

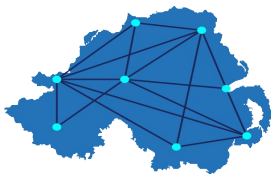
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NI High Street Scheme Guidance and FAQs

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PURPOSE OF THIS GUIDANCE AND FAQs

This document provides guidance on the High Street Scheme (the Scheme) including the eligibility criteria and application process.

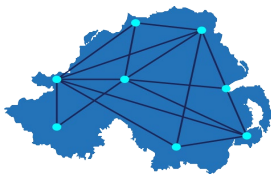
If you are considering applying for the scheme, please read this document carefully before submitting an application.

SCHEME OVERVIEW

The Covid pandemic has had a detrimental impact on many local businesses. The Scheme, which is part of a series of Covid-19 recovery schemes designed by the NI Executive, is part of a range of measures aimed at stimulating economic recovery by providing businesses with a financial boost, helping them recover from the pandemic-induced economic downturn.

The Scheme, which is being delivered by the Department for the Economy, will give each eligible person a **Spend Local £100 Prepaid Mastercard** (Spend Local prepaid card) to spend in local businesses over a short period of time.

The Spend Local prepaid card can be used to purchase goods and services from any business located throughout Northern Ireland that accepts card payments. It cannot be used online or to withdraw cash. It also cannot be used for gambling or for paying for some legal and financial services such as mortgages, credit card payments, fines, insurance, and vehicle tax. A full list of exclusions to the Scheme is provided in [The High Street \(Coronavirus, Financial Assistance\) Scheme Regulations \(Northern Ireland\) 2021](#)



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SCHEME TIMELINE

27 September 2021 – The online Portal on NI Direct opens to allow people to apply for their Spend Local prepaid card.

11 October 2021 – Telephone Application service opens to support applications from those not able to access or use the online portal.

25 October 2021 – Closing date for applications. The online portal and telephone service close. This will also be the last qualifying date for those turning 18 to apply for their Spend Local prepaid card.

19 December 2021 – Scheme closes. No transactions can be made using the Spend Local prepaid cards after this date.

Spend Local prepaid cards began to be delivered from the week commencing 4 October 2021 to those people who successfully applied for a card and will continue to be delivered throughout October and November 2021.



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ELIGIBILITY CRITERIA

To be eligible for a Spend Local prepaid card, a person must be resident in Northern Ireland and be aged 18 or over on or before 25 October 2021.

Prisoners (either convicted or on remand) who are incarcerated throughout the duration of the Scheme are not eligible for a Spend Local prepaid card.

If you make an application that is outside the eligibility criteria for the scheme, the Department may seek **to recover the money and you may render yourself subject to legal action.**

For example, you should not make an application:

- On behalf of another person, without their knowledge and permission;
- That contains information which you know to be incorrect;
- That contains any material misstatement or false declaration; or
- For or on behalf of any person who is not eligible for the scheme, for example, a prisoner (either convicted or on remand) who is incarcerated throughout the duration of the scheme.



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APPLYING FOR THE SCHEME

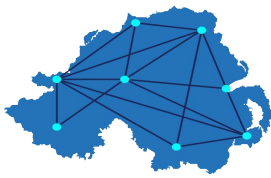
If you have reviewed the criteria and believe you are eligible for a Spend Local prepaid card you should apply for a card. There are two ways to make an application:

- **Online** - You can apply via an online portal on NI Direct. The online portal opened on 27 September 2021 and will close on Monday 25 October 2021. The online portal can be accessed via NI Direct which is the official government website for Northern Ireland citizens. When you reach the Scheme page, you simply press the 'apply' button and you will be asked to enter your email address. This is a security measure to protect your information. A link will be sent to your email inbox. Clicking on this link will take you directly to the application form where you will be asked to input your National Insurance Number (NINO) before continuing with your application. The application process should take about five minutes to complete.
- **By Telephone** - If you do not have access to the internet, are unable to use the internet to apply, or do not have anyone who can make an application on the online portal on your behalf, you can apply using the High Street Scheme telephone application service on 0800 046 8333. The telephone service opened on Monday 11 October and will close on Monday 25 October 2021. Making an application by telephone should take about 10 minutes to complete.

Assistance with Applications

If you are applying on the online portal, you can apply yourself (on your own or with assistance), or you can ask someone else to make an application on your behalf. If you do not have your own e-mail address or telephone number, you will need to ask someone to apply on your behalf. If you do ask someone to apply on your behalf, you will need to provide them with all of the personal details required to make an application. The person that you ask to apply for a Spend Local prepaid card on your behalf should be someone you trust. A person must not make an application on behalf of anyone else without their express permission, otherwise this may constitute fraud.

