

Care homes

Finding the right care home

Home
& care



Information and advice you need to help you love later life.

We're Age UK and our goal is to enable older people to love later life.

We are passionate about affirming that your later years can be fulfilling years. Whether you're enjoying your later life or going through tough times, we're here to help you make the best of your life.

Our network includes Age Cymru, Age NI, Age Scotland, Age International and more than 160 local partners.

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What this guide is about

Moving to a care home can be a big decision. If you're helping or caring for an older relative or friend, you may be wondering if it's time to talk to them about moving into permanent residential care. Perhaps the person needs a lot of care both during the day and at night, and their need for help can no longer be met in their own home. Or maybe they are in hospital and won't manage well if they return home again.

This guide is written for the relative or friend of an older person who is considering a move into a care home. Of course, you may be reading it for yourself if you think it's time to move into residential care.

It's important to be aware that there are alternatives to moving into a care home. For example, perhaps the older person's home could be adapted to suit their needs, or maybe sheltered accommodation would be a better option. See our guides *Getting help at home*, *Adapting your home* and *Housing options* to find out more.

There are many benefits to moving into a care home. It means there are trained staff on hand to help and the home may have specialist equipment that would not be practical to install in someone's home. Moving to a care home can give someone renewed purpose in life because it's a chance to meet new people and develop new friendships.

It's worth talking to your older relative ahead of time about what they would like from a care home so you can make a list of priorities together. If they then need to be admitted to a care home at short notice, you can refer to the list confident that you know what they would like and can try to meet as many priorities as possible.

Think of it like making a will or power of attorney: by making plans now, you and your relative can feel more relaxed and in control of the future. Things to consider include:

- Do they want to stay in the local area or move elsewhere, perhaps to be closer to family?
- Would they prefer a small or large home? There are benefits and drawbacks to both. A large home may have more facilities while a small one may offer more personal attention, for example.
- Would they prefer a home that offers a lot of structure to the day, or one that's more easy-going?
- Do they want their own room or would they be happy to share?
- Do they need an en-suite room? While it might sound appealing, they could end up paying more but be unable to access the bathroom if, for example, they use a wheelchair.
- Do they need a care home that accepts pets?

Our guide *Care home checklist* also has more questions to consider.

This guide is applicable across England and Wales. In Northern Ireland contact Age NI and in Scotland contact Age Scotland for more information.

Key



This symbol indicates where information differs for Wales.



This symbol indicates who to contact for the next steps you need to take.

Getting started: assessing your relative's needs

If you and your older relative are considering their move into a care home, the first step is to request a free care assessment from the social services department of their local council. Getting a care assessment doesn't mean a move to a care home is inevitable. The assessor will look at the person's needs and decide whether residential care is appropriate or whether other care and support in the home would be adequate to meet their needs. No-one will be made to move if it's not right for them. An older person with full mental capacity has the right to choose to remain at home, even if it puts them at risk.

If your relative is already supported by social services, perhaps because they have help at home, the recommendation to move into a care home may come from their care manager or someone else involved in helping them, such as their GP.

A social care professional will come to the older person's home to see how they're managing everyday tasks and make helpful recommendations. They will look at:

- the person's health and disabilities, and what they can and can't do, or struggle to do like they used to
- their current living arrangements
- what help they're currently getting, if any, and whether this can continue
- how they would like to be supported
- any concerns you have as their carer
- the opinions of people like the older person's GP or community nurse.

The assessor will also look at their overall wellbeing, including their emotional and social needs such as a desire to stay living near family, and their religious, cultural and communication needs, such as a wish to attend church once a week.

Do they need nursing care?

Part of the assessment will include whether the older person needs nursing care and, if so, how much. This must be carried out by a nurse or other medical professional. If it's decided they need nursing care, there are two possible outcomes.

- They need a place in a nursing home (see page 7 for the difference between types of home). In this case, they will qualify for NHS-funded nursing care. This is a weekly payment to cover the nursing element of their care fees.
- They need a lot of medical help, such as hospital-type equipment and support, rather than just nursing care. For example, they may already be in hospital or supported by healthcare services. Separate medical professionals will assess them for NHS continuing healthcare. If they're eligible, everything in a care home – their medical care, personal care, and bed and board – will be paid for by the NHS. The older person will not have to contribute, regardless of their finances.



