



## RBC RIGHT PAY PREPAID CARD

## RELOADABLE PROGRAM FAQs

### OVERVIEW OF THE RBC VISA RIGHT PAY PREPAID CARD

<b>Is my RBC Right Pay Visa Prepaid Card a credit card?</b>	While they look like credit cards, Visa Prepaid Cards are actually prepaid/stored value cards. Your card is initially loaded and subsequently reloaded with money. When you buy things, money is deducted from the card until the balance reaches \$0.
<b>How does my card work?</b>	Once you are enrolled in the card program and receive your card, your social assistance payments will be loaded on to your card electronically. You can use your card to make purchases at stores that accept Visa cards – or use it to pay bills by phone or online.
<b>What are the benefits of the card?</b>	<ul style="list-style-type: none"> <li>• It's safe: No need to carry large amounts of cash and no risk of lost or stolen cheques.</li> <li>• It's easy: Your money is electronically deposited to your card account – with no need to wait for your cheque to arrive in the mail.</li> <li>• It's convenient: You can make purchases anywhere Visa cards are accepted*.</li> </ul>
<b>What fees apply to my card?</b>	There is never a fee when you use your card to pay for your purchases. However, other fees may apply depending on how you use your card. These fees can be found in the Card Fees and Limits document that came with your card package and in the Cardholder Agreement. You can also learn about these fees online at <a href="http://www.rbcrightpay.com">www.rbcrightpay.com</a> in the Terms and Conditions and Fees section.
<b>Am I able to order an additional card for a family member?</b>	At this time, additional cards are not available.
<b>Does my card have an expiry date?</b>	Your right to use the funds that are loaded on the card will not expire but your card expires at the end of the month shown on the card. Before the expiry of your card, a new card will be sent to you by Royal Bank unless there has not been a load, reload, purchase, cash withdrawal, balance enquiry, PIN change, call to RBC Right Pay cardholder support or RBC Right Pay cardholder website login using your card within the previous 12 months and the card has a zero balance. If you are no longer eligible to receive payments from the Government, your card will still expire at the end of the month shown on your card but the funds on your card will not expire and you can always request a new card.

## FEES AND LIMITS

<b>Are there any usage fees for using my card?</b>	There is never a fee when you use your card to pay for your purchases. However, other fees may apply depending on how you use your card. These fees can be found in the Card Fees and Limits document that came with your card package and in the Cardholder Agreement. You can also learn about these fees online at <a href="http://www.rbcrightpay.com">www.rbcrightpay.com</a> in the Terms and Conditions and Fees section.
<b>How do I avoid paying extra fees while using my card?</b>	You can avoid extra fees by using your card to pay for purchases in-store or online instead of withdrawing money from an ATM as there are often fees charged for using an ATM. These are outlined in the Card Fees and Limits document that came with your card package. You can also learn about these
	fees online at <a href="http://www.rbcrightpay.com">www.rbcrightpay.com</a> in the Terms and Conditions and Fees section.
<b>How can I withdraw money and not be charged any fees?</b>	You can withdraw money without being charged any fees by using RBC Royal Bank ATMs for the first four cash withdrawals each month. Refer to your Card Fees and Limits document included in your card package – or online at <a href="http://www.rbcrightpay.com">www.rbcrightpay.com</a> in the Terms and Conditions and Fees section. If you use a non-RBC Royal Bank ATM to withdraw funds, you will be charged a withdrawal fee each time. An ATM convenience fee as set by the non-RBC Royal Bank ATM owner may apply.
<b>What is an “ATM convenience fee”?</b>	Some non-RBC Royal Bank ATMs will charge an additional fee over and above the withdrawal fee shown in the Card Fees and Limits document that came with your card package, or shown online at <a href="http://www.rbcrightpay.com">www.rbcrightpay.com</a> in the Terms and Conditions and Fees section. You can avoid this fee by using RBC Royal Bank ATMs when making cash withdrawals.
<b>How do I find an RBC Royal Bank ATM?</b>	Use the RBC Royal Bank ATM and Branch Locator which can be found on <a href="http://www.rbcrightpay.com">www.rbcrightpay.com</a> or visit any RBC bank branch. You can also call 1-855-232-0675 for more information and assistance.
<b>How do I find an RBC Royal Bank branch?</b>	Use the RBC Royal Bank Branch Locator which can be found on <a href="http://www.rbcrightpay.com">www.rbcrightpay.com</a> . You can also call 1-855-232-0675 for more information and assistance.
<b>What is a replacement card fee and when would I be charged this fee?</b>	This fee is only charged when your card needs to be replaced if it has been lost, stolen or damaged. For fee details refer to your Card Fees and Limits document included in your card package – or online at <a href="http://www.rbcrightpay.com">www.rbcrightpay.com</a> in the Terms and Conditions and Fees section.
<b>Can I use my card when I travel outside of Canada?</b>	You can use your card when travelling outside of Canada at locations that accept Visa cards. Any transaction that you make in a foreign currency will be converted into Canadian dollars no later than the date Royal Bank posts the transaction to the Card at an exchange rate that is 2.5% over a benchmark rate Royal Bank of Canada pays the payment card network that is in effect on the date of conversion.
<b>How much money can I withdraw from an ATM using my card?</b>	The daily limit you can withdraw from your card is listed in the Card Fees and Limits document that came in your card package – or online at <a href="http://www.rbcrightpay.com">www.rbcrightpay.com</a> in the Terms and Conditions and Fees section.
<b>Are there limits on how much I can spend using my card?</b>	You can only spend the money that is on your card, up to a daily limit outlined in the Card Fees and Limits document that came in your card package – or online at <a href="http://www.rbcrightpay.com">www.rbcrightpay.com</a> in the Terms and Conditions and Fees section.

