

Notice: We are changing the **RBC Right Pay reloadable Visa prepaid card agreement** (the “Agreement”), effective as of **Nov 13th 2026**. The current wording of the Agreement appears in the left column of the table below and the new wording appears in the right column. Otherwise, the Agreement will remain the same.

Current	New
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. This document also confirms your consent to being issued the Card as the method of payment for receiving your benefits from the Government or OW delivery agent.	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 the Card, it means that you have received and read this Agreement and agree to all of its terms and this Agreement takes effect as of such date. This date is recorded in the records of Royal Bank as the date of this Agreement. 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. This document also confirms your consent to being issued the Card as the method of payment for receiving your benefits from the Government or OW delivery agent. The Card may be delivered to you in person by your OW delivery agent; otherwise, the Card and any replacement Card will be delivered by ordinary mail to your address within 7-10 business days of Royal Bank’s receipt of the request for the Card or any replacement Card. For the purpose of this Agreement, your address is the address that was provided to Royal Bank during the Card request process, that you have updated from time to time, and that Royal Bank has in its records.
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.	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. For the purpose of this Agreement, your name is the name that was provided to Royal Bank during the Card request process, and that Royal Bank has in its records. ▪ “Royal Bank” means Royal Bank of Canada.

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 rbcrightrightpay.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 rbcrightrightpay.com or, at our discretion, by sending you a written or electronic notice. Any changes will become effective on the date shown on the notice. If your Card is used after the Agreement is amended, it will mean you accept the amendments we have made. 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 rbcrightrightpay.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 rbcrightrightpay.com or calling Royal Bank toll-free at 1-855-232-0675 (relay service calls accepted) to request that a copy of the Agreement be mailed to you.	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 rbcrightrightpay.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 rbcrightrightpay.com or, at our discretion, by sending you a written or electronic notice. Any changes will become effective on the date shown on the notice. If your Card or Card number is used after this Agreement is amended, it will mean you accept the amendments we have made. 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 rbcrightrightpay.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 rbcrightrightpay.com or calling Royal Bank toll-free at 1-855-232-0675 (relay service calls accepted) to request that a copy of the Agreement be mailed to you.
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If you have any questions, you can contact the call centre toll-free at 1-855-232-0675 (relay service calls accepted) within Canada or the United States.