



Introducing your RBC Right Pay[®] Visa[‡] Prepaid Card

A convenient way to access your
social assistance payments



A new way to access your social assistance payments

Your RBC Right Pay Visa Prepaid Card is not a credit card — it is a reloadable prepaid card that provides you with access to your social assistance payments. You can use this prepaid card to make purchases online, by phone and at thousands of retail locations or service providers worldwide — wherever Visa cards are accepted. This includes paying for your groceries, gas or any health-related services where you would have previously used cash.¹

Why the RBC Right Pay Visa Prepaid Card?



Fast and convenient

- Your social assistance payments are automatically reloaded directly onto your card based on the terms of the program.
- You can start using the funds on your card right away.
- It's more convenient than cashing a cheque — you don't need to visit a bank branch.



Safer than carrying cash

- You don't need to cash a cheque and carry large amounts of cash with you.
- Your card can be replaced if it is lost or stolen. Replacement fees may apply; you should check your cardholder agreement for details.
- Your card comes with chip and PIN technology that lets you use your card to withdraw cash at an ATM and to make purchases at retailers. Set up your unique PIN when you call RBC Right Pay Cardholder Support to activate your card. Do not tell anyone your PIN. If you record your PIN, keep it separate from your card at all times.



Use it anywhere Visa is accepted

- Your card can be used anywhere Visa cards are accepted, so you can make purchases online, by phone or at retail locations worldwide.
- Use your card to pay monthly bills, such as your cellphone, utilities and internet bills, or to make everyday purchases such as groceries or gas.



Keep track of your card balance

- Visit www.rbcrightpay.com or call 1-855-232-0675 for convenient access to your card balance or transaction history. You should always know your balance when you use your card to make purchases.
- Sign up to receive automatic email or text alerts when social assistance payments have been added to your card. You can also set up a reminder to let you know when your balance is getting low.

Understand your card fees

- Fees may apply when you make cash withdrawals or check your balance at an ATM.
- You can avoid additional card fees by using your card to make a purchase instead of withdrawing cash, as there are no fees charged to your card when you use it to make purchases.
- If you need to make cash withdrawals, you should use RBC Royal Bank® ATMs because you are entitled to a limited number of no-fee transactions.
- In addition, if you use non-RBC Royal Bank ATMs, you may pay a convenience fee that is charged by the ATM owner in addition to the transaction fee.
- For specific details on the fees applicable to your card, please refer to the Card Fees and Limits document found in this Welcome Kit.

Want to learn more?

- Learn more about your card at www.rbcrightpay.com.
- Call RBC Right Pay Cardholder Support at 1-855-232-0675 or TTY toll-free at 1-866-317-9343 for card related questions.
- Visit www.rbcrightpay.com to sign up for email or text alerts.



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‡ All other trademarks are the property of their respective owner(s).

¹ The RBC Right Pay Visa Prepaid Card will be accepted for payment provided the retailer or service provider accepts Visa as a form of payment.