

Some of the services offered by London Plus:

OnePay debit card:

OnePay are a pre-paid account provider that we are partnering with to offer a pre-paid debit card account to members.

This is **not** the same as the previous card service. It is **not** managed by London Plus, we are unable to see your balances or manage your account for you. It is a pre-paid card account with the advantage for members that we can help you to open it.

There are fees for this product, and it is important that you understand what the costs will be.

PayOut Now:

This is a service that offers cash of up to £500 over the Post Office counter. A voucher code is sent to you by SMS or email, and you simply take it to the Post Office to receive your funds. Requests made before 14.00 are usually completed the same day, although we can't guarantee a timeframe. We can offer this on request as-and-when you need it or set it up as a regular service when your money comes to us.

The cost of the PayOut Now and Pin4Cash services are covered by London Plus up to a maximum of one use per week (across both services). There is a charge for every use above this, which is currently £3.00 per transaction.

Pin4Cash:

A code is sent to you by SMS and you take this to one of the ATM machines offering the service to withdraw up to £500 in cash.

The cost of the PayOut Now and Pin4Cash services are covered by London Plus up to a maximum of one use per week (across both services). There is a charge for every use above this, which is currently £3.00 per transaction.

Payments In:

We'll no longer have the facility to accept cash deposits however, we have a range of ways you can deposit money into your account:

- Standing order (a regular payment from your bank to your Credit Union account)
- Bank transfer (One off payments from your bank account to your Credit Union account)
- Card payment (by phone or via the website)
- Diversion of your benefits
- Deduction from your salary (for employees of our partner employers)
- Cheques can be deposited by visiting us at the Dawes Hub



Other services to consider (not offered by London Plus):

Existing bank or building society account:

If you hold an external account in your name, we can transfer funds for you on request during our opening hours. We also have a system where we can set up automatic payments to be sent to your account when your monies arrive. Outside of this our digital services can be used 24/7 via our website and app.

Payment Exception Service:

This is a free service offered by DWP through the Post Office, for people receiving benefits or state pension who don't have a bank account. You will be sent vouchers or codes which you can take to your local Post Office and they will be give you cash.

This is available through your local JobCentre.

Basic Bank Account:

Most banks and building societies offer a free, basic account, even for those without traditional forms of ID.

They must satisfy themselves that you are who you say you are, but this doesn't mean that they won't accept you as a customer if you don't have a photo ID.

Pre-paid card accounts:

While we are offering this as an option by partnering with OnePay, its important to know that there are many different pre-paid cards options in the market. As they don't have physical branches, accounts must be opened online. Some specialise in offering accounts to those who've had problems finding accounts elsewhere.

Charges for services vary and it's important that you understand what fees are charged.

