

Frequently Asked Questions

The Smartcash junior account is the great new way for credit union members aged 8-16 years old to receive their pocket money or other funds, then spend them safely on the high street or online whilst under parental supervision.

Smartcash is a secure and convenient way for your child to learn financial independence and to understand the importance of responsible money management in an increasingly cashless world.

The account comes with a contactless Visa debit card, online account and a mobile app that allows your child to check balances, transactions and even send money to their credit union savings account.



smartcash from engage

HOW DOES MY CHILD APPLY FOR A SMARTCASH ACCOUNT & VISA DEBIT CARD?

Application forms for the Smartcash junior account and Visa debit card are available from any Engage partner credit union based in the UK and Ireland. Some credit unions also provide forms via schools and other community groups.

- The credit union's friendly staff will guide you through the application if required and advise which documents are needed to become a Smartcash account holder.
- Applications are quick, easy and both you and your child will need to complete the form.
- Your child must be between the ages of 8 – 16 years old and be a junior credit union member or part of a junior savers scheme. Your child can sign up to be a credit union member at the same time as applying for a Smartcash account.
- Credit unions offer ethical personal accounts, loans and savings schemes for adults too. We always suggest that parents/guardians join the credit union and obtain an Engage Classic account (this will enable you to easily send pocket money or other funds to your child's Smartcash account instantly).

HOW DO I FIND MY LOCAL CREDIT UNION?

If you do not know where your nearest Credit Union is then you can use our locator service at www.engageaccount.com. Simply enter your postcode for a full list and contact details of your local branch.

Look up Lewisham Plus Credit Union at www.pluscu.co.uk. If you are a member of Lewisham Plus Credit Union Limited, you can apply for a Smartcash account.

DOES MY CHILD NEED TO SIGN AN AGREEMENT?

No. Once you and your child have completed the application and received the Smartcash Visa debit card, simply follow the card activation instructions provided. Once the card is activated, you and your child automatically agree to the terms and conditions.

WHEN WILL MY CHILD'S SMARTCASH VISA DEBIT CARD ARRIVE?

Once your application has been received, your child's card will arrive by post to the address you have provided within 10 working days.

HOW DO WE ACCESS THE SMARTCASH ONLINE ACCOUNT AND WHEN CAN MY CHILD START USING THEIR SMARTCASH VISA DEBIT CARD?

Before your card arrives you will receive an email providing login details for your child's Smartcash online account. Please follow the instructions provided. If you cannot find a welcome email from Engage, we recommend checking your junk folder. If you have not received an email you will need to ring customer services.

Please note: there is only one username and password for every account. You will need to let your child know the login details, which will come through on the email provided.

Once you have accessed the account you will be able to obtain your sort code and account number details.

Active online:

- Login to your Smartcash account with the details provided in your welcome email.
- Go to "My Cards" and you will see an image of your Smartcash Visa Debit Card.
- Find the card you wish to activate (match the card details to those on the screen), and click the "Activate" button (this will automatically generate an activation code that will be sent to your e-mail address.)
- Enter the 16-digit card number, the 3-digit activation code and your account password. Your card will then be activated.

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Active over the phone:

- Upon receiving the Smartcash Visa debit card in the post you should immediately call our automated phone service - please ensure you have your Smartcash card and account details to hand when you call.
- During the call, choose option 2 and follow the instructions and the card will be activated and the PIN provided.

As soon as the card is activated you need to load funds into the account before the card can be used.

Funds can be loaded via the credit union, transfer from a parent's bank account or from any other Engage account. Cash also can be loaded into a Smartcash account via any PayPoint outlet but please note that PayPoint loads incur a small load fee – please refer to your terms and conditions for details.

WHERE CAN THE SMARTCASH VISA DEBIT CARD BE USED?

The Smartcash Visa debit card can be used to make purchases wherever the Visa acceptance mark is displayed (both in shops and online).

For peace of mind, Smartcash has parental authorisation and spending limits in place. The card cannot be used in certain stores or on websites that fall into adult orientated retail categories (e.g. gambling, adult services etc.)

The card can be used to withdraw funds at an ATM (a small ATM fee applies) and can be used to obtain cashback at many supermarkets and retailers free of charge. Please visit www.engageaccount.com for more details on charges.

