

Kent Card Cardholder Guide

making the most of your card



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The Kent Card is issued in conjunction with our partner
The Royal Bank of Scotland

Hello and welcome

Your Kent Card is loaded with your direct payment and provides a new, convenient and secure way of receiving and spending these funds and any contributions.



Your Kent Card must only be used for the cost of your care, in the same way that you currently use any direct payment and any personal funds that you must contribute to the cost of your care.

It is accepted wherever you see the VISA logo, meaning that you can use your card in more than 800,000 outlets in the UK and 24 million worldwide. It can also be used for telephone and internet transactions where retailers accept VISA as a form of payment.

It's easy to use. Each time you need to make a payment towards the cost of your care, just present your Kent Card, remembering that for face to face purchases you will be asked to enter your four digit PIN (Personal Identification Number). The value of the payment will then be deducted from the amount of credit on your card. You cannot spend more than the available credit on your card. Please remember to retain your receipts for any purchases.

Before you use your new Kent Card, have a look through this guide for a better idea of just how useful it can be.

If you require a different format such as large print, Braille or a sign language CD please call 08458 247 100*. Textphone users please call 08458 247 905.

* Lines are open 24 hours a day, 7 days a week.

First things first

Before you start using your card, it's important that you follow the steps below as soon as possible, for your safety and protection.

Step 1 – Sign the back of your card.

Step 2 – If this is your first Kent Card or a card to replace one that's been lost or stolen, you need to activate it immediately, before it can be used.

To activate your card, just call 0870 154 1234[†].
Textphone users please call 0870 154 1192.
(If it's a renewal card, you don't need to do this.)

Step 3 – Your PIN (Personal Identification Number)

Your new Kent Card offers a safer way to make card purchases. For face to face transactions, rather than signing, you'll be asked to enter your PIN.



Chip and PIN

This method of identification provides much greater protection against fraud. That's because no one except you will know your PIN.

Your PIN should have arrived in the post prior to your card. If you haven't received it please contact us on 08458 247 100*. Textphone users please call 08458 247 905.

If you find your PIN difficult to remember, you can change it by visiting any UK cash machine. You will need to use the PIN we have given you to access your account and change your number, so make sure you have your PIN with you before you put your card in the cash machine.

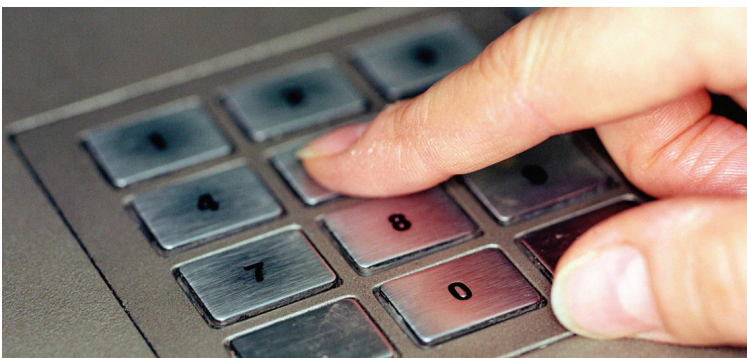
[†]Lines are open Monday to Friday, 8am-6pm; Sat 9am-1pm.

We really can't stress enough how vital it is that you keep your PIN a secret as the PIN that you have received must only be used by you. Please don't allow anyone to use your card on your behalf or divulge the PIN to a member of staff at Kent County Council, the bank or even a nominated person who has a card on your account. And, of course, never write the PIN down anywhere for would-be fraudsters to find. These measures are recommended for the security of your card.

Please note that if you enter the wrong PIN three times, your card will become 'locked' and your transaction cancelled. If this happens, keep hold of your card and contact us immediately on 08458 247 100*. Textphone users please call 08458 247 905. To fully activate your card you will then need to visit any UK ATM to unlock your PIN by selecting the 'Unlock PIN' option under the Pin Services menu.

There are still some retail outlets that don't yet accept PINs. In these cases, you'll be asked for your signature to authorise the transactions.

If, for any reason, you are unable to use or remember a PIN, then please call 08458 247 100* for guidance. Textphone users please call 08458 247 905.



* Lines are open 24 hours a day, 7 days a week.

