

What is the Debenhams Prepaid Card?

Debenhams Prepaid Card works in a similar way to a pay as you go mobile phone. You top up what you need, when you need it. You top the card up with money which can be spent at millions of shops – on the high street, online or over the telephone. You can also withdraw cash from ATMs

Is the Debenhams Prepaid Card a credit card?

No, it's not a credit card. As a Debenhams Prepaid Card holder you're always in control because there is no credit attached to the card. You can't spend more money than you have loaded onto it. When you use the card, the amount of each transaction (including any applicable fee) is deducted from the card balance.

Will my card expire?

Yes, your card will expire at a given date, which is printed on the front of your card.

I've seen the 360money name in connection with the Debenhams Prepaid Card – what is 360money?

360money is Britain's biggest prepay network and provides prepaid card accounts (like the Debenhams Prepaid Card) with a nationwide network of facilities to top up cards. 360money isn't a bank account, it's a prepaid card account that gives you complete control of your money and how you spend it, along with the freedom to buy online. You can top up your card with cash and check your balance online or on the phone.

Applying for the card

Who can apply for a card?

Any UK resident over the age of 18, or any person over 13 but under the age of 18 with parental consent.

Do I need a bank account to get a card?

No, you don't need a bank account to get a card.

Do I need a good credit record to get a card?

No, there is no credit check required to receive your card. The card is available to anyone, whatever their credit history.

Will I require any ID to complete my card application?

No. When you apply for your card, we'll ask for your name and full address with a valid postcode. We need this to deliver your card, and we can decline your application if the details you provide don't match the details on our postal address database. We'll also use external agencies to confirm your address as part of our commitment to fraud prevention.

Do I need to pay for my Debenhams Prepaid Card before I receive it?

Yes. You can pay for your card with one of the following methods:

- With a credit or a debit card
- With cash by purchasing a 360money e-voucher at any of the 16,000 PayPoint outlets across the UK
- With a Starter Pack, available in Debenhams stores within the UK.

I want to pay with cash – how do I get an e-voucher?

First, decide how much money you want to load onto the card (which will include the initial card application fee). For example:

Money to load: £20.00

Card application fee: £9.95

Total payment for e-voucher: £29.95

Next, visit any PayPoint outlet to purchase a 360money e-voucher for the amount you want. You can find your nearest PayPoint outlet at www.paypoint.co.uk/locator.aspx. Once you've bought an e-voucher, you can use it to complete your card application online.

Where is my nearest PayPoint outlet?

You can find your nearest outlet at the PayPoint website <http://www.paypoint.co.uk/locator.aspx>

Where can I buy a Debenhams Prepaid Card Starter Pack?

You can buy a Starter Pack in any Debenhams store in the UK. The Starter Pack costs £9.95, which covers the card application fee and the first year of account maintenance.

Once you have your Starter Pack, visit www.debenhams.com/prepaid and select 'Apply now'. Make sure you have the Starter Pack scratch card handy to get the special activation code.

Enter your details, and when you reach the payment page, select 'Starter Pack' and enter the activation code under the scratch card panel.

About card fees

Are there fees associated with my card?

Yes, there are some, although many services are free. Please refer to the tariffs in the table below.

Card application fee	£5.00 payment in advance (Included in Starter Pack fee.)
Annual account maintenance Fee	£4.95 payment in advance. (First year is included in Starter Pack fee.)
Monthly management fee	FREE
Online balance enquiry	FREE
Phone balance enquiry	FREE (local call rate only)
Merchant transaction fee	2.95%
Debenhams merchant transaction fee	FREE - No transaction fee when you shop in a Debenhams store in the UK and pay using your Debenhams Prepaid card
ATM withdrawal fee	£1.50 (For withdrawals over £50 an additional 2% surcharge will apply)
Online gambling and betting transactions	1% surcharge
Foreign exchange fee for ATM withdrawals	2.5%
Foreign exchange fee for merchant transactions	1%
Wage transfer to card	FREE
Bank account transfer to card	FREE
Top up fee - Debenhams store using Top Up Pack	FREE - No fee when you purchase a 360money Top Up Pack and load it onto your Debenhams Prepaid MasterCard.
Top up fee – credit or debit card	2.5%, with a minimum £1.50 fee. Maximum top up of £500 a day.
Top up fee - Post Office®	30p per £10 - Daily £500 top-up limit applies.
Top up fee - PayPoint outlet	30p per £10 - Daily £499.99 top up limit applies.
Card load limit	£3,500
Usage restrictions	Daily £250 ATM withdrawal limit applies. ATM restrictions may apply. See Terms and Conditions for details. Total annual spend above £1,600 may be subject to identity verification.
Cancellation:	You may cancel your card prior to use within 14 days from the date of purchase. You must retain your receipt as proof of purchase.
Expiry	Card is valid for 24 months from date of activation. Replacement card or refund is available after expiry. Replacement card fee (£5) or refund fee (£5 plus 1% of available balance) will apply.

