

# Interac Casino Banking Cheat Sheet

Canadian Bank Limits, Deposit Steps, Fees & Troubleshooting

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Updated March 2026 | Based on 15+ Years of Real-Money Testing

**10**

Casinos Tested

**6**

Major Banks Verified

**C\$10**

Minimum Deposit

**24h**

Fastest Payout

*This guide is for informational purposes only. Gambling involves risk. Never wager more than you can afford to lose. If gambling stops being fun, visit [NaturesPickins.ca/responsible-gambling/](https://NaturesPickins.ca/responsible-gambling/) for Canadian helplines and self-exclusion programs. Must be 19+ to gamble in most Canadian provinces.*

## 1. Canadian Bank Compatibility

Every major Canadian bank supports Interac e-Transfer for casino deposits. Below are the daily sending limits I have confirmed through my own banking relationships. Your actual limits may vary based on account type and history.

Bank	Daily Limit	Casino Deposits	Notes
TD Canada Trust	C\$3,000	Confirmed	Personal accounts; business up to C\$10K
RBC Royal Bank	C\$3,500	Confirmed	May flag first casino transfer
Scotiabank	C\$3,000	Confirmed	Can request increase to C\$5K
BMO	C\$3,000	Confirmed	Consistent; no blocks in my testing
CIBC	C\$3,000	Confirmed	Mobile app e-Transfer works smoothly
Desjardins	C\$2,500	Confirmed	Quebec-based; lower default limit
National Bank	C\$3,000	Confirmed	Fewer reports but works reliably
Credit Unions	C\$1K-5K	Varies	Depends on institution; check yours

### Pro Tip: Increasing Your Limit

Most banks let you request a higher daily e-Transfer limit through online banking settings or by calling. TD and RBC both allow increases to C\$7,500+ for established accounts. Takes 5 minutes.

## 2. Interac e-Transfer vs Interac Online

Feature	Interac e-Transfer	Interac Online
How it works	Send money via email/phone	Direct bank portal connection
Speed	Instant at casino	Instant at casino
Availability	All Canadian banks	Most major banks
Casino support	Widely accepted	Fewer casinos offer it
Security	Bank-level encryption	Direct bank authentication
Fees to player	Usually free	Usually free
Best for	Most players	Players wanting direct flow

### 3. How to Deposit via Interac e-Transfer

**1. Log in to casino**

Navigate to the Cashier or Banking section of your casino account.

**2. Select Interac e-Transfer**

Choose it from the deposit methods list. Enter your deposit amount (min C\$10-20).

**3. Complete bank transfer**

You will be redirected to your bank's e-Transfer page. Log in and confirm the transfer.

**4. Funds appear instantly**

Your casino balance updates within 1-5 minutes. Start playing immediately.

### 4. How to Withdraw via Interac e-Transfer

**1. Go to Cashier**

Select 'Withdraw' and choose Interac e-Transfer as your payout method.

**2. Enter amount**

Enter the amount you want to cash out. Minimums are typically C\$20-50.

**3. Complete KYC (first time)**

Upload ID and proof of address if this is your first withdrawal. One-time process.

**4. Wait for processing**

The casino reviews and approves your request (24 hours to 5 business days).

**5. Receive e-Transfer**

Once approved, the Interac transfer arrives at your bank within minutes.

**WARNING**

Never share your online banking credentials with a casino. Legitimate Interac deposits redirect you to your bank's secure portal. If a casino asks for your banking password directly, leave immediately.

## 5. Payout Speed by Casino (Tested)

These are actual withdrawal times I recorded during my testing, not estimates from casino FAQ pages. Times reflect the period from clicking 'Withdraw' to funds appearing in my Canadian bank account.

Casino	Stated Speed	My Tested Time	Rating
Jackpot City	1-5 biz days	3 biz days	Reliable
Spin Casino	1-5 biz days	3 biz days	Reliable
PlayOjo	24-48 hours	28 hours	Fastest
Madcasino	24-72 hours	~30 hours	Fast
Tenobet	24-72 hours	~36 hours	Fast
Kingdom Casino	1-3 biz days	2 biz days	Good
Kingmaker	24-72 hours	~48 hours	Good
Casino Infinity	1-3 biz days	2 biz days	Good
Crownplay	1-3 biz days	2 biz days	Good
Lucky7even	1-3 biz days	3 biz days	Average

