



H&R Block Advantage Prepaid Mastercard®

Client Frequently Asked Questions

CARD SETUP

1. What are the benefits of the H&R Block Advantage Prepaid Mastercard®?

For H&R Block Instant Refund™ clients, the refund is received immediately – it's like having your refund in your hand as you leave the office.

And for H&R Block Pay With Refund® clients, funds are loaded as soon as the tax return is processed.

- The card, once loaded, can be used for in-store and online purchase immediately
- There's no waiting time for Western Union cheques to clear, and no cheque cashing fees
- Funds can be withdrawn at any Mastercard® or Cirrus ATM Network machine 24/7
- Card can be replaced immediately, if necessary, upon visiting an H&R Block office.

2. How do I use the card?

When using the card for purchases in stores, slide the card and sign the receipt. The card does not have a chip for tap payments. For in-store and online purchases, there is no transaction fee. To use the card online, be sure to enter the name and address of the cardholder as it appears on the DCBank agreement signed at H&R Block.

3. How do I change the card PIN to one of my choice?

Log in to your account at hrblock.dcbank.ca. Select card from the 'Change PIN' section. Enter new PIN when prompted.

4. When does the monthly maintenance fee come off the card?

This fee is charged monthly, 30 days after the card is activated.

If there is no balance on your card, no fee will be charged.

5. What if the PIN provided does not work?

If the PIN is entered incorrectly more than three times, the account will lock. Please contact DCBank at 1-877-275-1374 to have the PIN reset. If you have forgotten your PIN, go to your H&R Block office to have a new card issued or login to your account at <https://hrblock.dcbank.ca/login> to change your PIN.

6. There wasn't any money on my H&R Block Advantage Prepaid Mastercard® when I left the H&R Block office – why not?

For the H&R Block Pay With Refund® service, funds are loaded onto your Advantage Prepaid Mastercard® after the Canada Revenue Agency or Revenu Quebec has processed your tax return. At that point, they send your refund or GST/Trillium or other recurring payment to DCBank, to deposit onto your card.

7. What if I have problems with the H&R Block Advantage Prepaid Mastercard® once I leave the office?

Please call our Client Service Centre at 1-800-HRBLOCK for assistance if you have concerns about how to use the card or if it is lost. For balance inquiries, PIN resetting, or withdrawal issues, contact DCBank at 1-877-275-1374. If a new card is needed, visit your H&R Block office for a replacement.

8. What should I do if I lose or damage the card, or if it is stolen?

If the card is lost or stolen, please report immediately by calling DCBank at 1-877-275-1374. They will disable the card. You can then come into any H&R Block office to have a replacement card issued.

It is important to know that for as long as the lost or stolen card is not reported, you will be liable for any loss of funds. The Mastercard® Zero Liability Guarantee begins when the card is reported lost or stolen.

9. Does the Mastercard® Zero Liability Guarantee cover ATM withdrawals if my card is lost or stolen?

No, ATM withdrawals require the PIN number. It is the cardholder's responsibility to keep the PIN number safe and not sharing.

10. How do I check the balance on my H&R Block Advantage Prepaid Mastercard®?

You can check your Advantage card balance in one of four ways:

- visit hrblock.dcbank.ca to see your balance online
- setup text alerts for transactions, to receive via cell phone; visit hrblock.dcbank.ca
- setup email alerts for transactions; visit hrblock.dcbank.ca
- call DCBank at 1-877-275-1374 to setup alerts via text or email

WITHDRAWALS

1. How do I withdraw cash from an ATM?

To use your card at an ATM, just insert in the machine and follow the directions. You will need the PIN that is provided. If prompted to select an account, any of the choices will work.

2. How much is the fee for ATM withdrawals?

There is NO cost to withdraw your funds at a DCBank or Cardtronics ATM. To withdraw your funds at other ATMs, fees are determined by other financial institutions plus the ATM withdrawal fee set out in the cardholder fees.

3. How do I find a DCBank or Cardtronics ATM?

To find the closest ATM log onto your online account and click on "ATM Locator" and entering any address or postal code. Or by going to hrblock.dcbank.ca/atmlocator and entering the address or postal code.

4. Can I withdraw funds from multiple Mastercard®/Cirrus ATM Network machines on the same day?

Yes, you may do multiple withdrawals in one day, to a maximum of \$2,500.

5. Is there a limit for withdrawals or purchases when using the Advantage card?

There is a \$2,500 daily limit for ATM withdrawals and \$7,500 daily limit for purchases.

