

### **Is the You Are Welcome Prepaid MasterCard® a credit card?**

No. To spend money, you must pre-load funds onto your card, after a successful card registration. When you use your Card, the amount of each transaction, including any applicable service fees, will be deducted from your account balance.

### **Where can I use my You Are Welcome Prepaid MasterCard®?**

The Card is accepted at over 28.5 million locations worldwide and online where MasterCard is accepted. If you have registered your card, you can also withdraw cash at over 1 million ATM's worldwide.

### **How do I check my card balance?**

You can check your card balance 24/7 by accessing your online account at [www.youarewelcome2015.com](http://www.youarewelcome2015.com), click Login and click Check you balance now. You can also check your card balance by calling the Card Services number located on the back of your prepaid card.

### **When can I start to use my You Are Welcome Prepaid MasterCard®?**

You can start using your card immediately after purchasing your card.

### **Why do I need to activate and register my You Are Welcome Prepaid Card?**

Registering your Card allows you to enjoy a full range of benefits including accessing cash withdrawals at ATMs, completing card-to-card transfers and reloading your card at your convenience.

### **How do I activate my You Are Welcome Prepaid MasterCard®?**

The \$25.00 Prepaid MasterCard Card has no value until it is activated by the cashier at the time of purchase; and signed by you on the back of the Card, where indicated.

### **How do I order my personalized card?**

At this time, personalized cards are not available for purchase.

### **How do I update my personal information?**

If you have registered your card, you can update your personal information, such as your home address and phone number, by calling our customer care centre at 1.855.514.9354.

### **What fees/limits apply to the Prepaid Card?**

Card fees are all available for review on the card carrier within the card package. Fees/Limits are subject to change.

### **How do I use my Prepaid Card to withdraw cash from an ATM?**

After registration, you can use the Card to obtain cash from any Automated Teller Machine (ATM) with the MasterCard acceptance mark. All ATM transactions are treated as cash withdrawals. You will need to enter your PIN number when prompted, and select “chequing” to access money. A fee applies to each ATM transaction in addition to any fees the ATM terminal owner may impose.

### **Can I change the PIN for my Card?**

To change your PIN login to your online account at and click “edit ATM PIN Number” under “My Profile”. A fee applies. You should not write down or keep your PIN with your Card.

### **What is a pre-authorization?**

A pre-authorization means that a temporary hold is placed on a portion of your funds over and above the actual purchase amount until the merchant settles the transaction - usually within 3 days. During this time these funds will not be available to you to make additional purchases or ATM cash withdraws. As an example, restaurants will pre-authorize 20% over the bill amount. Other merchants such as hotels and car rental companies may have higher pre-authorization amounts or other requirements. We recommend that you contact the merchant in advance to ensure that you will have sufficient funds to cover the purchase and any pre-authorization amount.

### **Can I use my Prepaid Card to pay-at-the-pump for gas?**

It is recommended paying for gasoline inside, only the actual purchase amount will be withdrawn from your card balance. If you pay at the pump a hold will be placed on your card.

### **Can I use my Card to rent a car?**

Yes. However, keep in mind that car rental companies will process a pre-authorization for much more than the actual cost of the rental. These funds will be held until you return the vehicle and settle for extra charges such as fuel, damage, road tolls, extra days, etc. These preauthorized funds may not become available on your card for up to 60 days. To avoid any issues, we advise you to first contact the rental car company and ask them what their policy is regarding the use of prepaid cards.

### **Can I use my Prepaid Card to book a hotel?**

Yes. However, keep in mind that hotels will process a pre-authorization for more than the actual cost of the room. These funds will be held until you checkout and settle for extra charges such as room service, telephone charges, damage, etc. These pre-authorized funds may not become available on your card for up to 10 business days. To avoid any issues, we advise you to first contact the hotel and ask them what their policy is regarding the use of prepaid cards.

### **Can I use my Prepaid Card at a restaurant?**

Remember that when you dine out and plan to use your card, restaurants will reserve 20% of the total bill authorized. For example, if your total bill comes to \$100, the restaurant will process \$120 until the transaction is settled. If you only have \$100 available balance on your card, your card will be declined. These pre-authorized funds may not become available on your card for up to 4 days. To avoid any issues we advise that prior to dining, you make sure your balance is sufficient enough to cover the bill plus a pre-authorization amount.

### **Why was my card declined?**

Your card may have been declined because the purchase amount was greater than the available balance on your card. Some retailers will allow you to do a split transaction where they allow you to use two separate payment methods. Merchants are unable to obtain the balance on your card so it's important to always know your balance before making a purchase.

**I made a purchase. Why does my balance not show that any money was taken off?**

Some online and telephone merchants perform batch settlement which means they will accept several orders over a period of time, then process all the transactions together at a later time. Your balance will be updated once the merchant settles the transaction. It is also possible that the merchant only charges your card once the item is ready to be shipped – not when it is ordered.

**Can I use my Prepaid Card for pre-authorized payments or bill payments?**

Yes, after registration. Just check with the company that is accepting the payment to see if they accept MasterCard cards and follow their payment instructions. Pre-authorized or recurring payments are charged automatically to your card. It is important to remember to have sufficient funds on your card to cover these transactions as the company may suspend or cancel your service if the transaction gets declined.

**What if my You Are Welcome Prepaid MasterCard Card is lost or stolen?**

You must contact us immediately if your card has been lost or stolen. You can call our 24x7 customer support centre at. You will need to provide us with your card number and other information. A replacement card can be provided at a cost of \$10.00 and the remaining balance from your lost or stolen card will be transferred to your new card. Your funds are protected if your card is ever lost or stolen with MasterCard Card's Zero Liability Protection. Review the Cardholder Agreement for details.

**When will my Prepaid Card expire?**

Your Prepaid Card will expire on the expiration date on the card.

**What is the difference between current and available balance?**

The current balance does not include pre-authorizations. The available balance reflects the amount of funds you have available at the time you check your balance.

**Will I receive a monthly statement?**

No. You can however view your transaction history 24/7 by logging onto your online account at [www.youarewelcome2015.com](http://www.youarewelcome2015.com)

**What if I don't recognize a transaction on my card?**

If you do not recognize a transaction when reviewing your account online, try to match up the transaction amount with your receipts. Sometimes merchant names will show up different than the actual name of the store. If you still believe that the transaction is incorrect you may choose to file a dispute.

**How do I dispute a charge on my Prepaid Card?**

You must contact us immediately if you feel you have a dispute as your card may be compromised. To dispute transactions please contact customer service at 1.855.514.9354.

**Is my personal information kept private?**

Yes. Your privacy is important to us. Please refer to the Privacy Policy including in your Cardholder Agreement.