

**London Borough of Camden**

**Pre-paid card cardholder agreement for adults (instant issue advance)**

**Prepaid Card Agreement**

This agreement is to inform you about the London Borough of Camden pre-paid card scheme and how you will receive funds.

This agreement is between

London Borough of Camden

(referred to in this agreement as ‘The Council’)

And

***[insert name and address of the person receiving payments via pre-paid cards]***

Name:

Address:

(Referred to in this agreement as ‘you’)

And (if applicable)

***[insert name and address of a named nominee who will receive the card on behalf of the named person above]***

Name:

Address:

The agreement is made on the understanding that:

* You have had assessment of your needs by your social worker/support worker and you are eligible for the support being provided.
* That you or your nominee are willing and able to purchase appropriate goods and services to support your needs using the pre-paid card.

**Payments from the Council**

You will receive a payment loaded on to the pre-paid card on a one-off or ad-hoc basis.

The amount of the payment will be based on an assessment of your needs. A re-assessment of your needs may be undertaken by your social worker at an agreed date and time. This will determine future payments or whether your needs or circumstances have changed.

The pre-paid card is not a credit card and will have no loan or advance credit facility.

You will only be able to make payments from the available balance on the card.

**Use of the pre-paid card**

You will be able to use the pre-paid card via the following channels:

* Over the telephone
* Online
* Point of sale
* ATM (cash machine) withdrawals

**Restrictions**

Your card will be restricted at the following merchants as standard: TFL network, pubs, nightclubs and off-licences, as well as for betting and gambling (including lottery tickets and casinos), dating and escort services, massage parlours and health spas, pawn shops and tobacco stores. In addition, your card cannot be used at self-service petrol pumps.

**Auditing spend on your pre-paid card**

The Council will monitor how payments are used to ensure that they are managed safely and spent in line with the expectations. Your account history will be made available to The Council and you will not be required to supply financial returns.

From time-to-time, The Council may request additional information if we ever need to query a specific payment. It is therefore imperative that you keep receipts and transaction records. Funds must not be misused in any way, and the Council will report any suspected suspicious or fraudulent activity.

For the purposes of managing the pre-paid card scheme, the Council will disclose only appropriate, proportionate and useful data to allpay Ltd.

**Redemption**

Surplus funds may be returned to the Council. Prior to redeeming excess funds, the Council will write to you to advise you that the surplus held is being reclaimed. You must also return money to the Council in the following circumstances:

* Where there has been an overpayment by the Council
* The amount in the account is more than is needed to pay for purchased or planned services
* The payment has been used for inappropriate purposes
* You are no longer eligible to receive a payment

**Questions**

If you have any questions about your payment or have a problem with the scheme or your support please contact:

* Your allocated social worker / support worker in the first instance
* *allpay* customer services on 0330 808 0102 if you have any problems with the pre-paid card, making payments, your pin or if your card is lost or stolen you must contact.

Name Adult Services, Supporting People Directorate

Address London Borough of Camden, Judd Street, London, WC1H 9JE

**Signatures**

**Please sign to show you agree to the payment agreement**

Signature……………………………………………………………………………

Name…………………………………………….Date…………………………….

**If you are nominating someone to receive the card on your behalf, please complete the box below**

I nominate ………………………………………………………………………… (name of nominee) to receive the pre-paid card on my behalf.

Signature ……………………………………………………………………………

Name………………………………………………Date…………………………...

 Your prepaid card is issued by R. Raphael & Sons plc, pursuant to license by Mastercard International Incorporated. Mastercard® is a registered trademark of Mastercard International Inc. Raphaels Bank is a UK Bank authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (registration number 161302) and is permitted to issue e-money. Head office and registered office at 19-21 Shaftesbury Ave, London W1D 7ED, company registration number 01288938. allpay administers and services the Prepaid Card on our behalf and is available to give you support if you have any queries or complaints (see Customer Services contact details above).[ allpay Limited, a company registered in England and Wales with company number 02933191 and whose registered office is Fortis et Fides, Whitestone Business Park, Whitestone, Hereford, Herefordshire, HR1 3SE.]