Our free factsheet *NHS continuing healthcare and NHS-funded nursing care* has more information. In Wales, see Age Cymru's version of this factsheet.

Having a financial assessment

Following the care assessment, your relative or friend will have a financial assessment to see if they will have to contribute towards the costs of a care home place (see pages 14–16).

It's important to get a care assessment even if your relative will be paying for their own place in a care home. It means they will be given a list of their care needs and details of suitable local care homes. They should also be given appropriate information and advice about local support services.

Find out how much the council will pay towards a place. If your relative's savings run down you may need the council to fund their place, so you may not want to choose an expensive care home that the council won't pay for. This could mean your relative having to move to a smaller or shared room, or even a cheaper care home, if they run out of money.

Challenging the care assessment

If you're unhappy with the outcome of the care assessment, you may want to challenge it in a complaint. Start by writing to the council, explaining the situation and what you would like to happen. If you're not happy with the response, you



can contact the Local Government Ombudsman. In Wales, contact the Public Services Ombudsman for Wales (see page 30 for their contact details).

Different types of care home

There are different types of care home. Your relative will need to choose one that can cater for their assessed needs.

Care homes offer help with personal care – activities such as washing, dressing, taking medication and going to the toilet. They also offer social opportunities such as day trips, outings and in-house activities.

Care homes with nursing, also called nursing homes, offer personal care as well as assistance from qualified nurses.

Care homes with dementia care are designed to make people with dementia feel comfortable and safe. They will often have a qualified nurse with dementia training. They are also called elderly mentally ill (EMI) care homes.

Dual-registered care homes accept residents who need both personal care and nursing care. This means if someone moves in just requiring help with personal care but their needs increase, they won't have to move to a different home. Changing rooms rather than homes can be much less disruptive.

Care homes can be owned and run by councils, private companies or voluntary or charitable organisations. Councils don't run nursing homes.



The Care Quality Commission (CQC) is the national independent regulator of all health and social care services in England. They inspect and monitor care homes and produce reports about them that you can read. In Wales, contact the Care and Social Services Inspectorate Wales. See pages 29–30 for their contact details.

How to find a care home

Choosing the right home is a big decision. There are different ways to find care homes.

- Ask friends, relatives or neighbours if they've had good or bad experiences with care homes. Many community centres will also have information about homes. Remember that while a personal recommendation is a good starting point, homes can change and what suits one person may not suit another.
- Ask your local Age UK or Age Cymru if they have a list of homes.
- The Elderly Accommodation Counsel has a database of care homes in the UK (see page 30).
- The local council should be able to provide a list of homes and a range of other related information. Ask them if there are any homes where they aren't currently placing people, as this suggests there may be problems with those homes.
- The Care Quality Commission or the relevant national regulatory body in your country can provide impartial information about homes (in Wales, contact the Care and Social Services Inspectorate Wales). See pages 29–30 for their contact details – you can view a copy of their latest care home reports online. All inspected care homes must have a copy of their ratings on display and their latest report available to read.
- Visit the website Find Me Good Care at www.findmegoodcare.co.uk for more information on finding care and help finding homes in a particular area.



- If your relative has a particular long-term illness or condition, contact organisations that specialise in it – for example, Parkinson’s UK or the Alzheimer’s Society. They may be able to advise on homes that help people with the condition. Local voluntary organisations may also be able to help.
- Look for care homes in the area by searching online or checking the phone book.

Once you’ve found some potential homes, get in touch with them and request a brochure. But remember that a brochure or report is no substitute for visiting and getting a feel for what living there might be like. Take the opportunity to drop in unannounced to see what life is really like. See pages 10–11 for what to consider when visiting a care home.

**what
next?**

Our free factsheet *Finding care home accommodation* has more information. In Wales, see Age Cymru’s version of this factsheet.



Take the opportunity to drop in unannounced to see what life is really like.