About receiving the card

How soon will I receive my card?

Once your application has been verified your card will be posted to you and should arrive within 15 days. If your card doesn't arrive in this time, please email us at delivery@360money.com

My card is lost in the post and I've already got cash in the account. Is my money secure?

Yes. If your card is lost or intercepted in the mail, your money is secure as no one can spend it until the card is activated. Only the person who applies for the card can activate it.

When do I need to activate my card?

For security reasons, activate your card as soon as you receive it. You will need the activation code from your welcome letter to complete the activation process. Call 08454 700 145, and you will be provided with your PIN (Personal Identification Number), which is a 4 digit number that you must memorise and keep secret. You also need to sign the reverse of your card in the signature panel.

Once verified, your card is activated and ready for use.

Spending on the card

Do I need my PIN when using my card?

Yes, you will need to use your 4-digit PIN when shopping on the high street to verify and authorise your purchase. However, note that a few retailers may still use signature verification.

How do I buy online with my card?

You can shop anywhere where the MasterCard mark is displayed. When completing your online transaction, select MasterCard as the payment option. During the payment process you may be asked for the following items that are found on your card:

- Your name as it appears on your card
- The card number (the 16 digit number on the front of the card).
- The valid from or start date (on the front of the card)
- The expiry date (on the front of the card)
- The last 3 digits on the signature panel on the reverse of the card, either called the CVV, CV2 or Security Code.

How do I buy on the high street with my card?

Shop anywhere the MasterCard mark is displayed. Millions of shops accept MasterCard worldwide. To pay with your card, simply present it at the time of payment and enter your 4-digit PIN number when requested.

What happens if I need to return something I buy with my card?

If you need to return an item purchased using your card, the merchant will handle this in accordance with their refund policy. They may credit your card with the value, issue a voucher or offer you replacement goods of a similar value.

What is a pre-authorisation?

Pre-authorisation is carried out when a merchant reserves funds on a card to ensure payment of services. For example, a restaurant may pre-authorise a set amount when you open a tab at the bar. If your final bill is less than the pre-authorised amount, then it may take a while for you to receive the balance as a refund to your account. To be sure that your account works well in these situations, and that your transaction is accepted, we recommend that you always keep a minimum £10 balance onto your account.

Why is my account balance sometimes different from the money available to spend?

When you buy online, some merchants reserve a minimum amount to verify your card details, or they will take some time to clear the transaction. It might take a few days for the amount to be released back to us. The minimum amount corresponds to the difference between what you have available and your account balance.

What happens if there is insufficient balance to pay fees?

It's your responsibility to make sure that there are sufficient funds on your card to cover the fees. If there are insufficient funds on the card then transactions will be declined and the card may be blocked from further usage.

How can I top up my card?

Your card can be topped up in the following ways:

- With cash, by taking your card to any Post Office branch or PayPoint outlet in the UK.
- Purchase a 360money Top Up Pack at Debenhams and go online to log in to the 'Manage my account' area, then select the top up option to add the funds to your card.
- If you don't have your card with you and want to top it up, you can buy a 360money e-voucher from any PayPoint outlet. Friends and family can also buy e-vouchers for you.
- Top-up online with a credit or debit card by logging in to 'Manage my account' and selecting the top up option. Please note that cards must be MasterCard Secure Code or Verified by Visa registered. See the questions and answers on how to top up for more details.
- By direct fund transfers. You can set up one-off transfers or standing orders from a bank account to your card account. You can also have your wages paid directly from your employer. See the questions and answers on how to top up for more details.

