NCLCFrench

FREE TEMPLATE

Letter of explanation templates for IRCC

When IRCC accepts an LOE, how to upload it, a simple structure and 5 fill-in templates.

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QUICK ANSWER

A letter of explanation (LOE) is a short signed letter you upload with your IRCC application to explain something your documents can't show on their own: a missing or late document, a gap in your history, a name that differs, a large deposit. For a missing document, IRCC's instruction is to explain why, add proof such as receipts, combine them into one file and upload it in place of that document.

IN THIS GUIDE

1 When IRCC accepts a letter of explanation
2 How to upload a letter of explanation
3 Letter of explanation format
4 Letter of explanation for an employment gap
5 LOE for a name or date-of-birth discrepancy
6 Police certificate not received: letter of explanation
7 Reference letter not available: letter of explanation
8 Letter of explanation for a large deposit (source of funds)
9 Letter of explanation dos and don'ts

When IRCC accepts a letter of explanation

IRCC knows some documents are hard to get because of things outside your control, such as delays in another country, war or natural disasters. In those cases it asks you to tell it, in writing, rather than leave the slot empty. IRCC itself asks for a letter in some situations, for example if you don't need proof of funds (Canadian Experience Class, or a valid job offer plus authorization to work in Canada), or if a police certificate isn't ready by your 60-day deadline.

You can also use a letter to explain anything an officer would otherwise have to guess about. The usual cases:

- A document you can't get, or that is taking longer (reference letter, police certificate, birth certificate).

- A gap in your personal history: IRCC's forms say not to leave any gaps in time.
- Your name or date of birth written differently across documents.
- A large or recent deposit in the account you use for proof of funds, for example a gift from family.
- Why you don't need a document the system still asks for.

A letter explains. It doesn't replace proof.

IRCC says each case is different: after reading your letter, the officer may contact you for more information, give you more time, treat your application as complete without the document, or decide on the documents you sent. A letter on its own proves little. Always attach evidence (receipts, emails, tracking numbers, statements) and keep the letter short and factual.

How to upload a letter of explanation

1. **Write and sign the letter**
   One page if you can. Use the structure below and sign it with the date.
2. **Gather the proof**
   Receipts, emails, tracking numbers, statements, IDs. Anything that backs up what the letter says.
3. **Combine into one PDF**
   Letter first, then the proof in the order the letter mentions it. IRCC asks for the letter and documents in one file when you apply online.
4. **Upload in the slot of the document it explains**
   IRCC's instruction is to upload it in place of the missing document. For a police certificate, use that country's police certificate field. If no slot fits, add it to the file of the most closely related document.
5. **Keep a copy**
   Your file should tell the same story everywhere, including any later update or request from the officer.

Letter of explanation format

Officers read a lot of files. Make yours easy: what's the issue, why, what you've done, what's attached.

- **Header:** your full name as in your passport, date of birth, application number or Express Entry profile number (UCI if you have one), date.
- **Subject line:** one line saying what the letter explains.
- **The facts:** what happened, with dates. No feelings, no pleading.

- **What you did:** the steps you took, with dates.
- **What's attached:** a numbered list matching the pages in the PDF.
- **Declaration and signature:** confirm the information is true, then sign and date.

Letter of explanation for an employment gap

For a period in your personal history when you weren't working or studying. The gap must also appear in your forms (for example as "unemployed"), so the dates match.

[Your full name as in passport]
Date of birth: **[DD Month YYYY]**
[Application number / Express Entry profile number]
[Date]

To: Immigration, Refugees and Citizenship Canada (IRCC)

Subject: Explanation of a gap in my employment history, **[Month YYYY]** to **[Month YYYY]**

Dear Officer,

In my personal history I declared that I was not employed from **[DD Month YYYY]** to **[DD Month YYYY]**. I am writing to explain this period.

During this time I **[was looking for work after my contract with [Company]** ended / cared for my **[relationship]** after **[his/her/their]** surgery / was on maternity leave / prepared for the **[exam]** / travelled to **[country]]**. I lived at **[address]** throughout this period.

[Optional: During this period I also [took a course in / did freelance work for / volunteered at] [details].]

I resumed work on **[DD Month YYYY]** as **[job title]** at **[Company]**.

I have attached:
1. **[e.g. end-of-contract letter from [Company]]**
2. **[e.g. medical certificate / proof of course enrolment / job applications]**
3. **[e.g. new employment contract]**

I declare that the information in this letter is true and complete.

Sincerely,

[Signature]
[Your full name]
[Email] [Phone]

- Use the same start and end dates as your personal history form.
- A short, ordinary reason is fine. Officers want the time accounted for, not a story.

LOE for a name or date-of-birth discrepancy

For a spelling difference, a missing middle name, a surname changed after marriage, or a date of birth recorded differently on one document. List every other name in your application too: IRCC's checklist can ask for proof of aliases.

[Your full name as in passport]
Date of birth: **[DD Month YYYY, as in passport]**
[Application number / Express Entry profile number]
[Date]

To: Immigration, Refugees and Citizenship Canada (IRCC)

Subject: Different spelling of my **[name / date of birth]** across documents

Dear Officer,

My name as it appears in my passport is **[Full name in passport]**. On the documents listed below, my **[name / date of birth]** appears differently:

1. **[Document, e.g. degree certificate]**: **[name or date as written]**
2. **[Document, e.g. employment letter from [Company]]**: **[name or date as written]**

These documents all refer to me, the same person. The difference is due to **[e.g. a spelling error by the issuing office / my surname changing after my marriage on DD Month YYYY / my middle name being left out / a clerical error in the school record]**.

