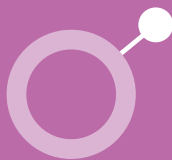


Money Carer

Everyday Money Management



Carers Shopping Card

A secure and convenient managed service to support carers and their clients.

Chat with us online at
moneycarer.org.uk

For Carers, Professionals and their Clients

Our Carers Shopping Card service provides a secure and convenient way for carers to access smaller amounts of money to pay for things for the people that they care for. This protects the carer and their clients in a transparent way.

Complete with our accompanying smart-phone App, all transactions and balances can be viewed in real-time whilst receiving payment and other alerts instantly. Account statements can be downloaded online or via the App and we are also able to post account statements via Royal Mail to clients should they prefer.

This is a fully managed service where The Money Carer Foundation team can be contacted directly by clients, their carers, support workers and other professionals to ensure the smooth running of the accounts and assist with new or replacement cards and also deal with general queries. The service can be accessed as either a short term solution to assist with the current challenges presented by the coronavirus or can be ongoing.

Who is this service for?

- Professional Carers and Support Workers
- Family Members who have an LPA, Deputyship or Appointeeship
- Solicitors who are Deputy or Attorney
- Local Authorities who are Deputy or Corporate Appointee
- Self Referring Individuals

Need to know more?

Visit our website where you can start an online chat with a team member:

moneycarer.org.uk



What does it cost?

For Private Individuals or Family Members

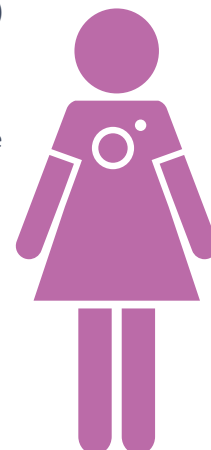
- An initial fee of **£55** (this is our banking partners' fee that we pass on*)
- **£8.50** per month (our fee)
- **Zero** costs for ATM cash withdrawals or retail or online transactions
- **£4.95** for card replacements (this is our banking partners' fee that we pass on)

For Solicitors and LAs acting as Deputy

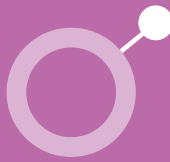
- An initial fee of **£55** (this is our banking partners' fee that we pass on*)
- **£9.99** per month (our fee)
- **Zero** costs for ATM cash withdrawals or retail or online transactions
- **£4.95** for card replacements (this is our banking partners' fee that we pass on)

For Local Authority Corporate Appointees

- An initial fee of **£55** (this is our banking partners' fee that we pass on*)
- **£5.00** per month (our fee)
- **Zero** costs for ATM cash withdrawals or retail or online transactions



* This is an annual fee if the service is to be ongoing.



The Monika App

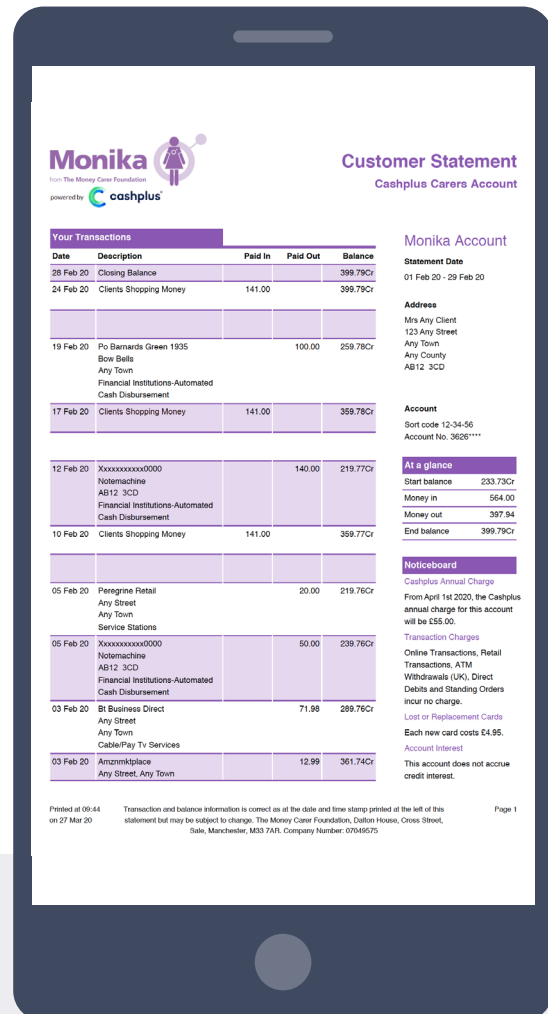
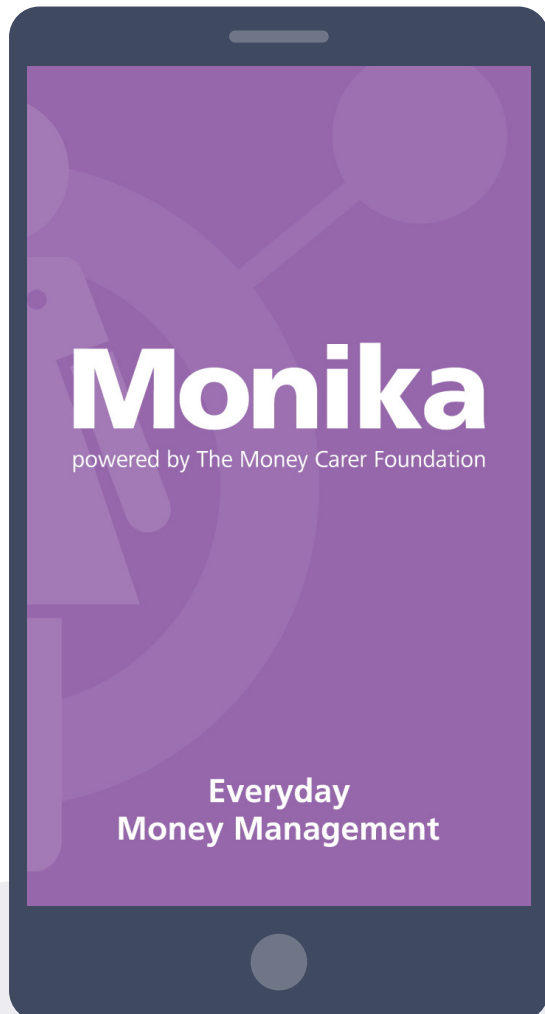
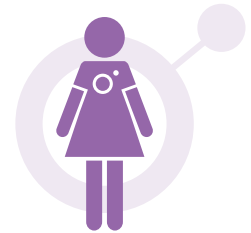
Our award winning Carers Shopping Cards also come with our smart-phone App, Monika, to provide real-time balance and transaction information, instant accounts statements and notifications when the account receives money or the specified balance is too high or too low.

