

WHAT THIS AGREEMENT COVERS

This Agreement, including the attached “Answers to Important Questions About Your Card”, outlines the terms that apply when you use your Visa prepaid card (the “**Card**”) issued by Royal Bank of Canada. It also tells you what your rights and duties are as a cardholder and what the duties of Royal Bank of Canada are as the Card issuer.

When you activate, sign or use the Card, it means that you have received and read this Agreement and agree to all of its terms. You must not transfer this Card to someone else. Only the person eligible to receive payments from the Province of Ontario (the “**Government**”) or an Ontario Works delivery agent (“**OW delivery agent**”) and to whom the Card is provided is allowed to use it.

IMPORTANT INFORMATION ABOUT YOUR CARD	
<b>Card Issuer:</b> Your Card is issued by Royal Bank of Canada.	
<b>Information, Card Balance:</b> For questions about this Agreement or your Card, including your Card balance, you can go online to <a href="http://www.rbcrighpay.com">www.rbcrighpay.com</a> or call Royal Bank toll-free at 1-855-232-0675 or the TTY toll-free line at 1-866-317-9343 within Canada or the United States.	
<b>Card Restrictions:</b> Your Card cannot be used for “cashback” transactions where a retailer charges you an amount greater than the price of the goods or services purchased.	
<b>No Funds Expiry:</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. Approximately sixty (60) days 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 Government or OW payments, 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.	
<b>Card Fees and Limits:</b> The following fees apply to your Card:	
Type of Fee	Amount of Fee
Purchases – using your Card to buy goods or pay for services	No fee
Cardholder Support via RBC Right Pay Cardholder Website	No fee
Automated Telephone Cardholder Support	No fee
Live Agent Cardholder Support	No fee
Cash Withdrawal from an RBC Royal Bank® ATM – making cash withdrawals at Royal Bank ATMs	Four no fee withdrawals per month. Additional withdrawals are \$2 each.
Cash Withdrawal from a non-RBC Royal Bank ATM – making cash withdrawals from a non-Royal Bank ATM in Canada	\$2 per withdrawal. Convenience fee as set by ATM owner may also apply.
Cash Withdrawal from an ATM Outside Canada – making cash withdrawals at any ATM outside Canada	\$5 per withdrawal. Convenience fee as set by ATM owner may also apply.
ATM Balance Inquiry Fee – checking your balance at any Royal Bank ATM	Two no fee Card balance requests per month. Additional Card balance requests are \$0.50 each.
Replacement Card Fee – replacing your Card, including if it is lost or stolen. Make sure your profile is up-to-date as this information is used to replace a Card.	No fee
Inactivity Fee – fee charged after 12 consecutive months of inactivity. Your Card is considered inactive in any month where money is not loaded onto the Card and you do not use your Card to make a purchase, cash withdrawal, balance inquiry, PIN change; or to call RBC Right Pay Cardholder Support or visit the RBC Right Pay website.	\$2.50 per month
Foreign Currency Conversion – transactions in a foreign currency will be converted to 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.	
The Limits That Apply to Your Card	
Cash Withdrawal Limits at an ATM – the amount you can withdraw from ATMs	\$500 per withdrawal \$2,000 withdrawal limit per calendar day
Maximum Daily Purchases – based on the available balance on your Card, the maximum amount you can purchase using your Card per calendar day	\$4,000 per calendar day
The fees that apply to your Card, as set out in the information box above, will be provided with your Card and are also available online at <a href="http://www.rbcrighpay.com">www.rbcrighpay.com</a> or by calling Royal Bank toll-free at 1-855-232-0675 or TTY toll-free at 1-866-317-9343 within Canada or the United States. Fees may change. If they do, Royal Bank will tell you in advance as described below under “Changing or Ending this Agreement”.	
<b>No CDIC Insurance:</b> Your Card balance is not insured by the Canada Deposit Insurance Corporation.	
<b>What happens if my Card gets lost, stolen or misused?</b>	
You must contact Royal Bank immediately:	
■ if your Card is lost, stolen or misused;	
■ if you suspect that someone else is using your Card or your Card number; or	
■ if you suspect that your Card is missing.	
Once you have told Royal Bank that your Card has been lost, stolen or misused, Royal Bank will be able to prevent use of the Card and the Card number. Royal Bank can also block use of your Card and prevent use of your Card number without telling you if Royal Bank suspects unauthorized or fraudulent use of the Card or the Card number.	
<b>How do I pay for something that is more expensive than the amount I have on my Card?</b>	
To make a purchase that is greater than the balance on your Card, let the retailer know in advance that you will be splitting the payment. Tell the retailer the amount available on your Card and use a second form of payment, such as a credit card, a debit card, cash or a cheque, to cover the difference. 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.rbcrighpay.com">www.rbcrighpay.com</a> or by calling Royal Bank toll-free at 1-855-232-0675 or the TTY toll-free line at 1-866-317-9343. Some retailers will not let you make a split payment, or make a split payment with two prepaid cards.	