Including their own application, a person can only **make up to a maximum of four applications** on behalf others using their own personal phone number. This is because during the card activation process, the number of cards that can be activated from the one phone number is limited to five, after which no more cards can be activated from that phone number.



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INFORMATION NEEDED TO MAKE AN APPLICATION

The following information is required to make an application (via the online portal or by telephone):

- An e-mail address
- National Insurance Number (NINO);
- Full name including any middle name(s) if applicable;
- Northern Ireland Address where you are resident at;
- Date of Birth;
- Sex;
- Telephone Number (landline or mobile);
- Disability status including whether you have a visual impairment; and
- Driving License Number (full or provisional), if applicable.

All fields, with the exception of the driving license number, are mandatory. Failure to complete any of the mandatory data fields will mean your application will not be accepted.

We would encourage everyone with a driving license (full or provisional) to enter their driving license number on their application as it could potentially reduce the time it takes for your application to be processed and approved.

Take care when entering personal information when applying.

When activating your Spend Local prepaid card via the automated telephone service date of birth and the last four digits of the phone number are required. These must match exactly what was entered on the application form. If you are unable to confirm these details, you will not be able to activate your card, the card will be cancelled and you will have to reapply, before the closing date for applications on 25 October 2021.

It is also important to remember to take care to enter the correct National Insurance Number:

- Your own when applying for yourself
- The other person's when applying on behalf of someone else.



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WHAT HAPPENS NEXT?

When you have completed and submitted your application, you will receive an email confirming that your application has been successfully submitted and that your details are being checked to ensure eligibility.

To determine eligibility, your details will first be checked against one or more Government Databases. This includes a check against the electoral register, Driver and Vehicle Agency driving license database and benefits data.

If your details match, you will receive a further email notifying you that your application has been successful and that a Spend Local prepaid card will be delivered to your address.

If your details cannot be matched against the databases used, you will be provided with a link to upload additional evidence to support your application. This evidence must be submitted as soon as possible and no later than seven days of receiving the e-mail.

Details on what documentation will be accepted and the timeframe for submitting this will be outlined in the e-mail for those applying via the online portal and by letter for those applying via the telephone service.

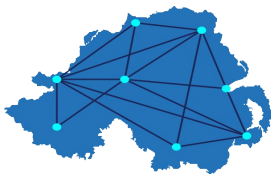
What if the evidence is not submitted or is unacceptable?

In the event that supporting evidence is not submitted or if the evidence submitted is not considered adequate to demonstrate eligibility, applicants will be notified by email that their application has been unsuccessful and advised of the procedure they need to follow if they wish to get their application reviewed.

I think I may be the victim of a scam following my application, what should I do?

Scams may come in a variety of ways: post, phone, text, email, online, sometimes even via a knock on the door. It is important to be vigilant. If you have a doorstep caller ask to see their identification and, if necessary, phone the relevant organisation to confirm their authenticity. Bogus callers should be reported to the Police Service of Northern Ireland (PSNI). We advise that if you receive any email or text contact which you think may be a scam you can report it to Action Fraud using the following link - [contact Action Fraud online](#).

Please be aware that if you are contacted by the Department for the Economy, or an agent acting on behalf of the Department, you will never be asked for your personal bank details.



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USING THE SPEND LOCAL PREPAID CARD

The Spend Local prepaid card, which will be delivered pre-loaded with £100, works just like any other bank/building society debit or credit card. The card can be used to purchase goods and services from any business located in Northern Ireland that accepts card payments. **It cannot be used online or to withdraw cash and it cannot be topped up.** It also cannot be used for gambling or for paying for some legal and financial services such as mortgages, credit card payments, fines, insurance, and vehicle tax. A full list of exclusions to the Scheme is provided in The High Street (Coronavirus, Financial Assistance) Scheme Regulations (Northern Ireland) 2021 - <https://www.legislation.gov.uk/nisr/2021/268/contents/made>.

Before you can start using the card, you must take the following steps:

- Sign the signature strip on the reverse of the card;
- Activate the card by via an automated telephone helpline or via SMS. **Details on how to activate the card will be provided in a letter that you will receive with your card;**
- Once the card has been activated you will receive a PIN.

As with all credit and debit cards, you should take every precaution to keep both the card safe and your PIN secure. Do not share your PIN with anyone, unless they are a person you trust to make purchases on your behalf. Please refer to the cardholder terms and conditions, which will be sent to you along with your card.

