:

(a) you fail to make a regularly scheduled loan payment by the Loan Payment Due Date in accordance with the payment terms of this CALAA, as per section F.4(c)(iv), and that failure continues for two consecutive months;

(b) you fail to make any regularly scheduled loan payment(s) by the Loan Payment(s) Due Date in accordance with the payment terms of this CALAA, as per section F.4(c)(iv), and Canada demands that you make the payment(s) and you demonstrably and unequivocally refuse to do so;

(c) you file for or have filed against you any bankruptcy-related proceeding;

(d) you seek relief under a provincial or territorial law relating to the orderly payment of debts that includes a Canada Apprentice Loan;

(e) you are found guilty of an offence under any Act of Parliament by reason of your conduct in obtaining or repaying Financial Assistance;

(f) you knowingly provided information or made representation related to your application or other document upon which the Minister takes administrative measures under section 20.1 of the ALA; or

(g) you advise Canada of your refusal to accept amendments to the terms and conditions of the CALAA made in accordance with section F.3 of the CALAA.

### 8. Miscellaneous

**(a) Ratification:** If you have entered into any Canada apprentice loan agreements while you were a minor, by signing this CALAA, you ratify and affirm those agreements.

**(b) Previous Outstanding Canada Apprentice Loan Amounts:** You agree that all amounts you owe on previous Canada Apprentice Loans will be administered and paid under the Terms and Conditions of this CALAA, and that all such amounts are consolidated into and form part of your Outstanding Loan Balance.

**(c) Death:** All your rights and obligations under this CALAA in respect of your Outstanding Loan Balance will terminate upon your death.

**(d) Governing Law:** This CALAA will be governed and construed in accordance with the laws of the province/territory in which you are or were last registered as an Apprentice, and by the federal laws of Canada applicable therein

**(e) Limitation Period:** You acknowledge that the period for the limitation of actions will be six years.

**(f) Use of Financial Assistance:** You acknowledge that the Financial Assistance provided to you under this CALAA is to assist you in participating in Technical Training.

**(g) Survival:** This CALAA will remain in force notwithstanding your entry into, or fulfillment of, an agreement with Canada to alter payment terms.

**(h) Severability:** Any provision that becomes void or unenforceable will be severed from this CALAA, and the validity and enforceability of all other provisions will not be affected.

**(i) Interest and Costs:** You agree to pay all legal fees and disbursements incurred by Canada to collect any amount of your Outstanding Loan Balance owing under this CALAA, and you agree to pay interest, if applicable, before and after default and delinquency. You agree to pay interest before and after judgment, as applicable.





## Canada Apprentice Loan Application and Agreement

### TERMS AND CONDITIONS - KEEP FOR YOUR RECORDS

#### NOTICE OF COLLECTION OF PERSONAL INFORMATION

The personal information is collected and used for the administration of Canada Apprentice Loans under the authority of the Apprenticeship Loans Act (ALA), and in accordance with the Privacy Act and Part 4 of the Department of Employment and Social Development Act.

Administration and enforcement of Canada Apprentice Loans means development and operation of Canada Apprentice Loans, including investigations into allegations of wrongdoing, audits, and policy analysis, research and evaluation.

The Social Insurance Number (SIN) is collected by the Minister of Employment and Social Development under the express authority of the ALA and in accordance with the Treasury Board Secretariat Directive on Social Insurance Number (SIN). The SIN will be used for the administration of Canada Apprentice Loans under the ALA. The SIN will be used as a file identifier and, along with the other information you provide, will also be used to validate your application, to administer your Canada Apprentice Loans and to enforce your obligations as set out in the ALA. You must provide your SIN and the other personal information requested on this form to be considered for Canada Apprentice Loans.

The information you provide may be used and/or disclosed for policy analysis, research and/or evaluation purposes. However, these additional uses and/or disclosures of your personal information will never result in an administrative decision being made about you.

You have the right to the protection of and access to your personal information. The details of the collection and use is described in Personal Information Bank Student Financial Assistance ESDC PPU 030 and Canada Apprentice Loans ESDC PPU 709. Instructions for obtaining this information are outlined in the government publication entitled [Information about Programs and Information Holdings](https://www.canada.ca/en/employment-social-development/corporate/transparency/access-information/reports/infosource.html) (https://www.canada.ca/en/employment-social-development/corporate/transparency/access-information/reports/infosource.html). Information about Programs and Information Holdings may also be accessed on-line at any Service Canada Centre.

You have the right to file a complaint with the [Privacy Commissioner of Canada](https://www.priv.gc.ca/en/report-a-concern/file-a-formal-privacy-complaint/) regarding how we handle your personal information at: https://www.priv.gc.ca/en/report-a-concern/file-a-formal-privacy-complaint/.