

Federal Court



Cour fédérale

Date: 20260120

Docket: IMM-5777-23

Citation: 2026 FC 84

Ottawa, Ontario, January 20, 2026

PRESENT: The Honourable Madam Justice Kane

BETWEEN:

**MOHAMMAD
MOHAMMADALIZADEHSAMANI**

Applicant

and

**THE MINISTER OF CITIZENSHIP AND
IMMIGRATION**

Respondent

JUDGMENT AND REASONS

[1] The Applicant, Mohammad Mohammadalizadehsamani, seeks judicial review of the decision of a visa officer [the Officer] at Immigration, Refugees and Citizenship Canada [IRCC], dated April 6, 2023. The Officer refused the Applicant's application for a temporary resident visa [TRV] pursuant to paragraph 179(b) of the *Immigration and Refugee Protection Regulations*, SOR/2002-227 [the *Regulations*], which provides that a TRV shall be issued to a foreign national following an examination, where it is established that the foreign national will

leave Canada at the end of the period authorized for their stay. The Officer was not satisfied that the Applicant would leave Canada at the end of his authorized stay.

[2] The Applicant argues that the Officer's decision is unreasonable because the Officer failed to consider his financial documents and cumulative financial status, which in his view establish that he has more than sufficient assets and funds to support his travel. He also argues that the Officer's reasons for finding that the purpose of his travel was not consistent with a temporary stay are not intelligible.

[3] The Court finds that the Officer's decision is reasonable. The Officer reasonably found that the Applicant had not provided the transaction history and source of funds set out in his banking information as he was required to do. The Officer clearly stated that this was a reason to refuse the TRV. The Officer's reasons, although brief, convey a rational chain of analysis, supported by the evidence and the law. The Application for Judicial Review is therefore dismissed.

I. Background

[4] The Applicant is a citizen of Iran, currently residing in Tehran with his spouse and three children. He is the Managing Director and a Shareholder of Motahar Kahroba Transportation Company, which he describes as an international company.

[5] The Applicant's previous application for a TRV to travel to Ontario was refused on February 2, 2023. He submitted a new application for a TRV the following month, on March 7,

2023, describing the purpose of his travel as touristic and as an exploratory trip to identify potential business opportunities, conduct research into the costs associated with starting a business and target markets, look into the quality of life and cost of living in Canada, visit neighbourhoods where he may seek to resettle, and go on tours and engage in sightseeing activities.

II. The Decision Under Review

[6] Given the typical brevity of the decision letter and the Global Case Management System [GCMS] Notes, which together constitute the Officer's reasons, they are set out in full below.

[7] The letter states:

Thank you for your interest in coming to Canada. I have reviewed your temporary resident visa (visitor visa) application and supporting documentation to assess whether you meet the requirements for a visitor visa (<https://www.canada.ca/en/immigration-refugees-citizenship/services/visit-canada/eligibility.html>). This includes assessing whether you are coming to Canada temporarily for the reason(s) you describe in your application. I have determined that your application does not meet the requirements of the Immigration and Refugee Protection Act (IRPA) (<https://laws-lois.justice.gc.ca/eng/acts/I-2.5/index.html>) and Immigration and Refugee Protection Regulations (IRPR) (<https://laws-lois.justice.gc.ca/eng/regulations/sor-2002-227/index.html>). I am refusing your application.

- I am not satisfied that you will leave Canada at the end of your stay as required by paragraph 179(b) of the IRPR (<https://laws-lois.justice.gc.ca/eng/regulations/SOR-2002-227/section-179.html>). I am refusing your application because you have not established that you will leave Canada, based on the following factors:

- Your assets and financial situation are insufficient to support the stated purpose of travel for yourself (and any accompanying family member(s), if applicable).
- The purpose of your visit to Canada is not consistent with a temporary stay given the details you have provided in your application.

[...]