## USING YOUR RBC RIGHT PAY VISA PREPAID CARD

<b>How do I make purchases with my card?</b>	<ul style="list-style-type: none"> <li>You can make purchases using your card, free of charge, anywhere Visa cards are accepted.</li> <li>Check the balance on your card before you make a purchase. The retailer will not be able to check it for you.</li> <li>You will be asked whether it will be “DEBIT” or “CREDIT”. Tell the retailer it will be “DEBIT”.</li> <li>You will be asked to enter your PIN in the retailer’s card terminal. Select “CHEQUING” when prompted.</li> </ul>
<b>Can I withdraw money from a teller inside an RBC royal Bank branch?</b>	Your RBC Right Pay Visa Prepaid Card may not be used for cash withdrawals inside an RBC Royal Bank Branch at a teller. You can only withdraw cash from ATMs.
<b>Can I withdraw money from an ATM using my card?</b>	Yes, you can withdraw money at an ATM as required. The daily limit you can withdraw from your account and any fees applicable to a cash withdrawal is listed in the Card Fees and Limits document that came in your card package – or online at <a href="http://www.rbcrightpay.com">www.rbcrightpay.com</a> in the Terms and Conditions and Fees section.
<b>How will I know how much money I have on my card?</b>	You can go to <a href="http://www.rbcrightpay.com">www.rbcrightpay.com</a> to check your balance or by calling the number on the back of your card: 1-855-232-0675. You may also sign up to receive email or text alerts including your daily card balance at <a href="http://www.rbcrightpay.com">www.rbcrightpay.com</a> or by calling 1-855-232-0675.
<b>Can I pay my bills online or make online purchases with my card?</b>	You can use your card for online purchases, but make sure your profile information with RBC (e.g. address, telephone number) is up-to-date by contacting your social assistance caseworker. Your updated profile will be provided to RBC.
<b>Can I transfer money from my card or savings account?</b>	No. However, you can withdraw money from an ATM and then deposit it to your bank account.
<b>Can I add my own money to my card?</b>	No, your card can only be loaded by the Government that provided you with the card.
<b>How do I use my card to pay for something that costs more than the balance available on my card?</b>	<p>You can make a purchase that is greater than the balance on your card if the retailer allows split payments. Tell the retailer the amount available on your card and that you will use a second form of payment (e.g. credit card, debit card, cash or cheques) to pay the difference.</p> <p>You will need to know the available balance on your card because retailers cannot check it for you. You can check your balance online at <a href="http://www.rbcrightpay.com">www.rbcrightpay.com</a> or by calling Royal Bank toll-free at 1-855-232-0675.</p> <p>Example: You buy groceries for \$50, but your card only has \$48.00 left on it. Tell the cashier to use your card to pay \$48.00 and that you will pay the remaining \$2.00 in cash (or some other type of payment).</p>
<b>How do I log into the <a href="http://www.rbcrightpay.com">www.rbcrightpay.com</a> website?</b>	Just visit <a href="http://www.rbcrightpay.com">www.rbcrightpay.com</a> and follow the instructions to access the website. You may be asked to provide information from your card or answer questions related to your personal information for security purposes.