Making the most of your Kent Card

There are a range of services designed to help you manage your money:

Monthly statements⁺

On the 3rd of each month, a statement detailing your spending since your last statement will be produced and sent to you in the post. Your statements and recent transactions can also be viewed online by using The Royal Bank of Scotland Cards OnLine Service.

Cards OnLine⁺

Provided by The Royal Bank of Scotland, this is a web based service which enables you to view statements and recent transactions and to check your balance online 24 hours a day. For more information or if you would like to register for this service, please visit www.rbs.co.uk/cardsonline

Statement queries

If you have a query on any transaction shown on your statement, then please call 08458 247 100*. Textphone users please call 08458 247 905.

Regular subscriptions

You can set up regular subscriptions towards the cost of your care from your card. Please remember to retain a record of these subscriptions. If you wish to cancel a subscription you will have to write to the company with the request to cancel, making sure that you keep a copy of the letter. If the company still takes a payment from your account after cancellation, please send a copy of the letter to:

Kent Card Administrator,
Brenchley House,
County Hall,
123/135 Week Street,
Maidstone,
Kent, ME14 1RF

We can then take the matter up on your behalf.

Lost & stolen cards

If your card is lost or stolen in the UK call 0870 6000 459 immediately (lines are open 24 hours a day, 7 days a week). Textphone users please call 01702 607 645. Your card will be cancelled and a replacement issued.

If your card is lost or stolen whilst abroad please call +44 1423 700 545 immediately, or fax +44 1423 532 343. Textphone users please call +44 1702 607 645. Your card will be cancelled and, if required, a temporary replacement card can be delivered within 24 hours (a £75 charge will be made).

Cash withdrawals

Providing your card is activated to do this, you can withdraw money across the counter at Royal Bank of Scotland branches or through the worldwide network of cash machines that carry the VISA logo. If you are unsure please call 08458 247 100*. Textphone users please call 08458 247 905. Please remember to retain your receipts for any purchases.

Using your card abroad

You can use your card abroad to make payments wherever you see the VISA logo. You cannot spend more than the available credit on your card. Payments will be converted into sterling and deducted from your card at a rate determined by VISA, an administration fee will also be applied by The Royal Bank of Scotland. You will also be charged a fee for withdrawing cash abroad. As with all other transactions, please remember to retain your receipts for any purchases. For more information regarding fees please contact us on 08458 247 100*. Textphone users please call 08458 247 905.

* Lines are open 24 hours a day, 7 days a week.

+ This applies to the principal cardholder only.

Get another card for a nominated person

If you find using a card difficult, you may be entitled to authorise a nominated person such as your parent or spouse to have an additional card on your account. This enables them to purchase goods and services on your behalf using your direct payment and any additional funds you have made to contribute to the cost of your care.

The card will be issued in the nominated person's name with their own unique four digit PIN number, but all the transactions will appear on your statement.

Please remember that the additional card is linked to your Kent Card account and you remain responsible for your account. Your nominated person must retain receipts when they use the card.

To see if you are eligible, simply call 08458 247 100*.
Textphone users please call 08458 247 905.



Topping up your Kent Card⁺

Your card will automatically be credited with your direct payment every 4 weeks. If you wish to add more money to your card you can do so by one of the following methods. Please remember that your Kent Card must only be used for the same purposes that your direct payment must be used for (and any personal funds that

* Lines are open 24 hours a day, 7 days a week.

+ Only the principal cardholder can add contributions to the card.

you must contribute), when considering any contributions to your Kent Card. A maximum of £1,000 in a month may be added to your card. This may be useful when the direct payment doesn't cover the full cost of your care.

At a branch counter

Using the Bank Giro Credit slip at the bottom of your card statement you can contribute to your card by either cash or a cheque. Cheques should be made payable to 'The Royal Bank of Scotland', with your 16 digit card number beginning 4257 492 written on the payee line. Please note that you may have to pay a small charge at banks other than The Royal Bank of Scotland. Please allow up to 4 working days for the payment to be credited to your card.

By post

Please send a cheque payable to:

'The Royal Bank of Scotland', with your 16 digit card number beginning 4257 492 written on the payee line and a completed Bank Giro Credit slip to:

'The Royal Bank of Scotland', Commercial Cards Division, Milton Keynes, MK77 1SE.

Please allow up to 7 working days for payment to be credited to your card.