DEFINITIONS

Here are some key terms used in this Agreement, and what they mean:

- “**You**”, “**your**” or “**cardholder**” means the person in whose name the Card is registered to with Royal Bank and is the person who must activate, sign and use the Card.
- “**Royal Bank**” means Royal Bank of Canada.

YOUR RIGHTS AND DUTIES

Activating Your Card

You must activate your Card before you begin using it. You will have received a letter with your Card that tells you how to do this. Your Card requires that a PIN be selected. The letter also lets you know how to select your PIN.

Using Your Card

You can use your Card and your Card number in a number of ways. These include:

- paying for goods and services, either in person, by phone, on the Internet or by mail order;
- withdrawing cash at any Royal Bank ATMs, non-Royal Bank ATMs or ATMs outside Canada, up to a daily limit that is determined by Royal Bank.

You cannot use your Card for “cashback” transactions where a retailer charges you an amount greater than the price of the goods or services purchased. You must not use your Card or your Card number for any illegal or improper purpose. Royal Bank may prevent your Card or your Card number from being used for certain types of transactions as decided by Royal Bank, including transactions connected to Internet gambling.

Here are some other things you should know:

- Your Card balance is not a deposit with Royal Bank, or connected in any way to a bank account with Royal Bank. Royal Bank will not pay you any interest on Card balances, and the Card balance is not insured by the Canada Deposit Insurance Corporation.
- Your Card, your Card balance and any record related to the Card is not evidence of indebtedness or liability by Royal Bank to you, except to honour transactions that you make using the Card in accordance with this Agreement.

Government-Loaded Cards

Your Card may only be loaded with funds from the Government or an OW delivery agent. Royal Bank may remove funds from your Card if instructed to do so by the Government or OW delivery agent.

Personal Identification Number (PIN) and Protection Against Unauthorized Use

Your Card and PIN provide access to the funds loaded on the Card. That’s why you must keep them safe. If you don’t and someone else uses your Card or Card number, you will be held responsible. To keep your Card and PIN safe, you must do the following:

- Do not tell anyone your PIN. If you record your PIN, keep it separate from your Card at all times.
- Choose a PIN that cannot be easily guessed. For example, you must not use numbers based on your name, date of birth, telephone numbers, address or social insurance number.

No one but you is allowed to know or use your PIN or Card number – or any other security codes such as passwords or access codes that may be used or required for Internet or other transactions. You must keep these security codes confidential and separate as well. If someone uses your Card or your Card number to make a purchase or otherwise benefit from your Card, you will be fully liable for all charges made to it. However, if there has been fraudulent or unauthorized use of your Card, Card number or PIN, you will not be responsible for charges to your Card as a result of this fraudulent or unauthorized use as long as you meet the following three conditions:

- you are able to establish to Royal Bank’s reasonable satisfaction that you have taken reasonable steps to protect your Card against loss or theft and to safeguard your PIN and other security codes in the manner set out in this Agreement;
- you cooperate fully with Royal Bank’s investigation; and
- you did not contribute to the unauthorized use in any way, such as by voluntarily revealing your PIN or other security code to anyone else.

Treat this Card as you would cash, and contact Royal Bank immediately if your Card is lost or stolen or if someone else may know your Card number or PIN. “**Unauthorized use**” means use by a person other than you who does not have actual, implied or apparent authority for such use, and from which you do not receive any benefit.

Problems with a Purchase or ATM Withdrawal

If you have problems with anything you buy using your Card or your Card number, you must settle the problem directly with the store or retailer. For ATM withdrawals, you must settle any disputes with the ATM provider directly by calling the customer service number appearing on the ATM. However, in some cases, for problems with a purchase or ATM withdrawal, Royal Bank may be able to help resolve disputed or declined transactions.

