



RBC Royal Bank® Reloadable Visa Commercial Prepaid Card Agreement (Non-promotional with ATM access)

WHAT THIS AGREEMENT COVERS

This Agreement, including the “Important Information on Using Your Card,” sets out the terms of use for our non-promotional reloadable Visa® cards for commercial prepaid card programs (the “**Card**”). Your Card is issued by Royal Bank of Canada. When this Agreement refers to “**you**” or “**your**,” it means the person who activates, signs, registers or uses the Card. When this Agreement refers to “**we**,” “**our**” or “**us**,” it means Royal Bank of Canada, and “**Program Administrator**” means the company that provided you with the Card. This Agreement explains your rights and duties. The activation, signing, registration or use of a Card by you means that you have received and read this Agreement and agree to and accept all of its terms.

YOUR RIGHTS AND DUTIES

Using Your Card

This Card, the Card balance or any other record relating to the Card:

- (a) is not refundable and may not be cancelled by you;
- (b) is not a deposit with us or related to or connected in any way with a bank account with us;
- (c) does not constitute evidence of indebtedness or liability by us to you, except to honour transactions initiated with the Card as provided for in this Agreement; there is no interest payable to you on any Card balance; and
- (d) is not insured by the Canada Deposit Insurance Corporation.

This Card may only be used and directed by the person whose name is on the Card and is non-transferable.

Your Card may need to be activated before you can begin using it. If so, the letter accompanying your Card contains instructions on card activation. It will also let you know how to select your PIN. You can use your Card and your Card number for any permitted purpose, including paying for goods and services, whether you buy in person, over the phone, on the Internet or by mail order. You may not use your Card for “cashback” transactions in which a merchant charges you an amount greater than the price of the goods or services purchased. Your Card can be used to withdraw cash at an ATM up to a daily limit of \$500. It may not be used to receive any other cash withdrawal at a financial institution.

You may not use your Card or your Card number for any illegal, improper or unlawful purpose. We also reserve the right to prevent your Card or your Card number from being used for certain types of transactions as determined by us, including transactions connected to Internet gambling.

Personal Identification Number (PIN) and Protection Against Unauthorized Use

Protecting the security of your Card is important. You agree to keep your PIN confidential and separate from your Card at all times. Select a PIN which cannot be easily guessed. A PIN combination selected from your name, date of birth, telephone numbers, address or social insurance number must not be used. No one but you is permitted to know or use your PIN or any other security codes such as passwords, access codes and Card number 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 obtain the benefits of your Card, you will be fully liable for all charges incurred in connection with such use except in cases of fraudulent or unauthorized use. You will not be responsible for charges to your Card as a result of the fraudulent and unauthorized use provided that you (i) are able to establish to our 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, (ii) cooperate fully with our investigation, and (iii) did not voluntarily disclose your PIN or other security code or otherwise contribute to the unauthorized use of your Card, Card number or PIN. Treat this Card as you would cash, and contact us immediately if your Card is lost or stolen or if someone else may know your Card number. “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

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 merchant. In some circumstances, we may be able to provide assistance in resolving disputed or declined transactions.

Liabilities on Our Liability

We try to ensure that your Card and Card number are accepted when presented. However, we will not be liable to you for damages (including special, indirect or consequential damages) that may result if, for any reason, your Card or Card number is not accepted or you are unable to access your balance or any information about your Card.

Amending or Cancelling this Agreement

We may amend this Agreement at any time. If we increase a fee or establish a new fee, we will let you know by sending a notice to the most recent address we have for you at least 30 days in advance and by posting online at www.myrbcprepaid.com at least 60 days in advance. If we make any other type of amendment, we will let you know at least 30 days in advance by posting this information online at www.myrbcprepaid.com or, at our discretion, by sending you a written or electronic notice. If your Card or Card number is used after the Agreement is amended, it will mean you accept the amendments we have made.

We may cancel this Agreement at any time without telling you in advance if we reasonably believe that (i) your Card or Card number is being or is likely to be misused; or (ii) you are in breach of this Agreement. In all other instances, we will let you know at least 30 days in advance by posting online at www.myrbcprepaid.com or, at our discretion, by sending you written or electronic notice, and you will be able to receive the balance on your Card by contacting us. This Agreement will also terminate when the balance on your Card is or becomes zero and when we have no further instructions from your Program Administrator to reload your Card.

