



# How to use our envelope facility

Never miss an important bill payment again!



Contis Group<sup>†</sup>

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DEBIT

## Manage your money more easily with our guide

### **What is the envelope facility?**

It is a facility with your online account that lets you keep money separate to pay essential bills or save up for special occasions. This tool helps you keep track of your outgoings so you don't overspend by accident.

### **How often can I manage my money with the envelope facility?**

As often as you like it is flexible. You can set the envelope facility to ringfence funds and make payments on a monthly or weekly basis. And you can release the money at any time if your priorities or circumstances change.

### **Will the envelope facility let me see what funds I can spend?**

Yes, the facility separates funds for bills. You can see at a glance how much disposable money you have in your account that is available to spend once all your bill payments are taken care of.



# How to manage your money

## Step 1 Log into your personal account

Log in at [www.engageaccount.com](http://www.engageaccount.com) to access your account



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## Step 2 View your balances

Set friendly name

Account number :	000XXXXXX'
Sort code :	00-00-00
Max daily spend on card :	£5,000.00
Account balance :	£1,500.00
Money reserved in Envelopes :	£900.00
<b>Available to spend on card :</b>	<b>£600.00</b>

The total amount of money you have in your account

The funds you have available to spend

Money placed in envelopes and set aside for paying bills

# How to manage your money

## Step 3 Manage envelopes

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Click on the **Manage Envelopes** button at the top of the page:

**Online Rewards**

**Manage Envelopes**

**Refer a Friend**

**Log Out**

## Step 4 Set up your income

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Select the **Manage** button and specify the money you have coming in to your account, then press **Save**

INCOME	AMOUNT per month	
Wages	£800.00	<b>Manage</b>
Benefits	£250.00	<b>Manage</b>
Other	£450.00	<b>Manage</b>
<b>Total Income</b>	<b>£1,500.00</b>	

# How to manage your money

## Step 5 Set up your outgoings

For each relevant payment, click **Manage**, then:

1. Name each envelope for example 'Child care' and the monthly amount you pay
2. Choose a priority (1 most important) and set the bill date
3. Choose how you want to pay the bill and save

**“ See at a glance how much money you have left over to spend once your bills are taken care of. ”**

BILLS TO PAY	AMOUNT per month	
Rent_Mortgage	£300.00	<b>Manage</b>
CouncilTax	£70.00	<b>Manage</b>
Childcare	£130.00	<b>Manage</b>
Gas	£100.00	<b>Manage</b>
Electric	£100.00	<b>Manage</b>
Water	£50.00	<b>Manage</b>
Insurance	£50.00	<b>Manage</b>
Others	£100.00	<b>Manage</b>
<b>Total amount set aside for bills</b>	<b>£900.00</b>	
<b>Money left after bills are paid</b>	<b>£600.00</b>	



# How to make payments

## Payment Option 1: Standing Order

1. In the envelope you would like to pay select **SET UP A STANDING ORDER**
2. After you have filled the online form press **NEXT**
3. Check the information of the standing order and insert your account password then press **CONFIRM**
4. To complete select **FINISH**

## Payment Option 2: Pay By Card

1. Click **Manage** on the bill you want to pay
2. On the manage bill envelope select **Pay by card**
3. Select when you want the funds to be released using the drop down menu
4. Once funds are released you can pay the bill by card or withdraw the cash from an ATM



# ? How to release funds from an envelope

Account balance : £1,500.00  
 Money reserved in Envelopes : £900.00  
 Available to spend on card : £600.00

1. Choose the 'Money reserved in Envelopes' section.



2. Select the envelope and **Release Money**
3. Choose how much to withdraw
4. Once saved this money will be released and available for you to spend

BILLS TO PAY	required per month	Money reserved in Envelopes		
Rent_Mortgage	£300.00	£300.00	<b>release money</b>	<b>reserve Money</b>
CouncilTax	£70.00	£70.00	<b>release money</b>	<b>reserve Money</b>
Childcare	£130.00	£130.00	<b>release money</b>	<b>reserve Money</b>
<b>Total money reserved in Envelopes</b>		<b>£500.00</b>		

For more information:  
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