Limitations on Royal Bank’s Liability

Royal Bank tries to ensure that your Card or Card number is accepted when presented. Royal Bank will not be liable to you for any damages (including special, indirect or consequential damages) that may result from the use of your Card; for example if, for any reason, your Card or Card number is not accepted (including the Government or OW delivery agent fails to load funds onto your Card).

Changing or Ending this Agreement

Royal Bank may add or change the terms of this Agreement at any time. If Royal Bank increases a fee or establishes a new fee, Royal Bank will let you know by sending a notice to the most recent address Royal Bank has for you at least 30 days in advance and by posting a notice on [www.rbcrighpay.com](http://www.rbcrighpay.com) at least 60 days in advance. If Royal Bank makes any other type of change, Royal Bank will let you know at least 30 days before the change takes effect by posting a notice on [www.rbcrighpay.com](http://www.rbcrighpay.com) or by sending you a written or electronic notice. Any changes will become effective on the date shown on the notice.

Royal Bank may end this Agreement at any time without telling you in advance if Royal Bank reasonably believes that:

- your Card or Card number is being, or is likely to be, misused; or
- you are in breach of this Agreement.

Royal Bank may also end this Agreement at any time without telling you in advance if requested by the Government or OW delivery agent or if 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.

In all other instances, Royal Bank will let you know about ending this Agreement at least 30 days in advance by posting a notice on [www.rbcrighpay.com](http://www.rbcrighpay.com) or by sending you written or electronic notice. Royal Bank will also let you know in the same way how you may receive any balance remaining on your Card. You may obtain the current version of this Agreement at any time by visiting [www.rbcrighpay.com](http://www.rbcrighpay.com) or calling Royal Bank toll-free at 1-855-232-0675 or the TTY toll-free line at 1-866-317-9343 to request that a copy of the Agreement be mailed to you.

Financial Consumer Agency of Canada

If you think that federal consumer protection laws have not been followed, you may contact Royal Bank or you may contact the Financial Consumer Agency of Canada in writing at 6th Floor, Enterprise Building, 427 Laurier Avenue West, Ottawa, Ontario K1R 1B9. You may also contact them at 1-866-461-3222 (English) or 1-866-461-2232 (French), or through their website at [www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca).

Laws that Apply to this Agreement

This Agreement will be governed by and interpreted according to the applicable laws of Ontario and the applicable laws of Canada. If there is a dispute about this Agreement, you agree that Ontario courts shall be competent to hear that dispute and you agree to be bound by any judgment of that court.

PROTECTING YOUR PRIVACY

Collecting your personal information

Royal Bank may from time to time collect financial and other information about you such as:

- information establishing your identity (for example, name, address, phone number, date of birth, etc.);
- information related to your Card transactions arising with and through Royal Bank and other financial institutions;
- information for the issuance and provision of your Card; and
- information about financial behaviour.

Royal Bank may collect and confirm this information during the course of its relationship with you. Royal Bank may obtain this information from a variety of sources, including from you, from the Government or OW delivery agent office that is providing you with the payments, from service arrangements you make with or through Royal Bank, from other financial institutions and from other sources, as is necessary for the provision of your Card.

Using your personal information

This information may be used from time to time for the following purposes:

- to verify your identity;
- to open and operate your Card;
- to communicate to you any benefit, feature and other information about your Card;
- to help Royal Bank better manage its business and its relationship with you;
- to operate your Card through the payment card network; and
- as required or permitted by law.

For these purposes, Royal Bank may make this information available to its employees, agents and service providers, who are required to maintain the confidentiality of this information, and share this information with other financial institutions. In the event a service provider is located outside of Canada, the service provider is bound by, and the information may be disclosed in accordance with, the laws of the jurisdiction in which the service provider is located. Upon your request, or where permitted or required by law, Royal Bank may give this information to other persons. Royal Bank may also use this information and share it with RBC companies (i) to manage its risks and operations and those of RBC companies; and (ii) to comply with valid requests for information about you from regulators, government agencies, public bodies or other entities who have a right to issue such requests. Royal Bank may also share information you provided related to your Card with the Government or OW delivery agent office that provides your payments. The file containing your personal information will be maintained on Royal Bank servers or those of its service providers.