Things to consider when looking around a care home

Once you and your relative have chosen some potential care homes, you can arrange to visit them. As well as calling for appointments, you could drop in unannounced to see how staff react.

Be clear about what you want the home to provide. Help your relative or friend make a list of key considerations and questions, such as:

- Does the home feel welcoming and inviting?
- Are the rooms a good size?
- Are there any unpleasant smells?
- Will visitors be able to get there easily? Can they visit at any time?
- Does the home arrange outings to the shops, entertainment venues or places of worship?
- Are there physical activities such as exercise classes or gardening?
- Are residents allowed to make choices about their daily routine?
- Is there a choice of food?
- How many staff are employed per resident?
- Are there other residents from a similar background?
- How much are the fees? What exactly do they cover?
- Is satellite or cable TV available?
- How do staff support residents whose conditions change over time? If the home can't manage certain medical conditions or people who need nursing care, would you be happy to move your relative if their needs increased?

See our *Care home checklist* for a comprehensive list of questions.


Don't be embarrassed about asking lots of questions. It's only sensible that you and your relative both do as much research as you can. Try to speak to people who already live in the home. This will give you an idea of what life is really like there.

Be prepared to visit a number of homes and compare them before your older relative is able to make a final decision. Once they've found a home they like and can afford, the care home will do its own assessment of your relative. This is to ensure they can cater to their needs and look after them properly.

Don't be embarrassed about asking lots of questions. It's only sensible that you and your relative both do as much research as you can.



‘You have to work out what are the most important things. Can the home provide the level of care needed?’



When Pauline’s mother Edith found she could no longer manage in her own home, Pauline set out to find suitable residential care for her.

‘You have to work out what are the most important things. Can the home provide the level of care needed? I think atmosphere is very important. What are the staff like? Is there a high turnover of staff? How regimented is it? Are there organised activities?’

‘My mother is devoted to her dog. A lot of homes don’t accept pets. I wanted to visit my mum regularly and wanted to find somewhere relatively close to her old home and friends too.

‘We looked at five homes, making appointments or dropping in without notice to see what kind of reception we got. The first place we saw was slightly further than I wanted – about 35–40 minutes away – but otherwise it was perfect for her, and they welcome pets, so I compromised.

‘My mother is very happy in the home. Stability is important, as having to move from one home to another can be stressful and upsetting.’



Who will pay for the care home place?

Following the care assessment (see pages 4–5), the council will carry out a financial assessment with the older person. This is also known as a means test. It will decide whether the person can afford to pay the fees themselves and if they're entitled to any financial help from the council. Most people will have to pay towards the cost of their care.

The older person will be asked about:

- their income
- their savings and capital
- any benefits they're eligible for (even if they're not claiming them, the council will assume they're getting them when it assesses their income)
- whether they own any property. The value of their home is included in the assessment unless their spouse, civil partner or partner lives there, or another relative who is either over 60 or has a disability.

The person doing the assessment:

- must disregard certain benefits, including the mobility component of Disability Living Allowance or Personal Independence Payment
- must not include the income and savings of the older person's spouse, civil partner or partner
- must ignore half of any private pension the older person receives if they're giving it to a spouse or civil partner who continues to live in the family home.

There are many other elements that may be relevant. The assessor must follow Government guidance on the means test.

When deciding whether the older person will pay for their care home place, the council will look at their capital and savings. Councils have upper and lower limits for help. In England, if the person has capital assets that are:

- over £23,250 – they will have to pay their own fees
- under £23,250 – they will qualify for some council help
- under £14,250 – they will get their fees paid for by the council, but will have to contribute their pension and benefits towards it
- in between these limits – they will pay £1 a week for every £250 (or part of £250) they have over the lower limit. So if they had £15,000 in savings, they would be £750 over the lower limit and so would pay £3 a week.

The person's income is also taken into account, including any private pensions and the Guarantee Credit part of Pension Credit, if they're eligible for it.



These limits are different in Wales where the upper limit is £24,000 and there is no lower limit.

Once your relative's income and savings have been assessed, the council must ensure they're left with a Personal Expenses Allowance. This sum is set by the government each year.