<b>How will I receive a card statement?</b>	A paper statement will not be sent to you. However, you can visit <a href="http://www.rbcrightpay.com">www.rbcrightpay.com</a> and view your statement online – or call 1-855-232-0675 to hear a list of your most recent transactions and your current card balance.
<b>What if my card is declined at a cashier or ATM?</b>	Check to ensure you have enough money on the card to make your purchase or withdrawal. You can check your balance by calling 1-855-232-0675 or by visiting <a href="http://www.rbcrightpay.com">www.rbcrightpay.com</a> . If you have any questions, you can call 1-855-232-0675 for more information and assistance.
<b>Where can I use my card?</b>	You can use your card to make purchases wherever Visa cards are accepted, including online, by phone and at millions of retail locations worldwide. If you are unsure, you can ask the merchant if they accept Visa cards. You can also use your card to withdraw money from ATMs that have the VISA/PLUS logo on them.
<b>Can I spend more than the money I have available on my card?</b>	No, you can only spend the amount of money that you have available on the card (your available card balance).
<b>Can I make recurring payments with my card?</b>	Your card can be used for recurring payments such as membership fees or other monthly bills. You will need to set up pre-authorized payments with your merchants, and provide them with your card number and expiry date.
<b>Can I return merchandise that I bought with my card?</b>	<ul style="list-style-type: none"> <li>• You will need to deal directly with the retailer when returning items you have purchased.</li> <li>• Take your card and receipts to the retailer, as you may be asked to provide them in order to make the return.</li> <li>• Please note that refunds may take up to three business days to show up on your card.</li> </ul>
<b>What happens if I lose my card or it is stolen?</b>	You should report a lost or stolen card immediately by calling Royal Bank toll-free at 1-855-232-0675. A replacement card will be mailed to you and the balance from your old card will be transferred to the new card. You are protected against unauthorized use of your card, provided you take reasonable precautions as set out in the RBC Visa Right Pay Card Agreement. It is important that you keep your personal information up to date. If any of your personal information changes, such as your name or address, contact your social assistance caseworker who will provide your updated profile information to RBC.
<b>Can I use my card for hotel reservations, car rental agencies, restaurants and hair salons?</b>	<p>Hotels and car rental agencies typically place a hold on cards of up to \$500 or more until you complete your transaction and settle the final bill. You will not have access to the amount being held on your card until the final transaction is complete and the final bill is settled. Holds may take up to several days after final settlement to be removed from your card.</p> <p>Some hotels and car rental agencies may not accept prepaid cards as a form of payment.</p> <p>When you use your card at restaurants, or at service providers where tips are generally given (e.g. hair salons, taxis, etc.), the retailer may pre-authorize your card so that it covers the bill plus a 20% estimated tip. If the balance on your card is less than the bill plus the 20% tip, your card will be declined.</p>

