



## What is a prepaid card?

A prepaid card is similar to a debit card, which is given to you by the Council, for you to pay for the social care support identified in your support plan.

## How do I use the prepaid card?

You can use the card at a business displaying the MasterCard® Acceptance Mark. In some circumstances you may also be able to use it to withdraw small amounts of cash from cash machines.

## Do I need to keep my bank statements and receipts?

You do not need to keep your bank statements because we will be able to monitor your prepaid card using our systems. However, we may ask you to keep hold of any receipts or invoices for a year in case there are any queries at a later date.

## How can I find out how much money is left on my card?

You can check the balance of your card at any time by calling **0844 557 8317** or by visiting **[www.allpay.net/allpaycard](http://www.allpay.net/allpaycard)**

If you have registered your mobile phone with us you will also be able to receive a balance via SMS by texting the word "**Balance**" followed by your account number to **81025**, call and text charges may apply.

## What happens if my card is overdrawn?

You cannot go overdrawn on your card. If you do not have enough funds to pay for something your transaction will be declined.

## Can I give my card to someone to use on my behalf?

**No.** You should never share your PIN number or allow anyone to use your card on your behalf.

## Can I have a second card?

We can issue a second card (a Companion Card) on your account,

which you can give to a trusted friend or relative. This will be printed up with their name and they will be issued with their own PIN number.

If you ask us to arrange for someone to be issued a companion card we will need to be satisfied that they are trustworthy. They will also need to read and sign up to the same terms and conditions as you.

## What happens if the card is misused?

If your companion card or your main card is misused it will be stopped with immediate effect. The misuse will be investigated and may be referred to our Safeguarding Adults team to guard against possible financial abuse.

## What if someone else is managing my budget?

Where someone has been appointed to manage your money, we would not usually issue the main card to you, but to them instead.

## Can I top-up my card with my own money?

No. The card can only be topped up by us.

## What about my contribution?

If you have been assessed to make a contribution, we will bill you the following month. You will have up to 30 days to pay the bills that we send you. If you do not pay, then we will need to contact you to establish whether you are having problems managing your budget. If you are, we may need to withdraw the card and manage your budget on your behalf.

## What if I join the scheme part-way through the month?

Your initial top-up and contribution will be adjusted pro-rata for the initial period. From then on, you will receive full monthly top-ups and, if applicable, full monthly invoices for your contribution.

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

If you lose your card or it is stolen you should cancel your card by calling on the number below.

## Useful numbers

### To cancel lost or stolen cards

During office hours (Mon - Fri, 9am to 5pm) **020 8583 3628**

Outside of office hours **0844 557 8317**

### To arrange a replacement card

During office hours (Mon - Fri, 9am to 5pm) **020 8583 3628**

Outside of office hours **07909 916 072 / 073 / 074 / 075**

### To check your card balance (Any time) **0844 557 8317**

Or text the "**Balance**" followed by your account number to **81025**.

If you have any questions that we haven't covered, please call

us on **020 8583 3628/5736** or e-mail: [ppfria@hounslow.gov.uk](mailto:ppfria@hounslow.gov.uk)

## Tip:

**"Do not give your PIN number to anyone. If you have a companion card, it will have a separate PIN"**



\* The Prepaid MasterCard Card is not covered by s.75 of the credit consumer Act 1974. The Prepaid MasterCard® Card is issued by PrePay Technologies Ltd pursuant to license by MasterCard International Incorporated. This card is an electronic money product. PrePay Technologies Ltd is authorised and regulated by the Financial Services Authority for the issuance of electronic money.

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