If your relative is over the capital limit, they can simply inform the assessor of this. They will then be noted as a 'self-funder' – someone who will be paying for their own care – and won't have to do a more detailed assessment. Remember they are still entitled to a care needs assessment (see pages 4–5).

If your relative doesn't want to disclose their income or savings, it will be assumed they have more than the upper limit and will be a self-funder.



In England, the planned Lifetime Care Cost Cap is now due to happen in 2020. It was previously planned to be implemented in April 2016 and set at £72,000. This figure may be different in 2020. In Wales, contact Age Cymru for more information.

what next?



Our free factsheet *Paying for permanent residential care* has more detailed information. In Wales, see Age Cymru's factsheet *Paying for a permanent care home placement in Wales*.

Will my relative have to sell their home?

The rules around when your relative will have to sell their home are complicated, so take specialist advice if this seems likely.


The value of the older person's home will be taken into consideration in the financial assessment unless their spouse, civil partner or partner lives there, or another relative who is either over 60 or has a disability. If their home is taken into consideration, they have several options.

12 weeks to decide what to do

If your relative has less than the upper limit for help (aside from the value of their home) and not enough money to pay the care home fees, the council will pay their care home fees for 12 weeks or until they sell their home, whichever is sooner. This is known as a 12-week property disregard. They will not have to repay this to the council.

Defer payment of care home fees until they sell their home, or after their death

Every council in England offers a deferred payment scheme to homeowners who have less than £23,250 (not including the value of their home) if they think it's appropriate. This means the council pays your relative's care home fees on the understanding they will get the money back when their home is eventually sold. This is a legal agreement between the homeowner and the council and there may be a fee to set it up. In England, the council can charge interest on this loan. These costs may vary between different councils.

-  In Wales, this scheme may be offered to homeowners who have less than £24,000 (not including the value of their home). Contact Age Cymru for more information.

Rent out their home

The older person should think about this very carefully. While it may seem like an ideal solution, renting out a home can be complicated and time-consuming. Rent also counts as taxable income.

Could they give away their home?

No, your relative cannot give away their home to avoid paying care home fees. This is known as ‘deprivation of assets’ and the council will investigate this. If the older person gave it away to avoid paying fees, the council can treat them as if they still own it. Read our free factsheet

Deprivation of assets in the means test for care home provision to find out more. In Wales, contact Age Cymru for their version of this factsheet.

My relative jointly owns their home with someone

If the older person jointly owns their home with someone who doesn’t live there, or who doesn’t fit into the category of people who are disregarded, there are special rules when it comes to valuing their home. They should take legal advice in this case.

what next?

Our free factsheets *Treatment of property in the means test for permanent care home provision* and *Paying for care in a care home if you have a partner* have more information.

i In Wales, contact Age Cymru for their versions of these factsheets.

Does my relative have a right to choose their home if the council or NHS is paying?

In short: yes, they do, although there are limits. We all have a right to some choice over where we live, and your relative should not simply be told where to move.

If the council is paying for the care home place

If the council is funding the place, they may suggest a particular home or offer a choice of homes. However, if your relative doesn't like the particular home or has another home in mind, they should ask the council to arrange a place in the home they prefer. This home can be anywhere in the country. The council should arrange this as long as the home has a place available, can cater to the older person's needs, and doesn't cost any more than the local council's standard rate for someone with those needs. If it does cost more, you or someone else may be able to pay top-up fees – see pages 22–23.

If there isn't a place currently available, the council should arrange for your relative to stay in another home temporarily while they wait for a place to become vacant.

If the NHS is paying for their care home place

If the NHS is paying for their place via NHS continuing healthcare (see page 5), your relative will have less choice about where they live because not every home will be able to provide the specialist care they need. They won't have the right to choose a home, but their wishes should be considered.

My relative is paying for their own care home place

It may be that following a financial assessment (see pages 14–16) your relative has to pay for their own place in a care home. In this case, they are known as a ‘self-funder’. They will then need to find a care home but they should receive information and advice to assist them. The council only has an obligation to help if an older person needs support – perhaps because they have dementia – and has no-one to provide this. Some people don’t wish to engage with the local authority and make direct arrangements.