Financial Consumer Agency of Canada

If you have a complaint about a potential violation of federal consumer protection laws, you may contact us 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 contact them at 1-866-461-3222 (English) or 1-866-461-2232 (French), or through their website at www.fcac-acfc.gc.ca.

Interpreting and Enforcing this Agreement

This Agreement will be interpreted in accordance with the applicable laws of the province or territory in which you reside (or the applicable laws of Ontario if you reside outside Canada) and the applicable laws of Canada. In the event of a dispute, you agree that the courts in the province or territory where you reside shall be competent to hear such dispute and you agree to be bound by any judgment of that court.

PROTECTING YOUR PRIVACY

Collecting your personal information

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

- (a) information establishing your identity (for example, name, address, phone number) and your personal background;
- (b) information related to transactions arising from your relationship with and through us, and from other financial institutions;
- (c) information you provide when acquiring any of our products and services; and
- (d) information for the provision of products and services.

We may collect and confirm this information during the course of our relationship. We may obtain this information from a variety of sources, including from you and from other sources, as is necessary for the provision of our products and services.

Using your personal information

This information may be used from time to time for the following purposes in connection with your Card:

- (a) to verify your identity and investigate your personal background;
- (b) to operate your Card and provide you with services you may request;
- (c) to communicate to you any benefit, feature and other information;
- (d) to operate the Card through the payment card network;
- (e) to help us better manage our business and your relationship with us; and
- (f) as required or permitted by law.

For these purposes, we may (i) make this information available to our employees, our agents and service providers, who are required to maintain the confidentiality of this information; and (ii) share this information with other financial institutions. In the event our service provider is located outside Canada, the service provider is bound by, and the information may be disclosed in accordance with, the laws of the jurisdiction in which that service provider is located. Upon your request, we may give this information to other persons. We may also use this information and share it with our subsidiaries (i) to manage our risks and operations and those of our subsidiaries; 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.

For certain commercial prepaid card programs, your Card is funded by a business (the “**Business**”) in order to use those funds for the benefit of the Business. Examples of these programs include expense cards and per diem cards. If your Card is one such program, we will let you know in the letter that accompanied your Card. In addition

to the other uses listed above, we may use this information to provide the Business with services you or the Business may request, including transaction information on the Card. For this purpose, we may make this information available to the Business or any party authorized by such Business, including service providers of the Business.

Your right to access your personal information

You may obtain access to the information we hold 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. You may contact us to request access to your information.

Our privacy policies

Learn more about our privacy policies by visiting www.rbc.com/privacysecurity/ca.

In Quebec

Both of us, you and we, have requested that this Agreement and any related documents be written in English. *Les parties à la présente convention, soit vous et nous, ont demandé que cette convention et tout document connexe soient rédigés en anglais.*

IMPORTANT INFORMATION ON USING YOUR CARD

Read this section carefully as it contains important information about using your Card and is part of your Agreement with us when you activate, sign, register or use your Card.

What fees and charges are applicable to my Card?

Call Fees	Automated phone system fee: A \$0.50 fee is charged when you call us and use our automated phone system to access balance and transaction information. This fee will be waived if you are calling us to activate your Card or to change your PIN. Agent Assisted Call fee: A \$2 fee is charged when you call us and you are assisted by a live agent. This fee will be waived if you are calling us to report a disputed transaction, a lost, stolen or damaged Card, or unauthorized use of your Card or Card number.
Replacement Card Fee	A \$15 fee is charged to replace a Card, including if the Card is lost, stolen or damaged. You must register your Card in order for us to replace it.
Inactivity Fee	A \$1.95 monthly inactivity fee is charged after 12 months of consecutive inactivity. Your Card will be considered inactive in any month where there are no debit or credit transactions (excluding the inactivity fee) on your Card. If your Card must be activated before use, this fee will not be charged sooner than 12 months after it has been activated.
ATM Access Fee	You will be charged a \$2.50 fee for all domestic ATM withdrawals, including at our ATMs, plus the fee charged by the ATM service provider for ATM withdrawals from their machine. If the withdrawal is made outside Canada, you will be charged a \$5 fee, plus the fee charged by the other ATM service provider.
Foreign Currency Conversion	Transactions in a foreign currency will be converted into Canadian dollars no later than the date we post 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 company on the date of the conversion.