However, ATMs may have lower withdrawal limits; it is common for a machine to have a \$400 limit.

However, multiple Mastercard®/Cirrus ATM Network machines can be used to withdraw additional funds.

6. There is a small balance remaining on the card, how is that withdrawn?

The smallest balance that can be withdrawn from an ATM is \$20, so the best way to use the remaining balance is by doing a partial payment on a purchase. Many merchants offer the ability to make a partial payment automatically when the balance does not cover the entire purchase. If the merchant does not automatically offer partial payment follow these steps:

- When making a purchase, tell the clerk that you have funds remaining on your card and that you would like to make a partial payment using these funds.
- The clerk can apply the remaining funds from your card and then will ask you how you would like to pay for the remaining balance. The options to pay are determined by the retailer, but typically include debit card, credit card, cash, cheque, etc.
- Pay the remaining balance using the payment method of your choice.

7. What if I try multiple times to withdraw funds from a Mastercard or Cirrus ATM Network machine and no funds come out but an ATM fee is charged?

Please call DCBank at 1-877-275-1374 and report the situation. They will initiate a trace to investigate the transaction, which can take up to 45 days. When the merchant verifies that funds did not come out, the amount will be credited back to the Advantage card. This situation may arise if no funds were left in the ATM or a jam may have occurred. Please retain the ATM transaction receipt.

PURCHASES and RETURNS

- 1. I want to return an item that was purchased using the H&R Block Advantage Prepaid Mastercard®. Can the refund be credited to the card?**

Yes, most retailers accept returns for refund, refunds can be completed on the Advantage card. Refunds can take up to 45 days to appear on the card.

- 2. Can the H&R Block Advantage Prepaid Mastercard® be used outside of Canada?**

Yes, the Advantage card can be used internationally, anywhere that MasterCard is accepted. A charge of 3.5% will be applied to the purchase when used in a store outside of Canada or when you shop online through a foreign website.

- 3. What if a retailer will not accept the H&R Block Advantage Prepaid Mastercard®?**

Even though Mastercard is widely accepted, there may be merchants that are not set up for MasterCard® payments. You have the options to purchase elsewhere or use another form of payment.

- 4. Why is there a hold on funds on my card?**

A hold may be placed on transactions made at car rental companies, gas stations, hotels or restaurants. Some holds are placed for an amount higher than the actual service. This does not mean a merchant is charging you more; it is to ensure sufficient funds are available in case additional charges need to be applied, such as late fees or damage fees. Holds usually fall off your prepaid account automatically in 1-5 business days from the date of service. Hotels & rental car merchant holds may take longer depending on policies. Please speak directly with the merchant if you have further questions about holds.

- 5. How do I dispute a purchase or online transaction?**

If you believe your card has been subject to an incorrect or unauthorized transaction, please contact DCBank at 1-877-275-1374 within 45 days of the transaction date posted on your card statement.

- 6. How long does a purchase, online or ATM transaction investigation take?**

Once DCBank has received your completed chargeback form, they will begin investigating the transaction immediately. An investigation may take 45 to 120 days. If they find that an error occurred, you will receive a credit to your card for the amount.

E-TRANSFERS

- 1. Can funds be transferred from my H&R Block Advantage Prepaid Mastercard® to a bank account?**

Yes, funds may be transferred from an Advantage card to a personal bank account via Interac e-Transfer.

- 2. Is there a limit for an e-Transfer? If I got a \$10,000 refund loaded to the card, could I transfer the whole amount for \$3.95?**

The limit for e-Transfer is \$9,996.05 per day, which is \$10,000.00 less the \$3.95 e-Transfer fee.

Also, the receiving financial institution may have a maximum amount which can be accepted daily or per transaction. If the e-Transfer amount sent exceeds the maximum limits by the receiving financial institution, you will need to cancel the transaction and resend.

- 3. How long does an Interac e-transfer take to be received by its recipient?**

It can take up to 30 minutes for an INTERAC® e-Transfer to be received by its recipient. The recipient will receive an email or text message and will be able to follow the prompts. The money is taken from your account immediately.

- 4. Can I load my H&R Block Advantage Prepaid Mastercard® from my personal bank account?**

Yes, funds can be transferred from a personal bank account to an Advantage card via Interac e-transfer. After you have sent an e-transfer from your personal bank account, open the email/text you receive from Interac, click on deposit your money and select DCBank as the destination.