IS THE SMARTCASH VISA CARD THE SAME AS A CREDIT CARD?

No. The Smartcash card is a Visa debit card that can be used to make purchases or withdraw cash. It does not offer credit or an overdraft facility and your child will only be able to spend funds available in the Smartcash account.

There are no hidden charges and you can view any of the fees on your terms and conditions. Smartcash is an electronic money product and although it is a product regulated by the Financial Conduct Authority, it is not covered by the Financial Services Compensation Scheme. We ensure that any funds received by you are held in a segregated account so that in the unlikely event that Contis Financial Services Ltd becomes insolvent; your funds will be protected against claims made by creditors.

WHAT CAN MY CHILD DO WITHIN THE SMARTCASH ONLINE ACCOUNT?

You will be able to:

- Update your child's personal details
- Activate your Smartcard Visa debit card

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- Retrieve your PIN
- View and print statements
- Check the account balance
- View terms and conditions
- Report your card lost or stolen
- Send and request money
- See where to earn cashback

DO I NEED TO INFORM YOU OF CHANGES TO MY OR MY CHILD'S PERSONAL DETAILS?

Yes, please let us know as soon as possible if there is a change of name, address, telephone number, mobile number or e-mail address from the account holder. This can be done either by logging into the online account and updating your personal details or by telephoning our customer services team. We will need evidence of a name change is required (e.g., deed poll).

HOW CAN I CHECK MY BALANCE?

Balance info is available in your online account and via your mobile app.

DOWNLOADING THE SMARTCASH MOBILE APP

The free Smartcash app is available from Google Play and the App Store. Just search for the 'Smartcash card'.

HOW DO I CONTACT YOU ON BEHALF OF MY CHILD?

You can contact our customer services to talk about your child's account in one of the following ways:

- By email at info@engageaccount.com or +44 (0)333 202 3642* Customer Service is open 8:00am-8:00pm Monday to Friday and 8:00am-4:00pm on Saturday (excluding public holidays).

** Calls cost no more than calls to geographic numbers (01 or 02) and must be included in inclusive minutes and discount schemes in the same way. Calls from landlines are typically charged up to 9p per minute; calls from mobiles typically cost between 8p and 40p per minute. Calls from landlines and mobiles are included in free call packages.*

Our customer services team will be more than happy to speak to the junior account holder about their account. The details are same as above.

CAN I OR MY CHILD MAKE A COMPLAINT?

You or your child can make a complaint via email, in writing or over the phone with our customer services team.

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DOES MY CHILD RECEIVE A STATEMENT?

We don't automatically send out paper statements. Instead they can be viewed via the online account or mobile app. If you or your child requires a printed statement then please follow the steps below:

- Login to the online account
- Click on the "My Account" tab
- Click the "latest "statement" tab
- Finally, click the small red button on the right hand side of the screen to download a free PDF statement. You can then print this statement if you need to.

WHAT IF MY CHILD NEEDS TO RETURN AN ITEM BOUGHT USING THE SMARTCASH CARD?

The retailer will use the same return policy for any Visa card – this could be crediting to your card, providing a cash refund or offering a store credit.

HOW QUICKLY ARE LOADED FUNDS AVAILABLE IN THE SMARTCASH ACCOUNT?

- Funds transferred from another Engage account are available immediately
- Bank transfers into the account are not immediate but will usually be available the same day by faster payments. However BACs transfers could take up to 3 days, please check how the funds are being transferred.
- Cash loads at PayPoint will be available in your account within minutes

CAN MY CHILD USE AN ATM?

Yes, the junior account holder can get cash out at an ATM. There are limits to how much they can withdraw and a small ATM fee is charged.

WHAT ARE CASHBACK REWARDS?

Smartcash cashback rewards have been specially chosen to suit junior card holders. They are provided by online and high street retailers who offer a percentage of money back on purchases whenever a card transaction is made.

Every time the account holder uses their card to pay for an item or service with one of our retail partners they will receive a percentage of that amount back into their account the following month.

Please go to the Smartcash online account or mobile app to look for the rewards table percentages.

We are continually adding new retailers on our rewards scheme so remember to check your Smartcash online account or mobile app for updates.

