

## About this guide

This guide will help you if the Council is managing your money as either your Appointee or your Deputy.

It tells you about how you can use a pre-paid card to access your personal allowance and pay for things in shops and on-line. It explains:



- ✓ What a pre-paid card is.
- ✓ How the pre-paid card works.
- ✓ The benefits of a pre-paid card.

If there is anything in this guidance that you do not understand, please speak to your health or social care worker using the contact details provided at the end of the guide.

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## **1. What is a pre-paid card?**

A pre-paid card is just like a normal bank or debit card. It is loaded with your regular personal allowance so you can withdraw cash from cash machines and pay for things in the shops or on the internet.

The card is provided by Redcar and Cleveland Borough Council and an organisation called Pre-Paid Financial Services Ltd (PFS). It can be used anywhere that accepts MasterCard.

## **2. How does the pre-paid card work?**

We will give you a pre-paid card that is in your name. We will help you to activate your card and get your PIN number from the telephone helpline.

Once your card has been activated, we will load it with your regular personal allowance. This could be daily, weekly or as often as your social care worker agrees. We can also load extra money onto your card if there is an emergency, or if you want to pay for things like clothes, furniture, gifts, electrical goods or holidays. If you need extra money loading onto your card, you will need to contact your social care worker.

If your personal allowance is due on your card on a bank holiday, your money will not be loaded and available to you, until the next working day.

## **3. What are the benefits of using a pre-paid card?**

A pre-paid card is the easiest way for you to access your personal allowance. You do not need to travel into a Council building to pick up cash. This can save you money as you do not need to pay for taxi or bus fares – or pay for a carer to pick up the cash for you.

It is also much safer as you do not need to carry large amounts of cash with you.

Another benefit is that it gives you much more independence and

choice about where to spend your money. Your card can be used to pay for things online, which is often cheaper than buying in shops.

There are some things that you cannot use your card for. This includes gambling and escort services.

#### **4. Can I use the pre-paid card to access my savings?**

No, all of the money we hold for you is kept in a separate bank account. Your income, including benefits, is paid into this account. We also use this account to pay your bills.

The pre-paid card is not linked to this account. We take your personal allowance money out of your bank account and then load it onto the card. This means that the card only gives you access to your personal allowance and not the rest of your money. If you want to spend some of your savings, you will need to contact your social care worker.

#### **5. Do I have to withdraw all of my personal allowance at once?**

No. It is up to you to spend your personal allowance as you wish. You can choose to withdraw all of your personal allowance when it is loaded onto your card or make smaller cash withdrawals every day. You also have the option to pay for things with your card, rather than using cash.

If you do not spend all of your personal allowance, it will remain available on your pre-paid card so you can spend it another time.

We will check your pre-paid card regularly and if we see that you are not using it, we will contact you to make sure that you are ok. If you build up a large amount of unspent personal allowance, we will pay this back into your bank account to keep it safe until you need it.

#### **6. Can anyone else use my pre-paid card?**

No, your pre-paid card and PIN number are personal to you. You must not share them with anyone. You can ask your carer, a family member or friend to take you to a cash machine or help you at the shops or on the internet, but you should not give them your card or your PIN number.

If you have a regular carer who goes shopping for you, we can arrange for them to have their own pre-paid card that we load with your weekly shopping money. We will ask them to give us a copy of the receipts so we know that they are spending your money appropriately. If you would like your carer to have their own pre-paid card, please contact your social care worker.

#### 7. How do I know how much money is on my pre-paid card?

You can check your balance anytime by logging on to the card portal at: [www.prepaidfinancialservices.com/redcarandcleveland](http://www.prepaidfinancialservices.com/redcarandcleveland).

You can also call the automated customer services line at **+44 (0)203 327 1991**.

#### 8. Will I be able to spend more than is available on my pre-paid-card?

No, **the card does not give you any credit or an overdraft**. This means that you can only spend that amount that we load onto your card. If you need more money, you will need to contact your Social Care Worker. We will check to make sure your request is reasonable and that you have enough money in your account before we load the money onto your card.

#### 9. If I ask for more money, how long does it take to be loaded onto my card?

If you would like more money to be loaded onto your card, and we agree to your request, it can usually be loaded onto your card and be available for you to spend within 3 working days. We can only deal with requests for extra money during normal office hours: Monday to Friday, 8.30 until 4.30 pm.

#### 10. Can I set up direct debits or subscriptions to services using my pre-paid card?

No, you can only use your pre-paid card to pay for things in shops, or to

buy something on-line. The Property and Financial Affairs Team can see how you are using your card and if we find that you have set up a regular payment such as a direct debit, we will cancel it. If you want to set up a direct debit for something, you will need to contact your Social Care Worker. If you have enough money available, we can set up the Direct Debit from the bank account that we use to keep your money safe.