[8] The Global Case Management System [GCMS] Notes of the Officer state:

I have reviewed the application. I have considered the following factors in my decision. The applicant's assets and financial situation are insufficient to support the stated purpose of travel for themselves (and any accompanying family member(s), if applicable). The bank statement provided did not include banking transactions to demonstrate the history of funds accumulation and the availability of these funds. In the absence of satisfactory documentation showing the source and availability of these funds, I am not satisfied the applicant has sufficient funds for the intended travel. The purpose of the applicant's visit to Canada is not consistent with a temporary stay given the details provided in the application. The applicant: 43 years old man, seeking to visit as tourist and do exploratory visit in Canada. The explanation of the expenses required is a general and non-exhaustive overview of how their funds will be invested, there is missing serious details, planning, and/or budgeting. There has not been indication of evidence of researching and/or understanding the Canadian (market/industries). Based on the above, I am not satisfied that subject has the ability and intent to become investor in Canada. Subject provided insufficient evidence to show that has done any research of the Canadian market in proposed business activity field or that has adopted a plan that would reasonably be expected to lead to their future investments. Therefore, I am not satisfied that subject has the ability and intent to sustain any investments in Canada. Weighing the factors in this application. I am not satisfied that the applicant will depart Canada at the end of the period authorized for their stay. For the reasons above, I have refused this application.

III. The Issue and Standard of Review

[9] The only issue is whether the Officer's decision is reasonable.

[10] Whether the decision is reasonable is reviewed in accordance with the principles set out in *Canada (Minister of Citizenship and Immigration v Vavilov*, 2019 SCC 65 [*Vavilov*]). A reasonable decision is one that is based on an internally coherent and rational chain of analysis and that is justified in relation to the facts and law that constrain the decision-maker (*Vavilov* at paras 85, 102, 105–07). The court does not assess the reasons against a standard of perfection (*Vavilov* at para 91). A decision should not be set aside unless it contains “sufficiently serious shortcomings ... such that it cannot be said to exhibit the requisite degree of justification, intelligibility and transparency” (*Vavilov* at para 100).

[11] In his written submissions, the Applicant alludes to a breach of procedural fairness, suggesting that the Officer 's finding regarding his financial situation casts doubt on his credibility and that the Officer should have provided an opportunity for him to address these concerns. The Applicant has not pursued this argument. Moreover, there is nothing in the Officer's reasons to suggest that credibility was a concern, but rather, only the sufficiency of the evidence.

[12] A visa officer need not provide extensive reasons for their decision. As noted by Justice McHaffie in *Quraishi v Canada (Citizenship and Immigration)*, 2021 FC 1145 at paras 14-15.

[14] This Court and the Federal Court of Appeal have recognized the large volume of visa applications that are received in visa offices in Canada and around the world: *Khan* at para

32; *Yuzer v Canada (Citizenship and Immigration)*, 2019 FC 781 at para 15. Visa officers must therefore process applications quickly and efficiently. This requirement, together with the circumscribed impact of a visa refusal, means that visa officers are not obliged to give extensive reasons for their decisions: *Yuzer* at paras 9, 20; *Patel v Canada (Citizenship and Immigration)*, 2020 FC 77 at para 15; *Khan* at para 31; *Vavilov* at para 133.

[15] While the decisions of visa officers need not be extensive, they nonetheless must meet the requirements of responsiveness and justification: *Vavilov* at paras 86, 91–96; *Patel* at paras 15-17; *Ekpenyong v Canada (Immigration, Refugees and Citizenship)*, 2019 FC 1245 at para 13; *Mendoza v Canada (Minister of Citizenship and Immigration)*, 2004 FC 687 at para 4. If a visa officer’s reasons demonstrate that they have reasonably considered the evidence put forward and reached a justified conclusion, it is not the Court’s role to “step in and second-guess” that outcome: *Singh v Canada (Citizenship and Immigration)*, 2012 FC 526 at para 56.