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HOW SECURE IS THE SMARTCASH CARD?

Smartcash uses Contactless and 'Chip and Pin' technology – which is one of the safest ways to pay for goods and services. Always make sure that your child keeps their card safe and does not let anyone else use it. Keep their PIN secret at all times and make sure they do not reveal it to anyone.

We suggest you check your child's account regularly to make sure there aren't any unauthorised transactions.

WHAT IF THE CARD GETS LOST AND I NEED TO PLACE A TEMPORARY BLOCK?

You or your child can put a temporary block on the card by:

- Logging into the online account at www.engageaccount.com
- Contacting customer services on +44 (0)333 202 3642, choose option 4 to speak to an operator. Please have your 8-digit account number handy. You can find this number when you logs into your account or mobile app.
- Using the Smartcash mobile app. Select the 'Cards' option, click on the relevant card image and select the 'Block' option.

WHAT IF THE CARD IS LOST OR STOLEN?

If your child loses their card or it is stolen, or you suspect that your PIN or password is known to an unauthorised person, you must tell us immediately. You can do this through your online account, through the mobile app or by calling customer services.

WHAT IF WE FORGET THE CARD PIN?

You or your child can retrieve the PIN via:

- The online account: go to www.engageaccount.com then 'My Account' then 'My Cards' and click the Retrieve PIN button next to the relevant card.
- Telephone: +44 (0)333 202 3642, choose option 2 and follow the instructions. Please have the card and 8 digit account number handy. This number can be found when you or your child log into the online account or mobile app.
- Engage mobile app: by selecting the 'My Cards' option, clicking on the relevant card and selecting the 'Retrieve PIN' option.

THE PIN IS BLOCKED, WHAT CAN BE DONE?

If you or your child blocks the card PIN at a retailer, then it can be unblocked at an ATM machine by selecting the 'PIN Services' option. However if the PIN is blocked at an ATM then you or your child will need to contact customer services on +44 (0)333 202 3642 who will unblock it for you.

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CAN THE PIN BE CHANGED?

Changing the PIN can be done easily at most ATMs that display the Visa acceptance mark by selecting the 'Pin Services' option on screen. PIN changes can only be done in the UK via ATM. This service is free.

THE SMARTCASH VISA DEBIT CARD HAS STOPPED WORKING, WHAT DO I DO?

Firstly you can do a few checks:

- Check there are sufficient funds in the account
- Check the card is not damaged or has not expired
- Ensure the card has not been blocked
- Make sure the correct PIN is being used
- Check the card number and other details have been entered correctly
- Check that Visa is accepted as a method of payment in the place you are trying to use the card.

Alternatively contact customer services on +44 (0) 333 202 3642.

Your **Smartcash card and account** is issued by Contis Financial Services Ltd who is authorised by the Financial Conduct Authority to issue e-money (Firm Reference Number: 900025) and is a member of Visa.

Please note that **Smartcash card and account** is an electronic money product and although it is a product regulated by the Financial Conduct Authority, it is not covered by the Financial Services Compensation Scheme. We ensure that any funds received by you are held in a segregated account so that in the unlikely event that Contis Financial Services Ltd becomes insolvent your funds will be protected against claims made by creditors.

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Using Engage Mobile app

WHAT IS THE SMARTCASH MOBILE APP?

The Smartcash Mobile app can be used to manage the account from anywhere and at any time. With the mobile app they can:

- Check account balance
- View recent transactions
- Manage their profile
- Email customer services
- Manage the Smartcash Visa debit card (including activate, block/unblock, retrieve PIN and reporting the card lost or stolen)
- Manage email options (whether they want to receive promotional emails from Smartcash about rewards)
- View previous statements

The app is free to download and use - only the normal data usage costs apply, which are charged by the mobile network provider.

To download the Smartcash app simply visit www.engageaccount.com, click on 'Engage mobile app' and follow the instructions. Alternatively go to the Google Play store or App Store and search for 'Smartcash card'.

WHAT HAPPENS IF THE MOBILE PHONE GETS LOST OR STOLEN?

Contact the mobile phone provider and have the phone blocked immediately. No account information is stored on the phone. We advise your child regularly changes their Smartcash login password for extra security.