If, during the council’s care assessment (see pages 4–5), your relative is assessed as qualifying for NHS-funded nursing care, they will receive a weekly payment to cover the nursing element of their care fees. This will be paid directly to the home, who can give you advice on claiming it. It doesn’t matter what your relative’s income and savings are – they will get this help if they qualify for it.

Care home fees can vary widely – from around £470 a week to over £900 for a place in a nursing home – so find out what they are. It’s also useful to know the council’s standard rate for a care home place to compare it to what the care home is asking for. If the fees are too high, don’t be afraid to discuss this with the care home. If the care home isn’t flexible on costs, you will need to look at other homes to find one more suited to your budget. Look at your relative’s list of priorities (see page 3) and discuss what they will and won’t compromise on.

Your relative should think long-term. Will they be able to afford these fees over the coming years? What will happen if they run out of money? You could ask the home if they have any places contracted by the local council.

If your relative's money ran out, would the care home be prepared to let them stay at the council's standard weekly rate?

Remember that if your relative's savings fall below the threshold for paying for care (see page 15), they may become eligible for help from the council. They should bear this in mind when choosing a care home place, as the council will have a limit on what it will pay. If your relative's care home is more expensive than this limit, they may have to move or find someone to pay the difference.

You and your relative should read carefully the terms of the care home's contract to ensure they're acceptable. The contract should include:

- the fees and what they cover
- the deposit (if any)
- which services are charged for on top of the basic fees
- what the notice period is for leaving (and how much notice the care home has to give if they want a resident to move out)
- how temporary absences such as hospital stays are charged for
- any charges that may be made after a resident's death.

Check for anything saying the home can put the fees up and how much notice you will receive about this.

Top-ups: when homes are more expensive than the council's standard rate

If the council is funding your relative's place in a care home, they will give your relative an amount of money to meet their care needs following their means test. This is known as their personal budget and must be adequate to meet their assessed needs. If your relative chooses a care home that is more expensive than this, they can still move there as long as someone agrees to pay the difference. This is usually the family. This extra money is known as a 'top-up'. Contact Age Cymru for information on the position in Wales.



Top-ups may also apply to care homes with nursing if the person's needs increase.

Your relative shouldn't be asked to pay a top-up fee if there is no suitable home available within the council's price limit. In this case, the council should pay the extra costs. Occasionally, there are other circumstances where the council should pay higher than their usual amount. For example, if the care assessment shows your relative has a strong social need to be near family, the council should consider paying extra if it means this can be arranged.

If you're paying someone's top-up fees, take independent financial advice first. Consider the following.

- What would happen if your circumstances changed and you couldn't afford the top-up anymore?
- Care home fees often increase every year but local councils don't always increase their funding by the same amount. So you could find yourself paying more each year to cover the difference.

If you've taken this on but the top-up money is about to run out, speak to the council and manager of the care home as soon as possible.

**what
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Occasionally a charity will agree to pay someone's top-up fees. Contact Turn2us to find out if your relative could be eligible for help (see page 30).

Your relative shouldn't be asked to pay a top-up fee if there is no suitable home available within the council's price limit.

Helping your relative settle into a care home

Settling into a new home can be hard whatever age we are, and you shouldn't be surprised if it takes your relative some time to adjust to their surroundings. An unfamiliar room, different routine and new faces – and potentially a new area too if they've moved away from their old neighbourhood – can be unsettling, even if the move has been much anticipated.

There are things you can do to help.

- Bring in home comforts. Take photos and music they enjoy and help them pick out soft furnishings to make their room their own. They may be able to bring favourite pieces of furniture and even their own bed if they're not in a nursing home.
- Along with your relative, talk to staff about their routines. If they like to eat lunch in their room or have a lie-in at the weekend, staff should aim to fit in with this rather than the other way round. Let staff know about their favourite meals too, and likes and dislikes.
- Stay connected. It may be possible to install a phone line in your relative's room or help them use a simple mobile phone to call friends and family.
- Help them find their way around. It can take a while to get our bearings, so offer to show your relative where the garden or dining room is until they feel more confident in getting around themselves.
- Attend relatives and residents meetings. Many care homes offer these sessions to talk about any issues affecting residents.