Once activated, the first transaction on your card must be made using the allocated PIN. After this, the card can be used over the telephone, using the allocated PIN or for contactless payments, which are currently limited to £45 per transaction.

The starting balance on your card is £100 and each purchase will reduce the balance remaining on the card, by the amount spent on the card. You cannot go overdrawn on the card so if a purchase is more than the remaining balance on your card, it will be declined. However, the merchant may let you pay the additional amount by an alternative means e.g. cash or credit/debit card.

The card can only be used up to 19 December 2021. **Any unspent balance left on a card after that date will be returned to the Department.**

If you wish to check your balance, view your transaction history, view cardholder terms and conditions or find answers to frequently asked questions relating to the cards, you can visit [Pre paid Financial Services NI stimulus](#) to log in to the client portal.



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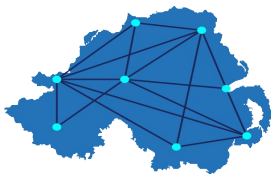


Spend Local prepaid card helpline

If you are having difficulty activating your Spend Local prepaid card or if your card has been lost or stolen, you should call the automated telephone number which can be found on the letter that is sent with your card or on the back of the card itself.

If you have general queries relating to the scheme, including questions about when you will receive your card, **do not use this telephone number or email** as these are for card related queries only and your query cannot be answered.

For any general queries relating to the scheme, please email to SpendLocalNI@economy-ni.gov.uk or call 0800 0468 333.



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DATA HANDLING AND PROTECTION

This scheme is being delivered by the Department who will have access to the information you provide as part of your application. This information will be used to assess your eligibility, for statistical analysis and also to conduct any post scheme assessments.

The Department and its agents will handle your data in compliance with all applicable laws including the UK General Data Protection Regulation and the Data Protection Act 2018.

For further details on the Department's data handling practices, please review the Department's Privacy statements at the following webpage: [DfE Privacy Notice](#).

The Department also recommends that you read the Privacy Notice appended to the online application process for specific data handling requirements of this scheme or alternatively it can be accessed at the following webpage [Privacy Notice - High Street Scheme](#)

As part of the eligibility checks for this Scheme, the Department will use the data you provide to check your eligibility against electoral register data, DVA driver's license data, and benefits data.



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REPORTING IRREGULAR ACTIVITY OR POTENTIAL FRAUD

If you have any concerns about potential fraudulent activity relating to this Scheme, you can raise these with the Department for the Economy using the following email address raising.concerns@economy-ni.gov.uk

NB – Issues with the use of National Insurance Numbers at the application stage of the Scheme should be reported in the first instance to SpendLocalNINO@economy-ni.gov.uk

You can view the Department for the Economy's Fraud Policy and Raising Concerns Guidance using the links below:

Fraud Policy - <https://www.economy-ni.gov.uk/fraud-policy>

Raising Concerns/Whistleblowing Guidance - <https://www.economy-ni.gov.uk/raising-concerns-whistleblowing-guidance>



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FREQUENTLY ASKED QUESTIONS (FAQS)

When can I apply for a Spend Local prepaid card?

The scheme opened for online applications on **27 September 2021**. A telephone service to assist with applications opened on **11 October 2021**. The closing date for applications was 25 October 2021.

ELIGIBILITY

I am an asylum seeker and do not have a National Insurance Number (NINO). Am I eligible?

Yes, asylum seekers can apply for a Spend Local prepaid card. A separate application and verification process for asylum seekers has been developed and is being taken forward by the NI Community of Refugees and Asylum Seekers (NICRAS).

I am 16/17. Am I eligible?

No. To be eligible for a Spend Local prepaid card a person must be aged 18 or over on or before the closing date for applications. The HSS was subject to an Equality Screening Process which has been published on the Department's website: [High Street Scheme \(HSS\) | Department for the Economy \(economy-ni.gov.uk\)](#)

I am not 18 now but will turn 18 before the Scheme closes for applications. Am I eligible?

Yes, you are eligible to apply for the Scheme if you turn 18 on or before the date of the closure of the online portal which is 25 October 2021.

I turn 18 after the closing date but before the 19 December 2021 when the Scheme closes. Am I eligible?

No. You must be 18 on or before the closing date for applications (25 October 2021) to apply.



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I am a student from Northern Ireland currently studying and living outside of Northern Ireland. Am I eligible?

Yes, you can apply if you have a verifiable Northern Ireland address and meet the other eligibility criteria. You should apply using your NI address and the Spend Local prepaid card will be delivered to your NI address. You can only use your card in NI.