## 6. Fee Comparison by Method

Method	Deposit Fee	Withdrawal Fee	Speed	Availability
Interac e-Transfer	Free	Free	Instant / 1-5 days	All CA banks
Interac Online	Free	N/A (deposit only)	Instant	Most CA banks
Visa/Mastercard	Free	Free-C\$25	Instant / 3-7 days	Often blocked
Bitcoin/Crypto	Network fee	Network fee	10 min / 1 hour	Crypto wallet req.
iDebit	C\$1.50	Free-C\$2	Instant / 3-5 days	CA banks
InstaDebit	Free	C\$2	Instant / 3-5 days	CA banks
Flexepin	Retail fee	N/A	Instant	Retail stores
MuchBetter	Free	Free	Instant / 24h	App required
Neosurf	Retail fee	N/A	Instant	Retail stores
Wire Transfer	C\$25-50	C\$25-50	3-7 days each way	All banks

## 7. Troubleshooting Common Issues

### **Deposit not crediting**

Wait 30 minutes. If still missing, check your bank for a pending e-Transfer. Contact casino support with your transaction reference number. Resolved within 24h in my experience.

### **Bank blocking the transfer**

Some banks flag first-time transfers to casino payment processors. Call your bank and confirm the transaction. After the first successful transfer, subsequent ones go through without issues.

### **Exceeding daily limit**

You cannot exceed your bank's daily e-Transfer cap in a single day. Split deposits across multiple days, or contact your bank to request a limit increase.

### **Withdrawal delayed past stated window**

Contact customer support via live chat. Ask for the status of your withdrawal request. If it has been more than double the stated processing time, escalate to a supervisor.

### **KYC verification rejected**

Ensure your ID photo is clear and matches your casino account name. Utility bills must be dated within 3 months. Re-submit clear photos. Most casinos process KYC re-submissions within 24 hours.

### **Casino requests source of funds**

For large withdrawals (typically C\$5,000+), casinos may request proof of deposit source. A bank statement showing the e-Transfer is sufficient. This is standard anti-money laundering compliance.

## 8. Red Flags: Casinos to Avoid

In 15 years of testing, I have encountered casinos that do not deserve your money. Watch for these warning signs:

- x Payouts consistently exceed their own stated processing window
- x Customer support is unreachable or gives scripted non-answers
- x Bonus terms change after you have deposited
- x No verifiable licence from a recognized jurisdiction
- x Requires your banking login credentials directly (legitimate casinos never do this)
- x Multiple player complaints about withheld winnings on forums like AskGamblers or Casinomeister
- x No responsible gambling tools (deposit limits, self-exclusion, session timers)

## 9. Quick Reference: Top Interac Casinos

Casino	Rating	Bonus	Payout	Licence	Est.
Jackpot City	4.9/5	C\$1,600	1-5 days	MGA (Malta)	1998
Spin Casino	4.8/5	C\$1,000	1-5 days	Kahnawake	2001
PlayOjo	4.7/5	No-wager	24-48h	UKGC	2017
Madcasino	4.6/5	C\$750	24-72h	Curacao	2023
Tenobet	4.5/5	C\$500	24-72h	Curacao	2023
Kingdom Casino	4.5/5	C\$2,500	1-3 days	Curacao	2020
Kingmaker	4.4/5	C\$500	24-72h	Curacao	2022
Casino Infinity	4.3/5	C\$2,000	1-3 days	Curacao	2022
Crownplay	4.2/5	C\$2,000	1-3 days	Curacao	2023
Lucky7even	4.1/5	C\$1,500	1-3 days	Curacao	2022

## 10. Gale's Golden Rules

**1. Set a budget before you open the casino.**

Decide how much you are willing to lose. When it is gone, close the tab.

**2. Never chase a loss.**

The money is gone. Depositing more to win it back is how small losses become catastrophic ones.

**3. Take breaks every 45 minutes.**

Stand up, walk outside, reset your judgment. Your decision-making deteriorates with screen time.

**4. Withdraw your winnings.**

When ahead, cash out. Do not let winnings sit in your casino balance where they are easy to give back.

**5. Never gamble impaired.**

Drunk, stressed, angry, exhausted: none of these are compatible with good gambling decisions.

### Need Help?

ConnexOntario: 1-866-531-2600 | BC GameSense: 1-888-795-6111 | Quebec: 1-800-461-0140 | Alberta: 1-866-332-2322 | Visit [NaturesPickins.ca/responsible-gambling/](https://www.naturespickins.ca/responsible-gambling/) for full resources.

*This cheat sheet was created by Gale Thornton at NaturesPickins.ca. All data based on personal testing from the Fraser Valley, BC. For the latest casino rankings and reviews, visit [www.naturespickins.ca](https://www.naturespickins.ca)*