### 11. What if I forget my PIN number?

If you forget your PIN number, you should contact PFS automated customer services on **+44 (0)203 327 1991**. They will be able to retrieve your PIN for you.

If you write your PIN number down, you must always keep it separate from your pre-paid card. This means that if you lose your card, no-one else will be able to use it.

### 12. What if I my card is lost or stolen?

If you lose your card, or if it is stolen, **you must contact Property and Financial Affairs team immediately** on 01642 771624. If the team is not available, you can contact PFS Automated customer services on **+44 (0)203 327 1991**. This number is available all day, every day.

We will cancel your card so that no-one else can use it. We will also arrange for a new card to be sent to you. This will take up to 10 days. If you need cash while you are waiting for your new card to arrive, you should contact your Social Care Worker.

You will be charged £6 for a replacement pre-paid card. This will be paid from your bank account.

### 13. Can I manage my pre-paid card on-line?

Yes, you will be able to log onto the online customer portal to manage your pre-paid card. You will be able to view your balance and see payments that have been made onto your card (credits) and payments that you have made from your account (debits).

## You can log onto the pre-paid card portal

[www.prepaidfinancialservices.com/redcarandcleveland](http://www.prepaidfinancialservices.com/redcarandcleveland)

The Property and Financial Affairs Team is also able to log on to view your pre-paid card account. We will check to make sure you are using your card regularly and see what your balance is. We can also stop your card if we are concerned about how your card is being used. If we decide to stop your card, we will contact you to make alternative arrangements for you to collect your personal allowance.

### 14. Will I be charged for using the pre-paid card?

The Council will not charge you any additional fees for using your pre-paid card. Any costs are covered by the standard fee you pay for your Appointeeship or Deputyship.

When you use your card to withdraw cash, you should always check that the cash machine you are using does not charge you. Most cash machines at banks and supermarkets are free to use. Other cash machines, for example ones in smaller shops or arcades, often charge you to withdraw your cash. **If you choose to use a cash machine that charges for withdrawals, you will pay the charge out of your personal allowance.**

### 15. Who do I contact if I need help with my pre-paid card?

PFS is the organisation that provides the pre-paid cards. You can contact PFS customer services if you have any queries about your pre-paid card or on-line account. You can ring their customer contact centre. They are open Monday to Friday, 9am to 8pm. You can also ring their automated customer service line which is available all day, every day. Their numbers are at the back of this guide. PFS customer services will be able to help you with the following types of queries:

- ✓ You have forgotten your PIN number
- ✓ Your card has been lost or stolen (if you cannot contact the

Property and Financial Affairs Team)

- ✓ You need help with using the on-line portal
- ✓ Your card won't work
- ✓ Balance enquiry

## **Your social care worker**

You should contact your social care worker if:

- ✓ You think your personal allowance needs to change.
- ✓ You are finding it difficult to use your card.
- ✓ You would like extra money loading onto your card.
- ✓ You want to set up a Direct Debit for something.
- ✓ You want to discuss your Appointeeship or Deputyship.
- ✓ You have any queries or issues with your care.

## **The Property and Financial Affairs Team**

You should contact the Property and Financial Affairs Team if:

- ✓ Your card has been lost or stolen (or contact PFS customer services)
- ✓ You have any queries about your finances, for example about your bills or your benefit payments.

## **16. What if I don't want a pre-paid card?**

If you do not think that a pre-paid card is for you, you can choose to collect your personal allowance from Seaford House in Redcar. Your social care worker will talk to you about this when your Appointeeship is set up. If you have been given a pre-paid card but do not like using it, speak to your social care worker or the Property and Financial Affairs team.



For more information about pre-paid cards or if you need help to read or understand this guide, please speak to your social care worker or your case worker in the Property and Financial Affairs Team on 01642 771500.

### Contact Details Adult Social Care

Directorate of Adults &  
Communities  
Adult Social Care  
Redcar and Cleveland Borough  
Council  
Seafield House  
Kirkleatham Street  
Redcar  
Yorkshire  
TS10 1SP

Telephone: 01642 771500

Email:  
[contactus@redcar-cleveland.gov.uk](mailto:contactus@redcar-cleveland.gov.uk)

Website: [www.redcar-cleveland.gov.uk](http://www.redcar-cleveland.gov.uk)

Relay UK (for deaf, hard-of-hearing and speech impaired people)

Office hours: Monday to Thursday: 8.30 am - 5.00 pm and Friday: 8.30 am - 4.30 pm.

If you need help in emergency when our offices are closed, you can contact the Emergency Duty Team: 01642 524552.

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