I am not from NI but I am currently studying in NI. Am I eligible?

You will be eligible for a Spend Local prepaid card if you have a National Insurance Number (NINO) and are currently resident in Northern Ireland. If you are not registered on the NI electoral register, hold a NI driver's license or receive state benefits, you will be asked to submit evidence to demonstrate this. If you are studying remotely and do not reside in NI, you will not be eligible for the scheme.

I do not live in NI but I am currently working in NI. Am I eligible?

No. You are only eligible for a Spend Local prepaid card if you are resident in Northern Ireland and you must provide sufficient evidence to demonstrate this.

I am resident in NI on a business visa. Am I eligible?

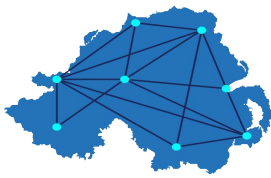
Yes. There are no implications for a person subject to the No Recourse to Public Funds (NRPF) condition in receiving the Spend Local prepaid card. A person in this position can apply for a Spend Local prepaid card, subject to meeting all other conditions for applying.

I am resident in NI but I am not on the electoral register. Am I eligible?

Yes. Although the electoral register is one of the datasets that will be used to verify that applicants meet the eligibility criteria, you do not have to be on the electoral register to be eligible for a Spend Local prepaid card.

My partner/family member/friend is in prison. Are they eligible and can I make an application on their behalf?

If the person will be in prison for the full duration of the scheme, they are not eligible for the scheme and you should not make an application on their behalf.



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MAKING AN APPLICATION

What email address will the link be sent from to complete the application?

When you first enter your email address you will receive a link by return email, to the email address you provide. This link will be sent by noreply@spendlocalni.com. Clicking on the link provided in this email will bring you directly into the application page. Do not click on any other link sent by email from any address other than noreply@spendlocalni.com as this may be a scam message. Please be aware that due to current high demand it may take some time to receive the email link. We would ask that you only enter your email details once and remain patient for the link to arrive. Please also remember to check your junk mail folder for the email link.

How should I enter my email address?

When you log onto the online portal you should enter your email address manually, character by character, and repeat the process to confirm your email address. Do not use the autofill option to complete your email address. You will then be sent an email from the address noreply@spendlocalni.com with a link to continue the application. Remember to check your junk mail or spam folders for the email.

Do I need to enter my email on each occasion if I am applying on behalf of other people?

Yes. Each time you wish to make an application on behalf of someone else you must commence the application process from the start by entering and confirming the email address as the link to the application form will be sent to that email address. You can then start to make an application on behalf of someone else. If you are making an application on behalf of two other people and yourself you will have to complete three separate applications. For each application you will have to commence the process by entering an email address to receive the link to continue with the application.

I have never been issued with a National Insurance Number (NINO). Can I apply?

Yes. Anyone who meets the eligibility criteria for a Spend Local prepaid card but who has never been issued with a National Insurance Number (NINO) can apply for a Spend Local prepaid card by contacting the High Street Scheme telephone support service on 0800 046 8330 from **12 noon on Monday 18 October 2021**.



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I have been provided with a temporary reference number and waiting on my National Insurance Number (NINO) to be issued. Can I apply?

Yes. However you cannot use your temporary reference number to apply. If you meet the eligibility criteria for a Spend Local prepaid card you can apply by contacting the High Street Scheme telephone support service on 0800 046 8330 from 12 noon on Monday 18 October 2021.

I do not know my National Insurance Number (NINO). Where can I find it?

You can find your National Insurance Number (NINO) on your pay slip, P60, or letters about tax, pensions and benefits. You can also find it through your personal tax account.

If you still cannot find it, you can fill in form CA5403 and send it to the address on the form - <https://www.gov.uk/lost-national-insurance-number>. It can take up to 15 working days to complete this process so if required please start this process as early as possible

I do not have access to the internet/cannot use the internet. How can I apply?

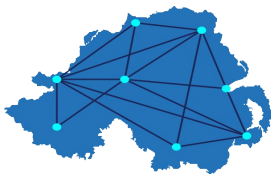
You can ask someone to assist you making an online application or to make an online application on your behalf. However, if this is not possible, a telephone service to assist with applications will be available from 11 October to 25 October 2021.

Why is the telephone service not opening at the same time as the online portal?

We want to encourage as many people as possible to apply via the online portal as this will be the quickest and most efficient way to make an application. We would also encourage those who cannot use the online portal themselves to ask others to assist them with their application or to make an application on their behalf. The telephone service is intended to assist those who do not have access to/cannot use the internet or do not have others that can assist them with an online application.