Your right to access your personal information

You may obtain access to the personal information Royal Bank holds about you at any time and review its content and accuracy, and have it amended as appropriate; however, access may be restricted as permitted or required by law. To request access to your personal information or to ask questions about Royal Bank privacy policies, visit [www.rbcrightpay.com](http://www.rbcrightpay.com) or call Royal Bank toll-free at 1-855-232-0675 or the TTY toll-free line at 1-866-317-9343.

Royal Bank privacy policies

Learn more about Royal Bank privacy policies any time by visiting [www.rbc.com/privacysecurity/ca](http://www.rbc.com/privacysecurity/ca).

ANSWERS TO IMPORTANT QUESTIONS ABOUT YOUR CARD

Read these questions and answers carefully as they contain important information about using your Card and are part of your Agreement with Royal Bank.

How do I ensure my personal information with Royal Bank is accurate?

It is important that your personal information is accurate and up to date. When you receive your Card, check that your personal information, such as your name or address, is accurate by visiting [www.rbcrightpay.com](http://www.rbcrightpay.com) or by calling Royal Bank toll-free at 1-855-232-0675 or the TTY toll-free line at 1-866-317-9343. If any of your personal information changes, you must contact the Government or OW delivery agent office that is providing you with the payments.

How and why should I check my Card balance?

You can check your Card balance at any time by visiting [www.rbcrightpay.com](http://www.rbcrightpay.com) or by calling Royal Bank toll-free at 1-855-232-0675 or the TTY toll-free line at 1-866-317-9343. Each time you use the Card, the total purchase amount is deducted from the Card balance. The Card balance is also reduced when any of the applicable fees are charged. It is important to know your Card balance because retailers are unable to check it for you.

Your Card can only be used if the balance is high enough to cover your transaction. Otherwise, the transaction will in most cases be declined. However, if due to a systems error or for any other reason, a transaction occurs that is higher than the balance on your Card, Royal Bank will deduct the difference the next time your Card is reloaded by the Government or OW delivery agent.

How and why should I check my transaction history?

You can check your transaction history at any time by visiting [www.rbcrightpay.com](http://www.rbcrightpay.com) or by calling Royal Bank toll-free at 1-855-232-0675 or the TTY toll-free line at 1-866-317-9343. It is up to you to review your transaction history and to check all transactions and applicable fees. If you think there is an error in your transaction history, you must tell Royal Bank immediately. If you do not tell Royal Bank within 30 days of the transaction date, the transaction history and Royal Bank’s records will be considered correct and you may not later make a claim against Royal Bank relating to any charges on the Card.

What happens if my Card is about to expire or has expired? Will the funds on my Card expire?

Your Card expires at the end of the month shown on the Card. You may not use your Card or your Card number if your Card has expired. Approximately sixty (60) days before the expiry of your Card, a new Card will be sent to you unless there has not been a load, reload, purchase, cash withdrawal, balance enquiry, PIN change, call to RBC Right Pay cardholder support or if you have not logged in to [www.rbcrightpay.com](http://www.rbcrightpay.com) using your Card within the previous 12 months and the Card has a zero balance. If you do not use your Card in 12 consecutive months or thereafter, any unused funds on your Card remain subject to applicable fees until the Card has a zero balance. If you are no longer eligible to receive payments from the Government or OW delivery agent, 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.

What happens to the funds on my Card if I report my Card lost, stolen or misused?

Once you have told Royal Bank that your Card has been lost, stolen or misused, Royal Bank will be able to prevent use of the Card and the Card number and your Card will no longer work. Royal Bank will also send you a replacement Card. Once the replacement Card is activated, the balance from the Card you reported lost, stolen or misused will be transferred to the replacement Card.

Can I travel with my Card? How do foreign currency transactions work?

Yes. The balance on the Card is in Canadian dollars and Royal Bank will bill you in Canadian currency. Some international retailers may not be familiar with these types of cards, so Royal Bank recommends that you have another form of payment (credit card, debit card, cash or traveller’s cheques) when making purchases outside of Canada. If you use your Card or your Card number outside Canada or charge amounts to your Card in a foreign currency, Royal Bank will convert the charges to Canadian dollars no later than the date Royal Bank posts the transaction to your Card at an exchange rate that is 2.5% over the benchmark rate Royal Bank pays to the payment card network that is in effect on the date of conversion. Royal Bank will show the exchange rate for each transaction on your transaction history.

Can I use my Card to pay for services such as hotel reservations, car rentals or restaurants?

