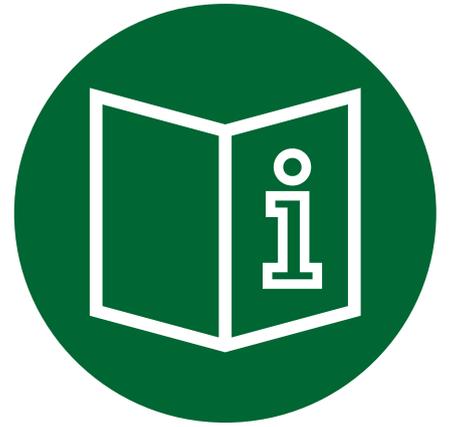


# DIRECT PAYMENTS

from Bromley Council

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# FACT SHEET



## Opening a bank account and managing the money

03



[www.bromley.gov.uk/directpayments](http://www.bromley.gov.uk/directpayments)

## What do I need to do?

Part of the responsibility of receiving a direct payment includes ensuring that the money is spent on the services detailed in your support plan and being able to provide evidence of how this money is spent.

In order for the spending to be monitored with ease, it is likely that you will be required to open a separate bank account for your direct payment to be paid into. However, this will not be the case if your direct payment is a one-off amount or you are using managed payroll service for your direct payment.

If you are planning to use a managed payroll service then please look at the fact sheet on [having a managed payroll service](#).

## How do I open a bank account?

If you need to open a new bank account you should be able to open one with your usual bank, or with a different bank of your choice. You might be able to get your new bank account set up online, over the phone, or you might need to go into your local branch to request this. When you are setting up a new bank account your bank might ask for proof of identity. Examples of documents you could need to provide when you are opening a new bank account are:

- Driving License
- Current Passport
- Utility Bills (Gas, Electric, Water, Council Tax)

In some circumstances the bank may wish to know why you are setting up a separate bank account. If this happens the Council can provide you with a letter explaining why you need to open a separate bank account.

If you are unable to go into the bank, you can request an application form to open an account from some banks by post. Some banks may send staff to visit you in your own home. If you have difficulties then please contact the Adult Early Intervention Service (details can be found at the end of this fact sheet).

## How do I pay my contribution?

If you are financially assessed as needing to pay a contribution towards the cost of your care then you will need to make arrangements for this contribution to be paid into your direct payment account (unless you have a managed payroll service. If you do have a managed account you will be required to pay your client contribution to Bromley Council directly).

This should be arranged by standing order or via transfer.

If the contribution is not paid into your account then you will have insufficient money to pay for your care so it is important that your contribution is paid on a regular basis and on time.

## What records do I need to keep if I am employing someone?

If you are using your direct payment to employ a Personal Assistant (PA) then you will be referred to Vibrance, a direct payment support agency commissioned by the Council. Vibrance will be able to advise you on employing staff and what records you should keep. You will need to keep all the paperwork regarding payroll and copies of tax bills. The Council or Her Majesty's Revenue and Customs (HMRC) can request to see these at any time.

If you are using your direct payments to purchase care via an agency you should keep any invoices received from the agency.

## What monitoring information will I need to submit to the Council?

You will be asked to submit monitoring information to Liberata, the Council's Finance Team. The monitoring information required will include:

- Details of account incomings and outgoings over the monitoring period
- An explanation of any anomalies (e.g. a build-up of funds exceeding 8 weeks' worth of direct payments)
- Details on your agency/ personal assistant's name and national insurance number (if applicable)
- Evidence of expenditure (invoices, receipts, bank statements)

To begin with the monitoring information should be submitted on a quarterly basis. A form will be sent to you to complete and return with your supporting documents. The monitoring frequency may decrease over time if the form is received on time, accurately completed and with the supporting documents. Liberata will contact you and let you know if the frequency is to change.

Failure to return your monitoring information could result in your direct payment being stopped. If you have any questions in relation to the direct payment monitoring please ensure you contact Liberata on the contact details provided at the end of this fact sheet.

## What if there is a build-up of money in the account?

If there is a build-up of money in your direct payment account you will be asked for the reason behind this when you submit your direct payment monitoring information. This could have built up due to a holiday or hospital stay where you were not requiring care. You should contact the Council if you are not requiring your usual direct payment to pay for care as the direct payments should be paused. Any excess money in your account can be reclaimed by the Council so it is important that you keep up-to-date with making payments and ensure that tax bills and contributions are paid on time.

# Who to contact?

If you have any questions in relation to setting up a separate direct payment bank account please contact the Adult Early Intervention Service on the details below, they will be able to put you through to the relevant person who will be able to advise:

## Adult Early Intervention Service

Telephone: **020 8461 7777**

Email: **adult.early.intervention@bromley.gov.uk**

If you have any questions in relation to **your direct payment client contributions** please contact:

## The Visiting Team

Telephone: **020 8603 3552**

Email: **BromleyVisitingOfficers@liberata.com**

If your question is in relation to the **direct payment monitoring** please contact:

## The Payments Team

Telephone: **020 8603 3502** or **020 8603 3524**

Email: **direct\_payments@liberata.com**

## Other downloads

You can download the supporting leaflets referenced in this leaflet from  
**[www.bromley.gov.uk/directpayments](http://www.bromley.gov.uk/directpayments)**

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