I would rather apply via the telephone service. Can I do this?

The telephone service is intended to assist those who do not have access to/cannot use the internet or do not have others that can assist them with an online application. The online portal is a digital service and making an application online will be quicker for you.



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I am from NI but I am studying outside NI. Can I apply using my term-time address?

No. Applications that use an address outside of NI will be rejected.

I am a NI student but I do not live at home. Can I apply using my home address but get the Spend Local prepaid card delivered to my term time address?

No. If your application is approved, the Spend Local prepaid card will be delivered to the address used in your application. You are advised to use your home address/address used for official purposes as this will speed up the verification process.

I am currently homeless and do not have a fixed abode. Can I apply and how will I receive my Spend Local prepaid card?

Yes, you can apply for a Spend Local prepaid card. The Department has developed a separate application and verification process for those who are homeless and do not have a fixed abode. Hostel and homeless centres are providing help and assistance for those homeless people who are unable to make an application.

How can my relative/friend who is in a care/residential home apply?

If you have a relative/friend who is in a care/residential home and cannot apply themselves for a Spend Local prepaid card, you can apply on their behalf via the online portal using the address of the care home. If you do not know their National Insurance Number, you can apply by contacting the High Street Scheme telephone support service on 0800 046 8330. Applications remain open until midnight on 25 October 2021.

I cannot speak English very well. Can I apply using an alternative language?

No. All applications (via the online portal or telephone) must be made using English. However, NI Direct meets all accessibility requirements and a limited translation service will be available for those applying online.



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I have changed my name, what should I put on the application? My name is Andrew, but everyone calls me Andy, what should I put on the application?

If you are on the electoral register, you should use the details you registered with. If you are not on the electoral register, please provide the name on your driver's license or the name you are registered with for benefits. If your data cannot be matched, you will be asked to submit additional evidence to support your application and this could delay your application being approved.

What happens if I change my address / move house?

If you move house in the period between applying for the scheme and receiving your Spend Local prepaid card, you will need to arrange collection, as the card will be sent to the address on the application form. If you change your address after you have received your card, there is no need to contact us and your use of the card will not be affected.

I have clicked on the link to apply for my card but I have not yet received the e-mail link to log on to the portal. What do I do?

Please be patient as there may be large numbers trying to apply at the same time. Please remember to check your junk folder.

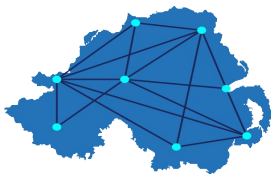
AFTER I HAVE APPLIED

How/when will I know my application for a Spend Local prepaid card has been successful?

All applicants will be notified, as soon as possible, via email that their application has been successful or whether more information is required. However, if you are on the electoral register or hold a NI driver's license (and have provided your driving license number) you should receive notification that your application has been successful sooner.

Will I automatically be approved for a Spend Local prepaid card once I submit my application?

No, once your application is received, your data will be matched against one or more existing NI government databases. This is to ensure that only those who are eligible will receive a Spend Local prepaid card, that cards are sent to the correct address and to help the Department minimise the risk of fraud and error. The databases used to verify applicants' data are: the NI electoral register, DVA licensing database and the Department for Communities benefits databases.



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When updating my Electoral Office information, does checking “do not share my data on print list” option mean that the check against the electoral register will fail?

No, the check will still be made and if you are on the electoral register, you should be approved for a Spend Local prepaid card. The check is simply to verify information and the data won't be shared on a print list.

I am not on the electoral register, do not have a driving license and have never been on benefits. Will my application be rejected?

No, if your data does not match against the databases used, you will be advised by email and given an opportunity to upload additional information to support your application.

What additional information will I need to provide if my data does not match?

The onus will be on the applicant to provide sufficient evidence to demonstrate they meet the criteria. Details of what constitutes acceptable evidence will be provided in an e-mail notification for those applying via the online portal or by letter for those applying via the telephone service.

Will everyone who is eligible receive a Spend Local prepaid card or are cards allocated on a first come, first served?

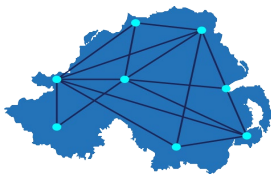
Yes, every eligible person who completes a valid application within the timeframe of the Scheme is entitled to receive a Spend Local prepaid card.

How long will I have to wait to receive my Spend Local prepaid card once my application is approved?