Take your relative out for day trips if possible. You may find you have more time and energy for social activities now you're not spending as much time on day-to-day caring for them.

Sometimes even after the best preparation and efforts to help them settle in, your relative may be unhappy and want to move. Tell the local council if they're funding your relative's place. If your relative is planning to move to a new area, let that area's local council know too and ask for a list of care homes. Keep the current home updated so they know what's happening. See pages 8–9 for ways to find a care home.

Remember that the care home is your relative's new home and should offer everything we all expect from our homes – a welcoming, safe and positive place to live.

I am worried about how my relative is being treated in the home

It can take a while to settle into a care home. However, if your relative has a problem or is unhappy, it's important to take action quickly to fix this.

If the problem is a small one that should be easy to fix – for example, your relative is unhappy with their evening meals or thinks their room should be cleaned more often – start by asking to speak to someone in charge. An informal chat often helps. If not, you can make a formal complaint using the home's complaints procedure.

Your relative may worry that complaining will affect the home's attitude towards them. This shouldn't happen in a well-run home as staff should want the residents to be comfortable and happy living there.

Instances of abuse are rare but it's important to know what to do if they occur. Listen to your relative if they are telling you something is wrong. If they have dementia, it may be harder for them to communicate with you but be alert to changes in their mood or behaviour. Look out for worrying signs: your relative wearing dirty clothes, being left with their drink out of reach, seeming withdrawn or scared, unexplained bruising or saying something out of character like 'that nurse is mean to me'. Write down your concerns and keep a log of what you saw and when. Don't be afraid to ask staff or managers whether they've noticed changes in the behaviour or attitude of your relative and seek their views as to why this has happened and how they're dealing with it.

If your relative is experiencing abuse, contact the Adult Social Services Safeguarding team at the local council immediately. Tell the Care Quality Commission or relevant national regulatory body in your nation too (in Wales, contact the Care and Social Services Inspectorate Wales). See pages 29–30 for their contact details.



See our free factsheet *Safeguarding older people from abuse* for more information. In Wales, see Age Cymru's version of this factsheet.

**what
next?**

***If your relative has a problem
or is unhappy, it's important
to take action quickly to
fix this.***

Useful organisations

Age UK

We provide advice and information for people in later life through our Age UK Advice line, publications and online.

Age UK Advice: 0800 169 65 65

Lines are open seven days a week from 8am to 7pm.

www.ageuk.org.uk

Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

In Wales, contact

Age Cymru: 0800 022 3444

www.agecymru.org.uk

In Northern Ireland, contact

Age NI: 0808 808 7575

www.ageni.org

In Scotland, contact **Age Scotland** by calling Silver Line Scotland: 0800 470 8090 (This line is provided jointly by Silver Line Scotland and Age Scotland)

www.agescotland.org.uk

Care and Social Services Inspectorate Wales (CSSIW)

The national regulatory body of care homes and domiciliary care services in Wales. Can provide lists of home care providers for a specific area.

Tel: 0300 790 0126

Email: cssiw@wales.gsi.gov.uk

www.cssiw.org.uk

Care Quality Commission (CQC)

National independent regulator of all health and social care services in England. Can provide lists of home care providers for a specific area.

Tel: 03000 61 61 61

Email: enquiries@cqc.org.uk

www.cqc.org.uk

Elderly Accommodation Counsel

Provides information and advice on care, housing and financial options for older people.

Tel: 0800 377 7070

Email: info@firststopadvice.org.uk

www.eac.org.uk

Local Government Ombudsman

In England, contact them if you have a complaint about the council and are not satisfied with how the council have dealt with it. They also look at complaints about other organisations including care homes.

Tel: 0300 061 0614

www.lgo.org.uk

In Wales, contact the **Public Services Ombudsman for Wales**

Tel: 0300 790 0203

www.ombudsman-wales.org.uk

Turn2us

Helps people access the money available to them – through welfare benefits, grants and other help. May be able to suggest charities that can offer grants for top-up fees.

Tel: 0808 802 2000

www.turn2us.org.uk