How long does it take for my money to be available on my card after I have topped up?

The table below shows how long funds take to reach your account for each top-up method.

Debenhams or 360money Top Up Pack	24 hours after entering the pack details online
PayPoint card top up	Immediately
Post Office card top up	One business day (Monday – Friday)
PayPoint e-voucher	As soon as you enter your e-voucher number online
Credit or debit card top up	Two business days
Direct transfers (bank account or wages)	Within 4 days of the payment clearing in our account

How do I top up my card at a Post Office branch or PayPoint outlet?

If you want to top up your card using cash, then visit your nearest Post Office branch or PayPoint outlet and ask to top up your card:

- Hand over your Debenhams Prepaid Card. Request and pay for your required top up amount
- Your card will be swiped and topped up
- Remember to ask for your receipt when the transaction is completed

Note: a maximum load limit of £500 applies at Post Office branches. PayPoint requires a minimum top-up limit of £10 with a maximum load limit of £499.99.

How do I top up my card at Debenhams?

You can buy a Top Up Pack at any Debenhams store, using cash, debit card, credit card or your Debenhams Store card. You can purchase a Top Up Pack for any amount between £20 – £500.

Next, to load your funds onto your card:

- Go online at www.debenhams.com/prepaid, log in to 'Manage my account' and select the top up option.
- Add the funds to your card by entering the code found under the scratch panel in the Top Up Pack
- Your funds will be loaded and available on your card in 24 hours

You can also top up using a 360money Top Up Pack from selected retailers, following the same instructions.

How do I top up my card using a PayPoint e-voucher?

To top up without your card, follow these steps:

- Print off this coupon (optional)
- Visit any PayPoint outlet (present the coupon if you have printed one), ask and pay for a 360money e-voucher for the required amount
- Keep the e-voucher you receive to use it later to complete your top up online
- To top up your card visit 'Manage my Account' at www.debenhams.com/prepaid and enter your e-voucher number when requested.

Note: your friends and family can also buy e-vouchers for you.

How can my card be topped up by direct transfers?

You can top up your card from any bank account or have your wages paid directly from your employer.

Your wages paid direct to your card

To have your wages paid directly to your card from your employer, all you have to do is:

- Fill out our form to have your wages paid to your Debenhams Prepaid Card. Download this form at <http://www.debenhamsdev.com/live/pdf/prepaid/ppc-wages-form.pdf>
- Print the form out, complete it and give the form to your employer.

Your wages will be transferred directly to your card within 4 days, free of charge. We recommend you ensure that your card does not have any yearly spending and cash withdrawal limits before you set up a wage transfer. If your card has limits on total spending and ATM use you will need to provide us with documentation as instructed on the reverse of the welcome letter you received with your card. For more information please see the questions and answers about upgrading the card.

Bank transfer or standing order

To top up by bank transfer or standing order you will need to contact your bank to set up the transfer. You will need the following information:

- Payee/recipients name: 360money Direct Deposit
- Account number: 80212458
- Sort code: 20-03-53
- Payment reference: the 14-digit account number of the back of your card

You must include the account number found on the back of your card as the payment reference. This is the 14-digit number starting with '1452' that can be found on the back of your card (see image below).

Note: we will not be able to transfer the funds to the cardholder if you do not enter the 14-digit account number correctly and in full. Wage transfers may take up to 4 working days to reach your card once they have cleared in our account.

Are there any minimum or maximum limits that I should be aware of?

Yes. Please see table below.

Minimum cash load amount	£10
Minimum credit/debit card load amount	£20
Maximum load amount - Post Office®	£500
Maximum load amount - PayPoint	£499.99
Credit/debit card daily load limit	£500
Card balance limit at any one time	£3,500
Recommended minimum balance on your card	£10
Max value per cash withdrawal	£250

Upgrading restricted cards

What is a restricted card?