Telephone banking

If you hold a Royal Bank of Scotland bank account you can contribute to your Kent Card through Direct Banking, a telephone banking service. To join call 0845 722 2345. (24 hours a day, 7 days a week). Textphone users please call 0800 373 457. You can also contribute to your card through telephone banking with another bank or building society if they offer this service.

Payments must be sent to account number 98390012 at sort code 168983 with your 16 digit card number beginning 4257 492 quoted as the reference. Please allow up to 4 working days for the payment to be credited to your account.

Internet banking

You can contribute to your Kent Card through Online Banking if your bank offers this service. Payments need to be sent to account number 98390012 at sort code 168983.

Your 16 digit card number beginning 4257 492 needs to be quoted in the reference field. Please allow up to 4 working days for the payment to be credited to your card.

Protecting you and your card

Internet Fraud Guarantee

Using your Kent Card to shop online is as safe as shopping on the high street because The Royal Bank of Scotland, our card issuer, guarantees to refund any loss due to online fraud as long as you report it to us as soon as it is detected.

RBS Secure

RBS Secure enables you to create a personal password when using your Kent Card online, giving you added reassurance at websites that participate in the scheme. For more information or to register for this service please visit www.rbssecure.com

Security code

When making transactions over the telephone or online, you may be asked for the security code for your card. This is the last 3 digits printed on the signature strip on the reverse of the card and is sometimes referred to as the CVV number.

Fraud detection and reporting

In order to protect you from fraudulent transactions, it is the policy of our card issuer, The Royal Bank of Scotland, to contact customers if they identify a transaction that does not appear to be within normal spending patterns.

If you suspect fraud on your account please call us immediately on 08458 247 100*. Textphone users please call 08458 247 905.

* Lines are open 24 hours a day, 7 days a week.

Your questions answered

Q. What is a Kent Card?

A. The Kent Card, which is issued in conjunction with our partner The Royal Bank of Scotland, is an easy and secure way of receiving and spending your direct payment and any additional funds. Your Kent Card is not a credit card, charge card or debit card. It is a VISA Card that carries a variable amount of money based on the amount loaded onto the card by us; that is your direct payment, together with any contributions that you make to the card from your personal funds, to add to the cost of your care. Each time you use the card, the purchase amount is debited from the available balance.

Q. Why should I choose to receive my direct payment in this way?

A. It's your choice, but the Kent Card presents a safer, convenient and more secure way of receiving and spending your direct payment and any contributions that you have added to the cost of your care. It also empowers you to choose your supplier of goods and services.

Q. How do I receive my direct payment?

A. You don't have to do anything. Every four weeks we will automatically credit your Kent Card with your money, which you can then spend almost anywhere that VISA is accepted. Please remember that your Kent Card must only be used for the cost of your care, in the same way that you currently use any direct payment and any personal funds that you must contribute to the cost of your care.

Q. How do I use my card?

A. Each time you need to make a payment at a retailer towards the cost of your care, just present your Kent Card, remembering that you will be asked to enter your four digit PIN. For telephone and internet transactions you will need to give your 16 digit card number, start and expiry date and the 3 digit security code printed on the signature strip on the back of

your card. The value of the payment will then be deducted from your card. You cannot spend more than the available credit on your card. Please remember to retain your receipts for any purchases.

Q. Do I need to call The Royal Bank of Scotland to activate my card?

A. Yes, please call 0870 154 1234. Textphone users please call 0870 154 1192.
(Mon to Fri 8am-6pm; Sat 9am-1pm).

Q. Can I change my PIN?

A. Yes, simply visit any UK cash machine, select PIN Services and follow the instructions.

Q. What happens if I forget my PIN?

A. If you forget your PIN, call us immediately on 08458 247 100 and we will send you a reminder. Textphone users please call 08458 247 905.

Q. What if I enter the wrong PIN?

A. As with a cash machine, you have three attempts to enter your PIN correctly. If you enter the wrong PIN three times your card will become 'locked' and your transaction cancelled. If this happens, keep hold of your card and contact us immediately on 08458 247 100. Textphone users please call 08458 247 905. To fully activate your card you will then need to visit any UK ATM to unlock your PIN by selecting the 'Unlock PIN' option under the PIN Services menu.

Q. What do I do if I am unable to use a PIN?

A. Please contact us on 08458 247 100. Textphone users please call 08458 247 905.

Q. How much cash can I withdraw daily from a cash machine?

A. If cash withdrawal has been set up on your card, and providing your card has the available credit, you can withdraw up to £500 a day. Please remember that any cash that you withdraw must only be used for the cost of your care, and you will need to retain your receipts for any purchases.