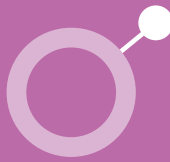
This service is not only used to support thousands of our own clients, also by hundreds of solicitors, deputies, care providers, local authorities and family members to provide better support and protection for their own clients, carers or loved ones.

Monika allows you to see up-to-date balances and transactions and to upload photographs of receipts, invoices and bills as well.

Monika

Powered by **The Money Carer Foundation**





Some frequently asked questions

Can the cards be used to withdraw cash?

Yes, the Carers Shopping Cards can be used to withdraw cash just like any other Mastercard.

The card user will be given their own unique PIN number and the cards can be used at cash machines in the same way as any other debit card.

There are **no charges** for withdrawing cash from ATM machines with our carers cards.

Please note that the Money Carer Cards are Mastercards and as with any other Mastercard they can not be used to get cashback at the tills in stores.

Are the Carers Cards contactless?

Yes, they are. The cards are also eco-friendly and made from biodegradable material. As of April 1st, 2020 contactless purchases will be able to be made in retail stores up to the value of £45 further to recent announcements by the Government to help with the challenges presented by the coronavirus.

How are the cards topped up with money?

Typically, a standing order will be set up by the client from their own bank account in order to add weekly shopping money into the carers card account by the service user.

The Money Carer Foundation can also top up the carers card account by direct debit deposits with the client's permission. We can also top up the cards by making card debit over the telephone or online if need be.

Where can the cards be used?

The Carers Shopping Cards can be used in any outlet that accepts Mastercards worldwide.

This basically means that the cards can be used in the vast majority of retail outlets as nearly all retailers that accept card payments accept payments via Mastercard.

The cards can also be used to withdraw cash from ATM machines with **no fees** charged for this.

Can the cost be a Disability Disregard Expense?

Yes, they can if the local authority chooses to pay for the service.

If you, or the person you care for, contributes towards their care package each month, you can ask the local authority to recalculate and reduce this amount by the cost of our carers card service (£8.50 per month). This is because the service may be considered eligible to be treated as a Disability Related Expenditure (DRE).

The local authority can choose to pay for the service irrespective of whether they feel it qualifies for DRE however. Ultimately it is their decision, however, given the challenges presented to vulnerable people regarding their ability to pay for goods and services due to the coronavirus you may find them helpful if you approach them to meet the cost.

A Carer is no longer supporting our client. What do we do?

Just contact the Carers Card Team via email us at **support@moneycarer.org.uk** to let us know and we can cancel the previous carers card.

If you need a new card to be ordered for another carer who will be supporting the client then we can do that at the same time.

What do I do if I lose my card?

Simply email the Carers Card Team on **support@moneycarer.org.uk** and they will cancel the lost card and order a new one straight away for you. We are here to help.

The Money Carer Foundation

Correspondence Address: C/O PO BOX 623, HU9 9PZ

Head Office: Dalton House, Cross Street, Sale, Manchester, M33 7AR

Call: **0800 083 0626**

Email: **support@moneycarer.org.uk**