A restricted card has a total spending limit of £1,600 per year (12 months starting from date of first transaction) of which no more than £600 can be cash machine withdrawals, with a maximum spending limit for each single transaction of £600.

Why would a card be restricted?

When you apply for your Debenhams Prepaid Card we are required to undertake an identity check. In some cases, we may need a little more information from you before we can give you an unrestricted card. If this applies to you, we will let you know when we send you your card and provide clear instructions on what you will need to do.

Do I have to upgrade my card?

No. You are free to use your card and you can spend up to £1,600 per year, £600 of which can be withdrawn from a cash machine (a maximum limit of £600 for each single transaction also applies). You only need to upgrade your card if you think you need to spend more than this.

Do I need to pay to upgrade my card?

Yes, there is a fee for upgrading your card which will be deducted from your card balance.

How will I know if my card has been upgraded?

We will inform you by letter of your successful upgrade and return any original documents that you sent to us. You should receive notification within 10 working days of us receiving your documentation. If any of the documents you supplied were insufficient to complete your card upgrade we will contact you and request further documentation.

How can I upgrade to an unrestricted card?

If you think you will need to spend more than £1,600 a year (£600 of which can be cash withdrawals), you will need to send us two of the identity documents listed from the table below. These documents should be sent to Debenhams 360money Customer Services, PO Box 3371, Swindon, SN5 7WJ. Please indicate if you wish for the documents to be returned to you.

Please note:

- The documents you supply must match the personal details that you provided when the application was processed, eg, name, date of birth, address
- If you supply a passport, drivers licence, or national ID card it must be within the expiry date
- If you supply a utility bill, bank statement or insurance certificate these must be dated within the last 3 months
- Documents supplied must be legible. Any unclear, illegible copies cannot be accepted
- If you are under 18 and unable to provide the required identification, you can supply a photocopy of your signed passport and get your parents or guardian to supply one form of identification from Column B.

You must provide one document from column A and one from column B from the blank boxes e.g. from the boxes that are not shaded. The 2 documents must be from different columns and you can't use the same document twice.

Documentation	Type required	Column A	Column B
Passport	Photocopy		
IND Application Registration Card	Photocopy		
Driving Licence – full UK	Photocopy		
Driving Licence – full UK photo card			
You can use your Drivers Licence once as either a column A or B document.	Photocopy		
Driving Licence – overseas	Photocopy		
National Identity card	Photocopy		
Government employers identity card			
e.g. armed forces identity card, police warrant card, NHS, HMRC	Photocopy		
Benefits Agency/ Local Authority letter – confirmation of benefits			
You can use a letter once as either a column A or B document (dated within the last 3 months)	Original		
Residence Permit	Original		
Letter from a known employer (dated within the last 4 months)	Original		
Letter from a university, college or known language school (includes acceptance letters from UCAS)	Original		
Council tax bill	Original		
Gas, electricity or water bill	Original		
Landline telephone bill	Original		
TV, satellite or cable bill	Original		
Bank, building society or credit card statement	Original		
Home or motor insurance certificate/ schedule	Original		
Tenancy agreement or rent book	Original		
Vehicle registration document (dated within the last 12 months)	Original		
NHS Medical Card (under 18's only)	Photocopy		

About security of card funds

How secure is my money?

A 360money Debenhams Prepaid Card is secure, but it is recommended that you take care of your card as you would do your cash. Here are a few tips to make sure that your card is secure:

- Do not share your 4-digit PIN with anyone or write it down
- Do not allow your card to leave your possession
- If you are withdrawing cash at an ATM please ensure you shield your PIN.

How do I check my card balance?

To check your card balance, you can:

- Call 0845 4700 145, 24 hours a day and select the balance enquiry option.
- Visit 'My Account' at www.debenhams.com/prepaid to access your account details including your balance and transaction history. On your first visit you will need to set up an account with a user name and password.

Will I receive a monthly statement?

No. Your transaction history is available online. Visit www.debenhams.com/prepaid and log in to 'Manage my account' to access your account details. Transaction print outs can be obtained for a fee by emailing statement@360money.com. For full details of all applicable fees, check the [terms and conditions](#)

Can I spend my money outside of the UK?

