

Frequently Asked Questions: Client questions, Associate Answers

A. QUESTIONS ABOUT CARD SETUP

1. Where is the PIN for my new card?

- The PIN is underneath the card, just peel off the card to view.
- Keep the card carrier (with the PIN) in a safe location in case you forget the PIN.

2. Can I change the PIN on my card?

Yes. Log on to your account at <https://hrblock.dcbank.ca/> Change the PIN to any 4-digit number of your choice.

3. What should I do if the PIN is not working?

- If the PIN is entered incorrectly more than three times, the card will become locked.
- If you remember the PIN, you can call DCBank to ask for the PIN to be reset, at 1-877-275-1374.
- If you cannot remember the PIN, please go online and go into your account to change the PIN; in this case, you will not need to know the old PIN to change it.

4. Why should I sign up for text or email transaction alerts?

- You will be notified whenever funds are deposited to or withdrawn from your card. This is helpful to know what your balance is at all times.
- You can also setup an alert to be notified if the balance is below a certain dollar amount.
- Go to <https://hrblock.dcbank.ca/> to setup an alert.

5. Can I add text or email alerts later, after the initial setup of the card?

Yes. Please contact DCBank at 1-877-275-1374 and ask for text and/or email messaging to be added to your account.

B. QUESTIONS ABOUT FEES

1. Do I pay a fee every time money is transferred onto my card?

It is free to transfer funds onto the card via direct deposit or e-Transfer.
There is a fee if money is loaded onto the card through Canada Post.

2. Why does H&R Block charge fees for the card?

There are costs for us to offer a card to our clients, so the fees help to cover expenses.

3. Can I **pay bills** with the Advantage Card?

Yes. Go to <https://hrblock.dcbank.ca/> and select 'Bill Payments' from the menu on the left. When using Online Bill payments you have access to over 6,000 Bill Payees.

4. Can I get **cash** from the card at an ATM or bank teller?

Yes for an ATM. No for a bank teller.

5. How does the **monthly maintenance fee** work?

\$2.99 is charged monthly, starting 30 days after activation.

When an Advantage Card is issued under Electronic Pay With Refund, it is activated immediately so that it is ready to be loaded when funds are received from the taxing authority. The first month's fee is charged 30 days after the card is issued. If there are no funds on the card, the fee is not charged.

When the card is issued under Instant Refund, the card is activated and funds loaded immediately. The monthly \$2.99 begins 30 days after the Instant Refund is completed and the card is loaded. If there are no funds on the card, the fee is not charged.

6. Why is the **monthly maintenance fee** higher with this Mastercard than with the previous card?

This increase is to help us reduce or eliminate fees for many other transactions. It is a reasonably low monthly fee for a prepaid card.

7. Does the card affect my **credit score**?

No. This prepaid card does not help to build credit and does not impact your credit score in any way.

8. If there is a small **balance** on the card and I don't cancel it, do the **monthly maintenance fees** pile up?

No. The monthly maintenance fee is only charged when there is a balance on the card.

9. If the fees are not paid, can it impact my **credit rating**?

No. If there is no balance on the card, the monthly fee is not charged.
The card does not impact credit rating in any way.

10. If I have just five cents left on my card, do I still get charged the **monthly fee**?

The monthly maintenance fee charged would be five cents and the card balance would then be zero.

11. Are the fees charged if there is no money on the card at all?

There are no fees charged on zero balance cards.

12. Can I spend my card down to zero?

Yes. You can spend all the money on the card by making a store purchase and using the card to pay for part of the purchase and another form of payment for the remainder.

C. QUESTIONS ABOUT CARD SECURITY

1. What happens if I lose my card or it is stolen?

- Please come into an H&R Block office to get a replacement card.
- If a card is lost or stolen, call DCBank at 1.877-275-1374 immediately to have the lost card cancelled.
- The Mastercard guarantee begins when the card is reported lost or stolen to DCBank.

2. There is a \$6,000 guarantee. Does that mean if my card has \$7,000 and it is compromised, I lose \$1,000?

The Mastercard zero liability policy applies to any unauthorized transactions made after the card is report as lost or stolen. There is no \$6,000 maximum on the coverage.

3. What does 100% secure mean?

The Advantage Card is secure because if it is lost or stolen, the card can be replaced at any H&R Block office. The money on the card is covered by Mastercard zero liability once it is reported lost or stolen.

D. QUESTIONS ABOUT ATM WITHDRAWALS

1. How many DCBank ATMs are there?

There are more than 7,500 DCBank ATMs in Canada.

2. Where is the nearest DCBank ATM to the H&R Block office where I got my card?

- You can find the DCBank ATM closest to where you are, at <https://www.hrblock.dcbank.ca/atmlocator>
- Enter any address or postal code to find the most convenient DCBank ATM.

3. What is the daily ATM withdrawal limit?

- The Advantage Prepaid Mastercard has a \$2,500 daily limit for ATM withdrawals.
- However, the limit for a specific withdrawal depends on the ATM.
- For example, some ATMs have a limit of \$400 per transaction, with a limit of two transactions per day.

E. QUESTIONS ABOUT INTERAC E-TRANSFERS

1. What is the maximum amount I can e-Transfer in one transaction?

The maximum for e-Transfer from your card to a bank account is \$9,996.05. This is the Interac limit of \$10,000 minus the \$3.95 e-Transfer fee.

2. What is the maximum amount I can e-Transfer in one transaction?

The maximum for e-Transfer from your card to a bank account is \$9,996.05. This is the Interac limit of \$10,000 minus the \$3.95 e-Transfer fee.

3. How do e-Transfer + ATM withdrawals work? If I received \$2,000, could I the cash limit, use it for shopping, and do an e-transfer all in one day?

Yes, you can do all three types of transactions in one day.

4. 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.

5. 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 you personal bank account, open the email/text you receive from Interac, click on deposit your money and select DCBank as the destination.

F. QUESTIONS ABOUT RELOADING AND CHECKING BALANCE

1. Does the Advantage Prepaid Mastercard have **tap**?

The Advantage Card does not currently have tap functionality.

2. How do I **reload** my Mastercard?

There are two convenient ways to transfer funds to the card after the initial transfer by H&R Block.

The first is via **Interac e-Transfer**. This transaction is free.

The second is via **Canada Post**. A small fee is charged for each transaction.

Go to one of more than 6,000 Canada Post locations, and follow these steps:

- Give clerk the card and ask to have it reloaded.
- Pay for the reload with cash or debit card.
- Leave with reloaded card.
- Receive a text or email notification.

3. Can I check my transactions or balance **online**?

Yes. There are two options, depending if you've provided an email address to H&R Block.

Option 1 – if you **have not** provided email address to H&R Block:

- Go to <https://hrblock.dcbank.ca/>
- Click on 'Sign up for secure login'
- Enter Advantage Prepaid Mastercard number
- Enter date of birth
- Click on 'Continue'
- View balance and transactions online

Option #2 – if you **have** provided an email address to H&R Block:

- You will receive an email with password
- Use ‘Log in securely using my email address and password’ section
- Enter information
- Click on ‘Login’

4. Can I check my balance by **phone**?

Yes, they call the toll-free number and follow the prompts:

- Dial 1-877-275-1374
- Enter card number plus the # key
- Press 1 to confirm card number entry
- Press 1 for card balance