It is not possible to say how long you will have to wait. Applicants Spend Local prepaid cards will be delivered as soon as possible but, due to the anticipated large number of applications, some applicants may have to wait several weeks to receive their card. You are asked to be patient as the majority of successful applicants should have a minimum of four weeks to use their cards.

I received notification that my application has been approved but I have not have received my Spend Local prepaid card. What should I do?

Due to the anticipated large number of applications received, some applicants may have to wait several weeks to receive their Spend Local prepaid card. If you have been notified that your application has been successful and have not yet



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received your card we would ask that you remain patient. Please do not contact the Department or the card provider customer services number as we are unable to advise when individual cards will be issued.

How will my name be printed on the Spend Local prepaid card?

The number of characters permitted on the card is restricted to a maximum of 20 for forename and 20 for surname. Any names longer than this will be truncated to the maximum allowed. The card also cannot be populated with any special characters such as fadas, graves and cedillas. The cards can also only be printed in the English language, therefore people should complete their applications using English alphabet characters.

USING THE SPEND LOCAL PREPAID CARD

How will I receive my £100?

You will receive a Spend Local prepaid card pre-loaded with £100 to your home address.

How long will I have to use my Spend Local prepaid card?

The length of time you will have to use your Spend Local prepaid card will depend on when you have applied and how long it takes your application to be approved. The majority of applicants will have at least four weeks to use their card and many people will have longer than this.

Can I use the Spend Local prepaid card as soon as I have received it?

No. You will have to activate your Spend Local prepaid card and retrieve your PIN before you can use it. Details on how to do this will be sent with your card

Do I need to use my PIN for every transaction?

No. Once activated, the **first transaction** on your Spend Local prepaid card **must** be by via the allocated PIN. After this, the card can be used over the telephone, using the allocated PIN or for contactless payments, which are currently limited to £45 per transaction.



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Can I use my Spend Local prepaid card to make purchases online if it is a local business?

No, the Spend Local prepaid card will not be able to be used online

Can I use the Spend Local prepaid card at an ATM to withdraw cash?

No

Can I use my Spend Local prepaid card to make payments over the telephone?

Yes, but only if the business is able to take Spend Local prepaid card payment over the telephone.

I am disabled and I am unable to go to shops. How can I spend my Spend Local prepaid card?

You can ask friends/family to use the Spend Local prepaid card on your behalf. Some businesses may be willing to accept card payments over the telephone and some may offer a delivery service. The ability to provide this service will be at the discretion of local businesses.

Do I have to spend my Spend Local prepaid card in my local town?

No, the Spend Local prepaid card can be used to purchase goods and services from any NI businesses that accepts card payments (subject to a number of exclusions such as gambling and some legal and financial services).

Are there any restrictions on how I can use my Spend Local prepaid card?

The Spend Local prepaid card can be used to purchase goods or service from any business located in NI. The only restrictions are that the card cannot be used to make online purchase, for gambling or for some legal and financial services. A full list of exclusions to the Scheme is provided in [The High Street \(Coronavirus, Financial Assistance\) Scheme Regulations \(Northern Ireland\) 2021](#)

Can I use my Spend Local prepaid card outside NI?

No, the Spend Local prepaid card can only be used to purchase goods and services from businesses located in NI.



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Can I use my Spend Local prepaid card as part payment for a good or service?

Yes, subject to merchant approval.

Can I use my Spend Local prepaid card to purchase vouchers?

You may be able to purchase vouchers from some retailers. As this scheme is aimed at stimulating spend in the local economy, you should not purchase vouchers that can be used online.

How many times can I use my Spend Local prepaid card?

The number of times you use the Spend Local prepaid card up to your maximum spend of £100 is not limited. However, some businesses may require a minimum spend in line with their normal rules around card use.

Can I use my Spend Local prepaid card to purchase discounted goods/ services or alongside store/credit vouchers?

Yes, subject to the merchants approval.

There are four qualifying adults in my household. Can we use our Spend Local prepaid cards to make one large purchase?

Yes. More than one Spend Local prepaid card can be used to make a sole purchase.

Can I use my Spend Local prepaid card to make a part-payment?

Yes, subject to the merchants approval.

Can I pay for gas/electricity top ups on my Spend Local prepaid card?

Yes.

Can I give my Spend Local prepaid card to another person to use?

Yes. Others can use the Spend Local prepaid card on your behalf with your permission.



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Can I donate my Spend Local prepaid card to charity?

The Spend Local prepaid card cannot be used to make an online donation to charity. The purpose of the Scheme is to stimulate growth in the local economy, so rather than donating money, we would encourage spending at local businesses including charity shops or purchasing items in local shops and donating these goods to a charitable organisation e.g. a foodbank

How will I get refunded if I return an item that I purchased using the Spend Local prepaid card?