[If applicable: I have asked [issuing authority] to correct the record on **[date]**. A copy of my request is attached.]

I have attached:
1. **[Passport bio page]**
2. **[e.g. marriage certificate / national ID / affidavit declaring both names refer to me]**
3. **[The documents with the different spelling]**

I declare that the information in this letter is true and complete.

Sincerely,

[Signature]
[Your full name]

- Some applicants also add a sworn affidavit (a "one and the same person" declaration) made before a notary. It is common practice, not an IRCC rule.
- If a date of birth differs, explain which one is correct and attach the birth certificate.

Police certificate not received: letter of explanation

If a police certificate isn't ready by your 60-day deadline, IRCC accepts a letter of explanation plus proof of your best effort, uploaded in that country's police certificate field. See the **police certificates guide**.

[Your full name as in passport]
Date of birth: **[DD Month YYYY]**
[Application number / Express Entry profile number]
[Date]

To: Immigration, Refugees and Citizenship Canada (IRCC)

Subject: Police certificate from **[country]** not yet received

Dear Officer,

I lived in **[country]** from **[DD Month YYYY]** to **[DD Month YYYY]**, so I need a police certificate from **[country]**. I applied for it on **[DD Month YYYY]** through **[issuing authority, e.g. the national police / embassy of [country]** in **[city]**], reference number **[number]**.

I have not received it yet because **[e.g. the authority's stated processing time is [period]** / the authority requires **[step]** / I am waiting for fingerprints to be processed]. I have followed up on **[dates]**.

I will upload the certificate as soon as I receive it.

I have attached:
1. **[Application confirmation or receipt]**
2. **[Payment receipt]**
3. **[Courier tracking number or delivery notice]**
4. **[Emails or screenshots from the authority about the delay]**

I declare that the information in this letter is true and complete.

Sincerely,

[Signature]

[Your full name]
[Email] **[Phone]**

- Do this for each family member aged 18 or older who is missing a certificate.
- IRCC says a letter and proof of your efforts don't guarantee acceptance. Apply for certificates as soon as you are in the pool.

Reference letter not available: letter of explanation

When an employer has closed, refuses, or won't include duties and hours. Pair it with the strongest other proof you have. If you can still get part of a letter, see the **reference letter templates**.

[Your full name as in passport]
Date of birth: **[DD Month YYYY]**
[Application number / Express Entry profile number]
[Date]

To: Immigration, Refugees and Citizenship Canada (IRCC)

Subject: Employment reference letter from **[Company]** not available

Dear Officer,

I worked at **[Company]**, **[city, country]**, as **[job title]** from **[DD Month YYYY]** to **[DD Month YYYY]**, **[number]** hours per week. I am claiming this experience under NOC **[code]**, **[NOC title]**.

I cannot provide a full reference letter from this employer because **[e.g. the company closed on [date]** / the company's policy is to confirm only dates and title / my requests on **[dates]** went unanswered].

To prove this work experience, I have attached:
1. **[Employment contract / offer letter]**
2. **[Pay slips covering [period]]**
3. **[Tax records, e.g. Form 16, T4, notice of assessment]**
4. **[Bank statements showing salary deposits from [Company]]**
5. **[Letter from my former supervisor, [name]**, describing my duties]
6. **[Proof of the company closing / my emails to HR]**

My main duties were:
- **[Duty]**
- **[Duty]**
- **[Duty]**

I declare that the information in this letter is true and complete.

Sincerely,

[Signature]
[Your full name]

- Pay slips, tax records and salary deposits prove the job existed and was paid. A supervisor's letter is the best proof of duties.
- If this job gives you points or eligibility, the officer will look closely. Send everything you have.

Letter of explanation for a large deposit (source of funds)

IRCC's bank letter shows your current balance and your average balance for the past 6 months, so a recent large deposit stands out. Explain where it came from. For family gifts, also see the **gift letter template**.

[Your full name as in passport]
Date of birth: **[DD Month YYYY]**
[Application number / Express Entry profile number]
[Date]

To: Immigration, Refugees and Citizenship Canada (IRCC)

Subject: Source of the deposit of **[amount and currency]** on **[DD Month YYYY]**

Dear Officer,

My account no. **[last 4 digits]** at **[bank]** received a deposit of **[amount and currency]** on **[DD Month YYYY]**. This is why my current balance is higher than my 6-month average balance on the attached bank letter.

The money comes from **[e.g. the sale of my car / the maturity of my fixed deposit no. [number]** / a gift from my **[relationship]**, **[name]** / my annual bonus from **[employer]**].

The money belongs to me. It is not a loan, and I have no obligation to repay it.

I have attached:
1. **[Bank letter(s) for proof of funds]**
2. **[Statement showing the deposit]**
3. **[e.g. sale agreement / fixed deposit closure receipt / gift deed and donor's bank statement / bonus letter]**

I declare that the information in this letter is true and complete.

Sincerely,

[Signature]
[Your full name]

- Follow the money from its origin to your account, with a document at each step.
- Money you borrowed doesn't count as settlement funds. Don't call a loan a gift.

Letter of explanation dos and don'ts

DO

- Keep it to one page and stick to facts and dates.
- Number the attachments and put them in the same PDF, in the same order.
- Use the same names, dates and numbers as your forms.
- Sign and date it.
- Explain problems before the officer finds them.

DON'T

- Don't write long emotional stories or plead for approval.
- Don't send a letter with no evidence when evidence exists.
- Don't contradict your forms or other documents.
- Don't hide or minimise facts: misrepresentation makes you inadmissible to Canada for 5 years.
- Don't use a letter to cover a requirement you don't meet. It explains; it can't add points.

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Check my French level free

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