[13] A visa officer’s decision is entitled to a considerable degree of deference since these are highly discretionary decisions, involving the assessment of facts and the application of the officer’s expertise regarding the regulatory scheme (*Vavilov* at para 93, *Patel v Canada (Citizenship and Immigration)*, 2020 FC 672 at para 10).

IV. The Applicant’s Submissions

[14] The Applicant submits that the Officer erred in imposing additional requirements and in finding that the Applicant had insufficient assets, that his financial situation did not support the stated purpose of his travel, and that the purpose of his travel was not consistent with a temporary stay.

[15] The Applicant points to his Certificate of Deposit showing a balance of over \$401,873 USD and other documents, including title deeds and assets valued in excess of \$3,000,000 CAD. The Applicant also points to documents demonstrating that he is the Managing Director and Majority Shareholder of a successful international company engaged in the transportation of industrial and chemical products throughout Europe, the Middle East and Russia, which has considerable assets. He argues that there was plenty of financial information to support his application for a TRV and the Officer failed to consider the larger picture of assets but focused only on transaction history.

[16] The Applicant acknowledges the Officer's Notes, stating that the "bank statements show some funds but no history of transactions so the source of funds is not clear", but argues that the *Regulations* only require applicants to demonstrate that they have sufficient adequate funds, which he did. He raises a new argument not addressed in his written submissions and now disputes that the Ankara Visa Instructions, noted by the Respondent, were applicable to him at the time of his application in 2023, suggesting that the 2025 instructions may have been new or differed from previous instructions.

[17] The Applicant further submits that the Officer's reasons for finding that the purpose of his travel is not consistent with a temporary stay are unintelligible. He questions why the Officer referred to his intention to invest in Canada as this intention would be for the future based on the outcome of his exploratory visit. He reiterates that the purpose of his current visit is exploratory, to research potential business opportunities and the potential resettlement of his family. He argues that there is no requirement to provide a compelling reason for a TRV.

[18] The Applicant also notes that his Application Record includes a document indicating that he was preselected in the Ontario Immigrant Nominee Program's Entrepreneur Stream. He now submits that his TRV application responded to this preselection.

V. The Respondent's Submissions

[19] The Respondent submits that the reason for the Officer's refusal to issue the TRV is clear; the Applicant did not provide sufficient evidence regarding his financial situation; in particular, he did not comply with the requirement to provide banking transactions. The Applicant did not adequately explain the source, origin, nature and stability of the funds in his account. His Certificate of Deposit only displayed a balance on one date, six months after the account itself was opened. The GCMS Notes reflect the Officer's finding that the Applicant's documents did not explain the balance in the account, as no banking transactions were provided.

[20] The Respondent notes that pursuant to the Ankara Visa Office Instructions [Ankara Instructions] for a TRV, the Applicant was required to submit copies of bank statements or bank books covering the previous six months as proof of funds. The Respondent notes that the Ankara Instructions have been in place since 2016 and points to *Aghvamiamoli v Canada (Citizenship and Immigration)*, 2023 FC 1613 at para 28, which addressed the Ankara Instructions in the context of a study permit application but demonstrate their existence since 2016.

[21] The Respondent submits that the Applicant's reliance on his ownership of property and his shares in a transport company does not address the requirements in the Ankara Instructions, nor does it address the Officer's concern, but instead requests the Court to reweigh the evidence.

[22] The Respondent disputes that the Officer doubted the Applicant's credibility; the concern relates to the sufficiency of the financial information and the stated purpose of travel.

[23] The Respondent submits that the Officer's finding regarding the lack of information about the source of the Applicant's funds is sufficient to refuse the TRV and this reasonable finding is determinative of this Application.

VI. The Decision is Reasonable

[24] The Officer's finding that the Applicant failed to establish that his financial situation was sufficient to support the stated purpose of his travel is reasonable; the finding is based on a rational chain of analysis and is justified in relation to the facts and the law. This reasonable finding is determinative, as it supports the Officer's conclusion that the requirements for the TRV were not met.