Q. What should I do if I no longer require my Kent Card?

A. If you no longer require your card please call

08458 247 100 to close your account. Textphone users please call 08458 247 905. The Royal Bank of Scotland will send a cheque if there are any unspent funds on your account. Please note that we will then contact you if we require you to return any of the remaining funds. You should then cut your card in half through the magnetic strip and signature box, ensuring that the chip is also cut in half and send it to us.

Q. What do I need to do if I move address or change my name (e.g. by marriage)?

A. Please inform us by calling 08458 247 100. Textphone users please call 08458 247 905.

Q. When will I receive my statement?

A. Only the principal cardholder will receive a statement. This will be produced on the 3rd of each month and will be sent to you via first class mail.

Q. What do I do if my card is refused when making a purchase?

A. Your Kent Card must only be used for the cost of your care, in the same way that you currently use any direct payment and any personal funds that you must contribute to the cost of your care. Please contact us on 08458 247 100. Textphone users please call 08458 247 905.

Q. How often is my card renewed?

A. Unless your card is lost, stolen or damaged, your card will be automatically renewed every 3 years.

Renewal, or Replacement Cards

Q. Do I need to activate my card with The Royal Bank of Scotland before I use it for the first time?

A. **Renewal card customers:** If this is a renewal card, e.g. your existing card has expired, there is no need to activate your card before you use it.

OR

A. **Replacement card customers:** If your card has been replaced due to loss or theft, please call the number on the sticker attached to your card. This is for security and confirms that you have received your card.

Q. In what circumstances will I get a new PIN?

A. Brand new card: If this is a brand new card you will receive a new PIN before your card arrives.

OR

A. Replacement card: If this is a replacement card, e.g. to replace one that has been lost or stolen, you will receive a new PIN before your new card arrives.

Q. When don't I get a new PIN?

A. Re-issued card: If this is a re-issued card, e.g. your old card was damaged, then you will not receive a new PIN.

OR

A. Renewal Card: If this is a renewal card, e.g. your existing card has expired, then you will not receive a new PIN. We will automatically send you a new card every 3 years, shortly before the expiry date of your existing card. You can continue to use your existing PIN.

Q. What if I have set up regular subscriptions towards the cost of my care on my Kent Card (for example monthly payments for insurance or club membership)?

A. You will need to notify the retailer of any change in your card account number.

Q. What should I do if I need to make a payment but my replacement card has not yet arrived?

A. Please contact us on 08458 247 100. Textphone users please call 08458 247 905.

Useful contact numbers

Card activation 0870 154 1234, Textphone users please call 0870 154 1192 (Mon to Fri, 8am-6pm; Sat 9am-1pm)

General queries – Kent County Council 08458 247 100 (24 hours a day, 7 days a week)

If you are a textphone user 08458 247 905

Address:

Kent Card Administrator,
Brenchley House, County Hall,
123/135 Week Street,
Maidstone, Kent, ME14 1RF

If your card is lost or stolen 0870 6000 459
(24 hours a day, 7 days a week),
+44 1423 700 545 when calling from abroad
(24 hours a day, 7 days a week).
If you are a textphone user 01702 607 645.

Max call charge from a BT landline is 7.6p per minute.
Calls from other networks may vary. Calls may be recorded.

Complaints

In the event of a dispute between you and Kent County Council about your Kent Card account please write, giving details, to:

Customer Care,
Kent Social Service Headquarters,
Brenchley House, County Hall,
123/135 Week Street,
Maidstone, Kent, ME14 1RF

We will refer your complaint to The Royal Bank of Scotland. They will investigate the matter and try to reach a satisfactory conclusion. If you are not happy with their final response or if they have not concluded their investigation after 8 weeks, you may refer the complaint to:

The Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
London, E14 9SR

If at any time you would like a copy of The Royal Bank of Scotland's complaint handling procedure, please write to the above Kent County Council address.

Your right to information

The Data Protection Act gives you the right to obtain a copy of your personal data held by us, Kent County Council and The Royal Bank of Scotland. If you would like a copy of this, please call 08458 247 100 (24 hours a day, 7 days a week). Textphone users please call 08458 247 905

Please note that there may be a charge for this service.