



The OnePay Prepaid MasterCard® really is the exciting new way to receive your pay. Now available to you, our Prepaid card is a MasterCard® Chip and PIN card, and is accepted at cash machines, shops and other outlets, both in the UK and worldwide—millions of places in fact. Using a OnePay card means you can:-

- Get immediate access to your pay on pay day, via cash machines all over the world
- Pay for goods and services at supermarkets, shops, petrol stations and other outlets in the UK and abroad
- Use your card online or over the phone to pay for goods or settle bills

How Does It Work?

Your employer calculates your pay in exactly the same way. On pay day your wages are loaded onto your card – we will even let you know once you have been paid by sending you a text alert. You can then withdraw cash, pay for your goods at shops, pay your bills or use your card however you want to. You can also withdraw just a portion of your money and leave the rest sitting securely on your card ready for when you need it. If you are currently paid by cheque, the OnePay card will save you money by eliminating cheque cashing charges. It also provides greater flexibility than a basic bank account by enabling you to use your card anywhere you see the MasterCard® acceptance mark. If you do not currently have your own bank account, you won't have to use a friend's or relative's account anymore.

When Will I Get My Money?

Your payday will not change when you are paid via your new card. Providing your employer sends your money on time then your funds will be available by lunchtime (12.00) on your regular payday.

How Much Will It Cost?

Unlike many other cards, there is no monthly fee or other fixed charges for having a OnePay card. There are however, some small usage charges. Full details are in the terms and conditions, but the most common charges are:

Cash Withdrawal (UK ATM)	2% (Min £0.85 Maximum £1.45). With a daily withdrawal limit of £500.00 most people can get their entire wages in a single transaction (i.e. for £1.45)
UK Point Of Sale (e.g. Shops, Supermarkets etc.)	Free
First Wage Load Fee (i.e. the first time your wages are paid via the card)	£2.95
Second and subsequent wage load fee (i.e. each time your wages are paid via the card after the first week)	Maximum £1.50
Balance Enquiry	Internet Free Text/SMS £0.20 Telephone IVR £0.25
Declined transaction fee (for example if you try to withdraw more cash than you have available on the card)	£0.50

How Will I Get My Money?

Once you have been paid you can access your money at cash machines, shops and even spend money online. What's more you don't have to spend all your money at once. Any unused funds are kept on the card ready for you to use whenever you want.

Will The Card Run Out?

Each card is valid for two years. As long as you are still using the card, a new one will automatically be issued before the old one expires.

What Happens If I Change Employer?

No problem. Simply give us your new employer's details and we will do the rest.

Is It Like A Credit Card?

The OnePay card is a Prepaid card and is not the same as a credit card – though it does share many characteristics with a credit card. With a credit card you are effectively borrowing money from the card issuer whilst a prepaid card simply gives you access to funds that have already been added to the card.

Can I End Up In Debt?

As you can only ever spend money that has been loaded onto your card you cannot end up in debt on your OnePay card.

How Can I Check My Balance and Whether I Have Been Paid?

On each payday we will send you a text alert (if you have registered a mobile number with us) telling you 'You Have Been Paid'. In addition to this you can check your account balance 24/7 online via our website, by text or over the telephone.

Is My Money Safe?

Our card is Chip and PIN protected and is the only way your funds can be accessed. You need to ensure you keep your PIN safe and secret at all times. As long as you keep your PIN number secret then even if you lose your card your cash will be safe. Simply call us and we will cancel your current card and issue a new one. Any money you had on the old card will be transferred automatically to the new one.

Do I Have To Get All My Cash At Once?

You can take out as much or as little of your cash as you want. You can leave money in 'your account' from week to week, safe in the knowledge that it is waiting there for you when you need it. The OnePay card is far more secure than cash.

What Now...

1. Complete the form and click the send button.
2. You will receive your card and pin within the next couple of weeks.

That's it, you're there - from now on you will be paid via your new card. And don't worry, until you receive your card you will continue to get paid in the normal way.