[25] With respect to the Applicant's submission that he was invited to apply for the TRV following his preselection in the Ontario Immigrant Nominee Program, there is no further evidence on the record before the Court regarding this program, and in any event, such

preselection does not override the requirements in the *Regulations* and applicable policies for a TRV.

[26] The Officer acknowledged the extensive financial documents submitted by the Applicant but reasonably found that there was no evidence of transaction history or the source of the funds. An officer must conduct a detailed analysis about the source, origin, nature and stability of an applicant's funds. This requirement to submit transaction history—particularly six months of bank statements—is also set out in the Ankara Instructions, which applied to the Applicant. As noted by the Respondent, such instructions are a common policy requirement of a visa office (see for example *Bhardwaj v Canada (Citizenship and Immigration)*, 2025 FC 736 at para 11 [*Bhardwaj*], which addressed the instructions for a TRV for applicants from India).

[27] With respect to the Applicant's argument that the Officer imposed additional requirements not set out in the *Regulations* (i.e. the requirements noted in the Ankara Instructions), in *Bawa v Canada (Citizenship and Immigration)*, 2024 FC 1605 at paras 9-10 [*Bawa*]), Justice Gleeson noted that although the visa office instructions (in that case, the analogous instructions that applied to applicants from India) are not binding on a visa officer, the failure to provide the documents specifically identified in the instructions or to explain why they were not provided “may allow an officer to reasonably conclude that an applicant has failed to establish a financial situation that is sufficient to support the stated purpose of travel.” As in *Bawa*, the same situation faces the Applicant.

[28] As the Respondent notes, without adequate supporting documentation to confirm the availability of an applicant's funds, an Officer is justified, on this basis alone, to refuse a TRV application.

[29] Among other recent cases that support this principle, in *Salemi v Canada (Citizenship and Immigration)*, 2024 FC 1858 at para 33 [*Salemi*], Justice Go noted:

[33] This Court has confirmed that, in assessing an application for a visitor visa, an officer “may conduct a more detailed and fulsome analysis about the source, origin, nature, and stability of funds when assessing an applicant's financial resources”: *Izokun v Canada (Citizenship and Immigration)*, 2024 FC 875 [*Izokun*] at para 23, citing *Aghvami v Canada (Citizenship and Immigration)*, 2023 FC 1613 at para 29. This is so because whether an applicant has sufficient financial resources is a relevant consideration as to whether the applicant would leave Canada at the end of his stay; as such, it is reasonable for an officer to assess the origin, nature, and stability of the applicant's funds: *Izokun* at paras 23, 25.

(See also *Gholami v Canada (Citizenship and Immigration)*, 2025 FC 1736 at paras 14, 26 [*Gholami*]).

[30] Similarly, in *Bhardwaj*, Justice Manson noted at para 10:

[10] This Court has held that absence of adequate documentation confirming the availability of funds is sufficient on its own to refuse an application (see *Kassira v Canada (Citizenship and Immigration)*, 2025 FC 310 at para 18 and cases cited therein). Additionally, it is reasonable for an officer to assess the origin, nature and stability of an applicant's funds in determining whether the applicant has sufficient resources (*Salemi v Canada (Citizenship and Immigration)*, 2024 FC 1858 at para 33).

[31] Although the Applicant now disputes that the current Ankara Instructions were in place at the time of his application, or suggests that they may have been changed, the Applicant has provided no evidence in support of this new argument. The Applicant's submission that other

jurisprudence, which also relies on an applicant's failure to comply with the Ankara Instructions is not reliable because it postdates the Applicant's application, overlooks that the principles set out in the recent case law apply and focus on the more general requirement that officers conduct an analysis about the source, nature and stability of funds when assessing an applicant's financial resources.