Why should I register my Card and keep my information up-to-date?

It is important to register your Card at www.myrbcprepaid.com. You must register your Card in order for us to replace it should your Card be lost or stolen. This will better protect your security by preventing someone else from registering your Card and reducing the possibility that someone else may access your balance and transaction information. In addition, some retailers will only allow you to make online purchases if you have registered your Card. You should also keep your contact information up-to-date in order for us to send you any replacement cards.

How and why should I check my Card balance?

The initial Card balance will be provided by your Program Administrator. You can also check the Card balance at any time online at www.myrbcprepaid.com or by contacting us at 1-855-228-8885. It is important to know your Card balance because merchants are unable to check it for you. Each time you use the Card the total purchase amount is deducted from the Card balance. The Card balance also is reduced when any of the fees are charged.

Your Card can only be used if the balance on your Card is sufficient to cover your transaction. Otherwise, the transaction will in most cases be declined. However, if due to a systems malfunction or for any other reason a transaction occurs despite there being an insufficient balance on your Card, you will owe us the amount above the Card balance. You agree to reimburse us, upon request, for the amount by which the transaction exceeded your available balance.

How and why should I check my transaction history?

You can check your transaction history at any time online at www.myrbcprepaid.com or by contacting us at 1-855-228-8885. It is up to you to review your transaction history and to check all transactions and fees. If you think there is an error in your transaction history, you must contact us. If you do not contact us within 30 days of the transaction date, the transaction history and our records will be considered correct and you may not later make a claim against us in respect of any charges on the Card.

What happens if my Card is about to expire or has expired?

Your Card expires at the end of the month shown on the Card because merchants must have an expiry date to process your transactions. You must not use your Card or your Card number if your Card has expired. However, the funds on your Card will not expire and you can always request a replacement Card. A \$15 fee will be charged.

What happens if my Card gets lost, stolen or misused?

You must register your Card in order for us to replace it should your Card be lost, stolen or misused. You must also contact us 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 us that your Card has been lost, stolen or misused, we will be able to prevent use of the Card and the Card number. We can also block use of your Card and prevent use of your Card number without telling you if we suspect unauthorized or fraudulent use of the Card or the Card number.

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

The balance on this Card is in Canadian dollars and we will bill you in Canadian currency. Your Card can be used while travelling outside Canada. However, because some merchants may not be familiar with this type of card, we recommend that you have another form of payment (credit card, debit card, cash or traveller’s cheques) when making purchases. We will show the exchange rate for each transaction on your transaction history.

Can I make a “split payment” on my Card?

Most merchants are able to handle multiple forms of payment for the same purchase. To purchase merchandise that costs more than the balance on your Card, let the merchant know in advance that you will be splitting the payment; i.e. part of your transaction will be paid with the Card and the remainder with another form of payment (such as credit card, debit card, cash or cheque). It is important for you to know the available balance on your Card because merchants are unable to check the balance for you and you will need to tell the merchant the amount that you would like to have paid by your Card. You can check your balance online at www.myrbcprepaid.com or by contacting us at 1-855-228-8885. Some merchants will not let you make a split payment, or make a split payment with two prepaid cards.

What happens if I am issued a credit voucher?

If a merchant issues a credit voucher or otherwise gives a refund to you, we 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 merchant gives you a credit voucher or refund, the charge and the credit will not exactly balance because of exchange rate and currency fluctuations. For merchandise returns, deal directly with merchants.

In all cases, be sure to keep your Card and purchase receipts (even after the balance is depleted) as you may be asked to present them in order to process the refund or return.

Can I reload my Card?

Your Card is reloadable, but only by the Program Administrator. It is your responsibility to find out from your Program Administrator how frequently your Card will be reloaded and what amounts will be loaded onto your Card.

Can I make recurring payments with my Card?

You cannot make recurring payments with your Card. These payments will not be authorized by the merchant.

How do I contact you?

If you need help or have questions about your Card, please call us toll-free at 1-855-228-8885 within Canada or the United States. If you have a complaint, we have a complaint/dispute resolution procedure in place for dealing with these problems. We will tell you all about it if you ask. We also publish a brochure — “How to make a complaint” — which explains that procedure. You may obtain a copy of this brochure at any RBC Royal Bank branch.