Yes. If the merchant uses a currency other than sterling, we will apply a competitive exchange rate to convert it to your card's currency. Visit www.debenhams.com/prepaid and log in to 'Manage my account'. You will see the transaction appearing in both the local currency and sterling (£). For full details of all applicable fees, check the [terms and conditions](#)

Can I close my card account?

Yes. There are two ways to close your card account and reduce your card balance to zero:

- Use your card at any retailer displaying the MasterCard acceptance mark to purchase goods or services until you have exhausted the balance.
- You can request the closure of your account by contacting Customer Services and indicating the reason for closure at customerservices@360money.com (Please allow 30 days from the time of your request for your reimbursement cheque or postal order to arrive). We will apply an administrative fee of £5 plus 1% (minimum £10) to process the closure of your account.

Do 360money take security and fraud prevention seriously?

Yes. At 360money maintaining your account's security is our top priority and there are steps that you can take to help protect your account from fraud and scams.

Website security

To safely and securely access the 360money website or your 360money Debenhams Prepaid Card account, and always make sure you open up a new browser window and visit www.360money.com or www.debenhams.com/prepaid

Accessing your accounts from these pages will help you avoid fake links to fake websites.

Password safety

Never share your 360money password with anyone. 360money representatives will never ask you for your password. If you believe someone has learned your password, change it immediately and contact us at customerservices@360money.com to ensure your account has not been violated.

Make sure you create a secure password. Choose a password that contains a combination of letters, numbers, and symbols. Try not to use obvious words, names, or birth dates. Also, don't use the same password for your 360money account that you use for other online accounts like MSN or Yahoo.

Email security

Avoid including sensitive information in emails. 360money will never ask you to enter your password or any personal or financial information in an email.

You should only share information about your account once you have logged in to 'Manage my account' to access your account details at www.debenhams.com/prepaid or www.360money.com.

Use your account wisely

Do not share your account. Don't use your 360money account to transfer or receive money for anyone but yourself. These types of activity are often conducted as forms of money laundering and can result in significant criminal penalties.

Phishing

360money will never e-mail you a link inviting you to update your personal details such as passwords or credit card information. This act known as Phishing is an attempt to scam you into surrendering private information that will be used for identity theft.

360money will never ask for the any of the following via email:

- Credit or debit card numbers
- Bank account numbers
- National Insurance numbers
- Driver's License numbers
- Email addresses
- Passwords

Lost, stolen or defrauded cards

What if my card is lost or stolen?

If you lose your card or it is stolen, call **08454 700 145** immediately and select the lost and stolen card option. Once we verify you are the authorised cardholder we will block the card. Any balance remaining on the card will be transferred to a new card and sent to you within 15 days. You will then be required to activate this card and will receive a new PIN. Please ensure that you do not disclose your PIN.

What if I forget my PIN?

If you forget your PIN call **08454 700 145** and select the forgotten PIN option. Once we verify that you are the authorised cardholder we will issue you with a new activation code and you will be transferred to a secure telephone system where you will be provided with your PIN again. Please ensure you do not disclose your PIN.

What if an unauthorised transaction is made on my card?

You should contact us as soon as possible by emailing customerservices@360money.com with the date and place of the transaction together with your card details. It also helps if you can provide any related receipts or information available. We will review your case and if your claim is justified we will credit the transaction amount back to your account within 45 days of the receipt of your claim, according to MasterCard regulations. An administration fee may be charged to your card if the transaction investigated turns out to be a genuine transaction carried out by the cardholder. For full details of all applicable fees, check the [terms and conditions](#)

I am experiencing technical difficulties with the website, what should I do?

Please send an email to websupport@360money.com detailing the problems you are experiencing and your contact details.

I want to comment and give feedback on the service

Our success entirely depends upon your satisfaction and ongoing feedback. 360money only exists as a result of detailed research carried out with many of our cardholders and our experience in the prepaid card market.

In order for us to continue to improve our service please send us your feedback and recommendations by emailing feedback@360money.com. We always value your help and support and we thank you in advance for your feedback.