[32] The Court notes that there is jurisprudence citing the Ankara Instructions (for example, *Abdisoufi v Canada (Citizenship and Immigration)*, 2024 FC 164 at para 9; *Karimi v Canada (Citizenship and Immigration)*, 2024 FC 1674 at para 30; *Gholami* at para 11) which apply to the same time period as the Applicant. The Court notes that there is no evidence on the record before this Court regarding the specific Ankara Instructions, the date of implementation or any revisions to them, however, the Court regards the jurisprudence that refers to the Ankara Instructions (and analogous instructions in other visa offices) over the last several years as supporting the view that these instructions are not new. Moreover, as noted above, the requirement for visa officers to probe the provenance and source of funds exists regardless of the particular policy requirements in visa offices.

[33] Although the Applicant points to other documents showing his considerable assets or access to assets of his business, the underlying concern of the Officer, which was clearly communicated in the Officer's reasons, is the Applicant's failure to show the transaction history or source of the funds.

[34] The Applicant submitted only one document—a "Certificate of Deposit" from Parsian Bank dated February 23, 2023, related to an account that was opened on August 22, 2022—

which simply indicates a balance of \$401,873 USD. A bank balance on its own is not sufficient as there is no way to establish any pattern or consistency in the funds available, which could be deposited one day and withdrawn the next day.

[35] In *Bhardwaj*, where the documents submitted suffered the same frailties as in the Applicant's case, although the analogous instructions at issue applied to applicants from India, Justice Manson noted at para 11 that:

[...] the Applicants did not comply with the TRV application instructions that set out the required proof of financial support for visitors from India, which includes a detailed history of at least six months of their bank account. For example, they provided a "balance confirmation certificate" dated April 5, 2023, but do not provide a detailed history of transactions or proof of the source of these funds. Additionally, although the Applicants assert that they have assets in bank accounts, stocks, jewelry and other "immovable assets" they fail to address the Officer's concerns regarding the source of the funds.

[36] With respect to the Applicant's suggestion that the Officer's finding regarding his financial situation may be related to his credibility or the credibility of his documents, a visa officer's finding that they are not satisfied on a balance of probabilities that an applicant has sufficient financial resources to support their stay due to an absence of bank statements generally arises from the insufficiency of evidence (see for example, *Kaleka v Canada (Citizenship and Immigration)*, 2024 FC 1457 at paras 25-26). There is nothing in the Officer's reasons to suggest that the Officer had concerns about the Applicant's credibility.

[37] In this case, the Officer clearly stated that the lack of transaction history was the basis for the finding that the Applicant's financial situation was insufficient. The Officer's finding was

reasonable and is sufficient on its own to refuse the TRV (see for example, *Gholami* at paras 14-15, 26; *Salemi* at paras 33-34; *Bhardwaj* at paras 10-12; *Bawa* at paras 8-9; see also *Kassira v Canada (Citizenship and Immigration)*, 2025 FC 310 at paras 18-19).

[38] There is no need to address the Applicant's argument that the Officer's reasons to find that his visit was not consistent with a temporary stay are unintelligible. The Officer provided two reasons for finding that the TRV should not issue and could have simply relied on the first reason, which as the Court has found is justified.

[39] It is not the Court's role to reweigh the evidence or to remake the decision. The role of the Court is to determine whether the Officer's decision was reasonable. The Court finds no fatal flaw or sufficiently serious shortcoming in the decision to render it unreasonable.

JUDGMENT in file IMM-5777-23

THIS COURT'S JUDGMENT is that:

1. The Application for Judicial Review is dismissed.
2. No question is certified.

"Catherine M. Kane"

Judge

FEDERAL COURT
SOLICITORS OF RECORD

DOCKET: IMM-5777-23

STYLE OF CAUSE: MOHAMMAD MOHAMMADALIZADEHSAMANI v
THE MINISTER OF CITIZENSHIP AND
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PLACE OF HEARING: TORONTO, ONTARIO

DATE OF HEARING: JANUARY 13, 2026

**REASONS FOR JUDGMENT
AND JUDGMENT:** KANE J.

DATED: JANUARY 20, 2026

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