Yes. The Card can be used to pay for services including hotel reservations, car rentals, restaurants and other service providers. It is important to remember that when using your Card to pay for services where tips are generally given, such as hotels, restaurants, hair salons and taxis, among others, these retailers may pre-authorize your Card so that the payment 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 may be declined. In order to avoid any issues and to make sure the balance on your Card is enough to cover the pre-authorization, before using your Card you should contact the retailer to ask them about their policies regarding the use of prepaid cards.

Can I use my Card at unattended terminals, such as parking or gas terminals?

No. Your Card cannot be used at unattended terminals, such as parking or gas terminals, but you can use your Card to pay for parking and gas through an attendant. For example, when you buy gas, you cannot use your Card to pay at the pump; you must pay the cashier directly.

What should I do if I want to return something I bought with my Card?

For merchandise returns, you must deal directly with the retailer from whom you made the purchase. If a retailer gives a refund to you, Royal Bank will increase the balance available on your Card by the amount of the refund. If you use your Card or your Card number for a transaction in a foreign currency and the retailer gives you a refund, the charge and the credit will not be exactly the same because of changes to the exchange rate and any foreign currency conversion fee that Royal Bank charges. In all cases, be sure to keep your Card and purchase receipts (even after the balance reaches zero) as you may be asked to present them in order to process the refund or return.

Can I cancel my Card?

No. You cannot cancel your Card. If you would like to receive your payments through another method, please contact the Government or OW delivery agent office that is providing you with the payments to make these arrangements.

Can I reload my Card?

No. Your Card can only be reloaded by the Government or OW delivery agent. It is your responsibility to find out from the Government or OW delivery agent office that is providing you with the payments how often your Card will be reloaded and what amounts will be loaded onto your Card.

Can I make recurring payments with my Card?

Yes, you can set up recurring payments using your Card. You are responsible for ensuring that the balance on your Card is enough to cover any recurring payment on the date of the transaction. Because your Card does not carry a credit line, a retailer that you have authorized to submit recurring transactions may suspend or cancel the service if the balance on the Card is not enough to cover the payment when the recurring transaction is submitted. Some retailers may charge a “not sufficient funds” fee if the balance on your Card is not enough to cover a recurring payment. Make sure you understand the retailer’s terms and conditions that apply to the recurring payment before you use your Card for that payment. If you have pre-authorized payments using your Card, you can only stop these payments by contacting the retailer to whom you provided the authorization. If you are having trouble getting the retailer to stop the pre-authorized payments, please call Royal Bank toll-free at 1-855-232-0675 or the TTY toll-free line at 1-866-317-9343.

Whom do I contact to access my personal information?

To request access to the personal information Royal Bank holds about you and review its content and accuracy, visit [www.rbcrightpay.com](http://www.rbcrightpay.com) or call Royal Bank toll-free at 1-855-232-0675 or the TTY toll-free line at 1-866-317-9343. If any of the personal information held by Royal Bank about you is incorrect or has changed, please contact the Government or OW delivery agent office that is providing you with the payments. You may contact the Government or OW delivery agent office to obtain access to the personal information that the Government or OW delivery agent holds about you and review its content and accuracy, and request that it be changed as appropriate; however, access may be restricted as permitted or required by law.

Whom do I contact if I have questions about my government benefit program?

If you have any questions about the government benefit program, including any of your benefit payments, whether you continue to be eligible for payments or the amount and timing of any payment, please contact the Government or OW delivery agent office that is providing you with the payments.

How do I contact Royal Bank if I have questions about my Card?

You can go online to [www.rbcrightpay.com](http://www.rbcrightpay.com) or call Royal Bank toll-free at 1-855-232-0675 or the TTY toll-free line at 1-866-317-9343 within Canada or the United States if you need help or have questions about your Card, including:

- if your Card is lost, stolen or misused;
- about the fees that apply to your Card;
- about any transactions that are on your Card or your transaction history; or
- about your Card balance.

If Royal Bank makes any changes to this Agreement or ends this Agreement, Royal Bank may post a notice online at [www.rbcrightpay.com](http://www.rbcrightpay.com). If you have a complaint, Royal Bank has a complaint/dispute resolution process in place for dealing with these problems. Royal Bank will tell you all about it if you ask. Royal Bank also publishes a brochure — “How to make a complaint” — that explains that process. You may obtain a copy of this brochure at any Royal Bank branch or by visiting [www.rbc.com/customercare](http://www.rbc.com/customercare).