Up until 19 December 2021, refunds for purchases made using the Spend Local prepaid card should be made onto the card. However, in the last week/10 days of the scheme consumers are advised to accept a credit note/exchange where possible as there is no guarantee that a refund will be put back onto the card before the scheme closes.

How can I get a refund if I return something after 19 December 2021?

As the Spend Local prepaid card cannot be used after 19 December 2021, anyone seeking a refund after this date should request a credit voucher/exchange from the business. The method of reimbursement is always subject to the merchant's terms and conditions and the customer's statutory rights. Any money refunded onto the Spend Local prepaid card after 19 December 2021 will be returned to the Department.

If I have a balance on the Spend Local prepaid card at 19 December 2021, can I withdraw it?

No. Any unspent balances after 19 December 2021 will be returned to the Department.

SPEND LOCAL PREPAID CARD QUERIES

I have forgotten my PIN, what do I do?

If you have forgotten or lost your PIN, please call the customer services number which can be found on the letter sent with your card or on the back of the card itself, and they will help you retrieve it.

What should I do if my Spend Local prepaid card is lost or stolen?

If your Spend Local prepaid card has been lost or stolen or you believe its security has been compromised, contact customer services immediately on the number which can be found on the letter sent with your card or on the back of the card itself.



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How can I check my balance/view my transaction history?

If you wish to check your balance, view your transaction history or view Terms and Conditions for the Spend Local prepaid card, you can [Pre paid Financial Services NI stimulus](#) to log in to the client portal.

I have lost my Spend Local prepaid card. How long will it take to receive a replacement?

It will normally take seven working days from when you report your Spend Local prepaid card lost.

What if I have a problem with my Spend Local prepaid card?

If you have a query about the Spend Local prepaid card itself, such as an unknown transaction on your account or a transaction that has been declined but you still have funds on your card, please call the customer service which can be found on the letter sent with your card or on the back of the card itself.

What do I do with the Spend Local prepaid card once it expires?

Once the Scheme ends, the Spend Local prepaid card cannot be used. However, we recommend that consumers cut through the EMV chip, then further cut the card a few times along the short side and dispose of the sections in more than one bin bag.

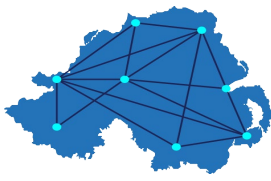
OTHER FAQs

Will the Scheme affect my benefits or be subject to tax?

No. The £100 scheme will be disregarded for the purposes of benefits, tax credits and tax.

Has an Equality Screening been completed for the Scheme?

Yes, the HSS was subject to an Equality Screening Process which has been published on the Department's website [High Street Scheme \(HSS\) | Department for the Economy \(economy-ni.gov.uk\)](#).



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When checking my identity, will you be able to access my data which is held on other government databases?

No, there will be no transfer or access to information or data held on the other databases. We will only be seeking to confirm that the data you have provided to us is the same as that held on the other databases.

Does signing up for the Scheme affect my credit rating?

No, the Spend Local prepaid card does not affect credit ratings.

Will I need to provide my bank details at any time?

If an applicant's data is not matched against the databases used for verification purposes, they will be asked to upload/provide documentation, from a pre-defined list, to support their application. **The decision on which documentation to provide from the published list will lie with the applicant.** However, as a bank statement is one of the documents which will be accepted as proof of address, some applicants may choose to upload a copy of their bank statement. In doing so an applicant may choose to redact their sort code/bank account/transaction history etc. from the bank statement before uploading it.



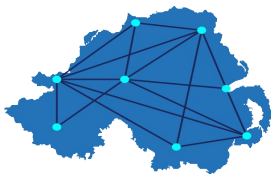
Annex 1

LIST OF TRUSTED PARTNERS

Homeless
Belfast and Lisburn Women's aid
Depaul Castlehill (Belfast)
Depaul Cloverhill (Dungannon)
Depaul Family Floating Support (Belfast)
Depaul Foyle Haven Day Centre (L/Derry)
Depaul Harm Reduction Floating Support (L/Derry)
Depaul Housing First (L/Derry)
Depaul Housing First (Belfast)
Depaul Mater Dei (Belfast)
Depaul Stella Maris
Extern
Fermanagh Women's Aid
Housing Rights - Skainos
MACS Supporting Children and Young People
Morning Star House/Regina Coeli House
North Down & Ards Women's Aid
Roseville House
Salvation Army – Centenary House (Belfast)
Salvation Army – Thorndale Family Centre (Belfast)
Selah Accommodation Services - Cithrah Foundation
Simon Community (Bangor)
Simon Community (Belfast)
Simon Community (Larne)
Simon Community (Lisburn)
Stella Maris
Welcome Organisation
Women's Aid

