6. Using the card

The card is an RBS VISA card and can be used as a ‘standard’ card within the scope and limits of the scheme. The council will cover the annual costs but as with any card of this type, there is a small charge for cash transfers, which you will be expected to pay from your Direct Payment allocation.

A card statement will be sent to you each month. Both you and Westminster’s Finance Team can view your account online. Balances and statements can be printed at any time.

7. Who do I contact for more information?

Your Care Manager will be the first point of contact but Age Concern Westminster and Penderels Trust will also be able to assist.

**Age Concern Westminster**
268-272 Edgware Road
London W2 1DS
Tel: 020 7724 6930

**Penderels Trust WCIL**
42 Westbourne Park Road
London W2 5PH
Tel: 020 7641 3816

---

Pre-loaded cards for Direct Payment users

---
Westminster residents using Direct Payments now have the opportunity to take part in a new and innovative scheme.

Westminster City Council in partnership with the Royal Bank of Scotland (RBS), will give service users the opportunity to use a payment card to make their Direct Payments. This will reduce the need for forms, and will give both users and the council the opportunity to monitor and manage accounts. This scheme is an additional facility, and will not replace your current arrangements if you do not wish to use the Westminster payment card.

1. Introducing the Westminster payment card

Service users will be offered the card instead of having a separate bank account, which will allow Direct Payments to be prepaid into the card account. The prepaid card addresses a number of concerns about managing bank accounts, and is seen as an easier, cost effective and secure way of supporting Direct Payments.

2. What is the Westminster payment card?

The card is issued by RBS and is designed to be used by councils that operate a Direct Payments scheme. The card replaces paper cheques or cash based systems. It gives greater control to individuals, removes the need to negotiate the opening of a bank account, and makes it easier to buy services and manage accounts. Each card is chip and PIN enabled and includes the following features:

• is a dedicated bank account
• up to two cardholders can be issued on the one account
• transactions can be made with other bank accounts
• detailed information is provided to the council and the service user, so there is no need to complete forms
• telephone and internet banking
• is a VISA card and can be used as a ‘standard’ card within the scope of the scheme.

3. What does it cost?

The costs of setting up the card and the annual fee are paid by the council. There will be a small charge for transferring money from the card account to other people’s accounts, but details of this will be provided before you set up the account.

4. Do I have to use the card?

No. This is an optional facility and will not replace your current arrangements if you do not wish to change.

5. Setting up a payment card account

You will be offered the choice of how you’d like to receive your Direct Payments. If you wish to take up the card, a standard procedure for setting up the account will be followed. The procedure includes an RBS ‘know your customer’ check and completion of the necessary forms. If approved, your card will be issued promptly (with PIN sent in a separate cover). Your Direct Payments will then be preloaded onto your card, in the same way they would have been credited to your bank account. The council will specify the areas that the card can be used, relating to the care package agreed.