<b>Can I use my card outside of Canada?</b>	You can use your card while travelling outside Canada, but some merchants may not be familiar with this type of card, so you should have another type of payment (credit card, debit card, cash or traveller's cheques) available when making purchases to avoid potential processing problems or delays. Any transaction you make in a foreign currency will be converted into Canadian dollars no later than the date Royal Bank posts the transaction to the card at an exchange rate that is 2.5% over a benchmark rate Royal Bank of Canada pays the payment card network that is in effect on the date of conversion.
<b>Why is it important for me to keep my profile up to date with the RBC Right Pay program?</b>	It is important to update your profile so that we have your up-to-date contact information on file in the event your card needs to be replaced if it is lost or stolen. Your profile must also be up to date if you wish to use your card for online purchases. If any of your personal information changes, such as your name or address, contact your social assistance caseworker who will provide your updated profile information to RBC.
<b>What should I do if a merchant will not accept my card as a form of payment?</b>	<p>First, ensure that the merchant accepts Visa cards as a form of payment. If they do, and your card is not accepted, contact 1-855-232-0675. You will be asked for the following information:</p> <ul style="list-style-type: none"> <li>• Name of the cardholder</li> <li>• Your card number</li> <li>• Transaction date</li> <li>• Transaction amount</li> <li>• Name of the merchant</li> <li>• Address of the merchant</li> <li>• Reason given for the refusal</li> </ul> <p>You may receive a follow-up call to discuss the resolution.</p>
<b>Can I use my card to pay for gas at a gas station?</b>	You cannot use your card to pay for gas at the pump, but you can take your card inside the gas station and pay the cashier.

## CUSTOMER SERVICE

<b>Who do I call if I have questions about how to use my card?</b>	You can call 1-855-232-0675 for questions related to using your card.
<b>Who should I notify if I change my mailing address?</b>	It is important that you keep your personal information up to date. If any of your personal information changes, such as your name or address, contact your social assistance caseworker who will provide your updated profile information to RBC.
<b>What are cardholder alerts?</b>	Cardholder alerts are automatic email or text messages that you can sign up for. The alerts can let you know your daily available balance, when your money has been loaded to your card, if you have a low balance, and whether there have been any declined transactions. You can set up your alerts by visiting <a href="http://www.rbcrightpay.com">www.rbcrightpay.com</a> or by calling 1-855-232-0675
<b>How do I know if money has been loaded on to my card?</b>	You can check your balance at any time at <a href="http://www.rbcrightpay.com">www.rbcrightpay.com</a> or by calling 1-855-232-0675. You can also sign up for email and text alerts and be notified by email of your available card balance every day.
<b>Can I get alerts by text/SMS?</b>	Yes. To sign up for email or text alerts visit <a href="http://www.rbcrightpay.com">www.rbcrightpay.com</a> or by calling 1-855-232-0675.
<b>Who do I contact if I have questions about my benefit program?</b>	You can contact the social assistance office that gave you the card if you have questions about your benefit program.

<b>Who can I contact to discuss a transaction dispute?</b>	You can go to <a href="http://www.rbcrightpay.com">www.rbcrightpay.com</a> and fill out the Transaction Dispute form on the site. For additional support, please call 1-855-232-0675.
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## YOUR PERSONAL IDENTIFICATION NUMBER (PIN)

<b>Do I need a Personal Identification Number (PIN)?</b>	Yes, your PIN is required to make a purchase and withdraw funds from an ATM.
<b>How do I get my PIN?</b>	You will be asked to choose your PIN when activating your card at <a href="http://www.rbcrightpay.com">www.rbcrightpay.com</a> or by calling 1-855-232-0675.
<b>Do I always need to use my PIN?</b>	You will need to use your PIN to make a purchase or cash withdrawals at an ATM.
<b>Can I use my card without a PIN?</b>	No, your PIN is required to make a purchase and for cash withdrawals at ATMs.
<b>How can I protect my PIN?</b>	<p>To keep your PIN safe, you must do the following:</p> <ul style="list-style-type: none"> <li>• Do not tell anyone your PIN. If you record your PIN, keep it separate from your card at all times.</li> <li>• When selecting a PIN, avoid using numbers such as your date of birth, address or phone number.</li> <li>• Avoid using the same PIN for all of your cards.</li> </ul>

## Want to learn more?

Call RBC Right Pay Cardholder Support at **1-855-232-0675** or TTY toll-free at **1-866-317-9343** for card related questions.

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