Asylum Seekers/Victims of Trafficking
NI Community for Refugees and Asylum Seekers
MEARS
Flourish NI
Starling Collective

Others
Official Solicitor's Office
Royal National Institute of Blind People (RNIB)



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Annex 2

EVIDENCE FOR MANUAL PROCESSING

INITIAL LIST OF ACCEPTED EVIDENCE

Resident in Northern Ireland:

The documents that will be accepted to prove that the applicant is resident in Northern Ireland must be one of the following and must clearly show the name and address of the applicant:

- Bank, building society or credit union statement – you may choose to redact sort code/bank account numbers and transactions from the bank statement before uploading it, this is only to verify the applicant's name and address;
- Debit or credit card statement – you may choose to redact sort code/bank account/card numbers and transactions from the statement before uploading it, this is only to verify the applicant's name and address;
- Mortgage statement – you may choose to redact your sort code/bank account numbers and transactions from the statement before uploading it, this this is only to verify the applicant's name and address;
- Rates bill
- Electricity, gas, water or telephone bill landlord or mobile phone HM Revenue and Customs P2 notice of Coding form or Tax credit award letter
- Benefit statement issued by the Department for Communities
- Driving licence photographic part
- Tenancy agreement issued by housing association
- Electoral Office Certificate of Registration
- Letter from a Department for the Economy trusted partner (these are individuals or bodies identified by the Department to act as address verifiers for vulnerable members of society – this list will be posted on the DfE website)



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Age – Evidence that you are 18 or over at 25 October 2021:

The evidence of Date of Birth must be one of the following:

- Birth certificate
- Statutory declaration as to date of birth
- Passport
- Driving licence

ADDITIONAL EVIDENCE

The list of evidence detailed above, is those that have been deemed as acceptable but it is not exhaustive. Whilst you should make every effort to provide one of the accepted forms of evidence, where an applicant does not have one of these, the Department will consider alternative forms of evidence, including other documentation from a Government or Public Body not included in the list, which you are confident clearly demonstrates your residency (your address that matches the address entered on your application) or date of birth. Examples of accepted additional evidence are outlined below. It should be noted that there is no guarantee alternative forms of evidence, outside of this list, will be accepted.

Applicants should note that, where one piece of documentation, provides sufficient evidence to demonstrate eligibility of residency (your address that matches the address entered on your application) and date of birth, there is no need to provide two pieces of evidence. An example of this is a driver's licence which clearly shows the applicant's date of birth and address.



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EXAMPLES

Resident in Northern Ireland:

The documents that will be considered to prove that the applicant is resident in Northern Ireland could include one of the following which must clearly show the name and address of the applicant:

- Letters from other Government or Public bodies, for example, Universal Credit official confirmation letter, Benefits letter from DfC, Winter Fuel Allowance Letter or Pensions statements
- NHS/Doctors Letter/ NHS Medical Card (which clearly shows date of birth and address)
- Housing Executive/Housing Association Letter
- Letter from Care or Residential Home
- TV Licensing Letter
- Official documents issued by the Home Office including Immigration 'leave to settle' card or Home Office Refugee Card
- HMRC Tax code notice/HMRC Tax Return (Portal Screenshot Acceptable)
- Official letter from Higher and Further Education provider e.g. Proof of Residence Letter
- Car/Home Insurance Renewal Document
- Car Tax
- Student Finance
- Fire Arms Certificate
- Payslips containing address on it (Must be a one received physically by post).
- Statement of Account from a Property Services
- Statement/letter/bill from the Post Office.
- NI Courts & Tribunals Service Letter
- Letter from someone who has power of Attorney of an Individual.
- Letter from a Trusted Partner, for example Depaul.
- Any other Government correspondence not previously listed



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Age – Evidence that you are 18 or over at 25 October 2021:

The documents that will be considered to prove the applicant's date of birth could include one of the following which clearly show the date of birth of the applicant.

- Passport and Driving Licence.
- Bus Pass/Senior Citizen/DfI Smart Pass.
- Electoral Identity Card.
- NHS Medical Card. (which clearly shows date of birth and address).
- International Citizen Card.
- Residence Permit.

Name Changes:

- Marriage Certificate
- Divorce Certificate
- Adoption Certificate
- Deed poll change of name