

H&R Block Advantage Prepaid Visa® Card FAQ's

Here are some answers to the frequently asked questions you may have.

- **What if the PIN is not working?**

If the PIN is entered incorrectly more than 3 times, you will be locked out and must call toll free 1-888-414-3733 to have the bad PIN reset.

If you have forgotten your PIN, you need to come to the H&R Block office that created your card, have the card disabled and a new one created.

Once a PIN has been assigned, it cannot be changed unless a new card is issued.

- **What if I have problems with the Advantage Card once I leave the office?**

You can call our Client Service Center at 1-800-HRBLOCK to get assistance if you have concerns about how to use the card or if it is lost.

For balance inquiries, PIN resetting, or withdrawal issues, you should call toll free 1-888-414-3733

However, if a new card needs to be issued, you will also have to come to the H&R Block office that originally issued the card.

- **What if a client reports a lost, damaged, or stolen card?**

You should immediately call 1-800-HRBLOCK to get the card disabled and re-issued.

Come to the office for a new card.

Note: As long as the lost or stolen card is not reported, you will be liable for any loss of funds. The Visa® Zero Liability Guarantee starts with the registration of the lost or stolen card.

- **What if there are attempts to withdraw funds from a Plus+ ATM but no funds come out and an ATM fee is charged?**

Call Direct Cash toll free at 1-888-414-3733 and report the situation. Direct Cash will put a Trace on the transaction, which will take up to 16 business days. When the merchant verifies that funds did not come out, the respective 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. You should retain the ATM transaction receipt.

- **How do I check the balance on my Advantage Card?**

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

- Set-up real time balance alert sent to the cell phone via text message at hrblock.cardfunctions.net
- Set-up real time balance alert sent by email at hrblock.cardfunctions.net
- You can call the toll free interactive voice recognition (IVR) number: dial 1-888-414-3733
- Check the balance on-line at hrblock.cardfunctions.net

- **What if I report a problem with a retailer in accepting the Advantage Card?**

Even though the VISA® is widely accepted, there may be merchants that are not set up for VISA® payments. You have the option to purchase somewhere else or to pay by other means.

- **How do I use the card?**

The H&R Block Advantage Card is not equipped with a chip. If using it for a purchase, slide the card and sign the receipt. There is no fee involved if the Advantage Card is used for purchasing goods in a store or online.

If using the Advantage Card to make an on-line purchase, enter the name of the cardholder as

First name: **H&R Block**

Last name: **Client**

You must also enter the expiry date of the card and the 3-digit security code, which is located at the back of the card.

- **How does the client withdraw cash from an ATM?**

If using the card at an ATM, just insert it and follow the directions. The PIN will be required. Select "Credit Card" to withdraw funds from an ATM. The card will not work if the "Chequing account" or "Savings account" option has been selected. As with any regular credit card, there is a fee for every ATM transaction. The withdrawal amount plus the fee cannot exceed the available balance.

- **There is a small balance remaining on the card, how is that withdrawn?**

Because the smallest denomination that can be withdrawn from an ATM is \$20, the best way to use the remaining balance is by doing a partial payment on a purchase following these steps:

1. 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. Follow the instructions above on how to use the card.
2. 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.
3. Pay the remaining balance using the payment method of your choice.

- **Benefits of the Advantage Card?**

- It's instant - like having money in your hand. Ready for use right away.
- Funds can be withdrawn at any Plus+ ATM 24/7
- The card can be used immediately for purchases - in store or on-line
- No bank account is needed
- No waiting time for cheques to clear or cheque cashing fees
- More secure
- Can be replaced immediately
- Purchases can be returned for refunds onto the card
- Easy to access card balances with 4 different options
- Can be reloaded with next year's refund at H&R Block again!

- [I want to return an item that has been purchased using the Advantage Card. Can the refund be credited to the card?](#)

Yes, the card can be credited with the refund. However, the credit is not instant. Depending on the merchant, it can take up to one week to appear on the Advantage Card.

- [Can the Advantage Card be used outside of Canada?](#)

Yes, the Advantage Card can be used internationally, wherever VISA® is accepted. The immediate user fees are the same as for the use of the Advantage Card in Canada. While no direct purchase fee is being charged when using the Advantage Card in a foreign store, for the use of a foreign ATM, the same withdrawal fees of \$2.95 per transaction apply. Withdrawals are also subject to the ATM requirements of the country being visited.

A 2.5% currency exchange rate will be charged on all international transactions.

- [Is there a limit on how much can be withdrawn or spent on purchases using the Advantage Card?](#)

The Advantage Card itself has a \$2,500.00 daily limit for ATM withdrawals and \$7500.00 daily for purchases. ATMs may have lower withdrawal limits than the card. However, multiple Plus+ ATMs can be used to withdraw larger amounts of money. Should you have need for an exception to these limits, you will need to contact support at 1-888-414-3733.

- [Can the funds be transferred from the Advantage Card to a bank account?](#)

Funds cannot be directly transferred from their Advantage Card to a personal bank account. Instead, you can withdraw the funds from any Plus+ ATM and then deposit them into your bank account.