

Get informed and prevent Financial Abuse

Keep in control of your money





Safeguarding and Adult Abuse

Safeguarding means putting measures in place to uphold our rights, support our health and wellbeing, reduce risk of harm – and empower us to protect ourselves.

Adult abuse happens when a person's rights, independence, or dignity are not respected. This can be deliberate, or caused by a lack of knowledge, or omission of care. However, all circumstances of not respecting a person's rights are abuse and in some cases a serious crime.

There are many forms of abuse including – financial, emotional and psychological, physical, sexual, organisational, online, neglect, coercive control, or discrimination.

Approximately 14,000 cases of alleged abuse, and 1,500 cases of financial abuse, are reported to the HSE Safeguarding and Protection Teams each year, although the actual figures (what is not reported) are thought to be much higher.

About Financial Abuse

Financial abuse is a serious form of abuse and is particularly common among **older people**.

While the majority of people are honest, it has been estimated internationally that one in ten people are dishonest in how they manage another person's money, or property.

Summary – prevent Financial Abuse

- Keep in control of your money, property and social welfare benefits as much as possible
- Avoid sharing your bank card and pin number, account number, or access to online banking
- If you need help – first ask for advice from your bank, An Post or Credit Union
- If you must get help with day to day spending, choose only a person you really trust and limit their access
- Ask the person for receipts and get monthly account statements
- Plan for the future by making an Enduring Power of Attorney.

Surprisingly, a significant amount of financial abuse is carried out by people known to the person.

This can involve people we know well – a family member, carer, neighbour, worker, or social welfare Agent doing the following:

- Keeping change, or taking cash that is around the house
- Misusing a bank card, or online banking
- Being dishonest about social welfare payments
- Using property or possessions without agreement or permission
- Threatening withdrawal of care unless a person complies with money or property demands
- Pressurising to change a Will, property deeds, or Enduring Power of Attorney.

It could be that the person committing the abuse has themselves a money difficulty, gambling problem, or addiction.

To keep safe from this abuse – there is a need to plan how we will manage our money in the future, particularly if we are likely to face challenges with capacity.

There is also a risk of online financial fraud and scams, but this booklet focuses on the form of financial abuse when the abuser is known to us.

For individuals – tips to prevent Financial Abuse

If you could be vulnerable at times, **but have decision-making capacity:**

- **Don't share bank details** – keep your bank card and PIN number, account number and online passwords to yourself. If you need help first ask your bank, An Post, or Credit Union for advice
- **Get monthly bank statements** – ask your bank, An Post account, or Credit Union to send you monthly statements, or regularly review your account online
- **If you need independent advice** – contact the Money Advice and Budgeting Service (MABS), the National Advocacy Service (NAS), or Sage Advocacy
- **Make a Will** – set out what you want to happen to your money and property after you die. This makes sure that your wishes are known and can be followed. Your Solicitor can help you with making one
- **Plan ahead** – set up legal arrangements which include your wishes and give authority to the person you trust. These include an Enduring Power of Attorney or decision support arrangement. (More details on page 6.)

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If you have **challenges with decision-making and need help:**

- **Only share with your most trusted person** – don't share your details with your 'whole family' or 'care team'. Think about who you trust the most and limit their help to only what you really need
- **Use less cash** – avoid keeping cash in the house. Set up direct debits
- **Talk with your bank, An Post or Credit Union** about setting up an expenses account. Keep your main account private and only share the expenses account. Ask for hardcopy statements, or check regularly online
- **Get receipts** – ask the person who helps you to provide receipts and records of all spending.

For people who help – how to support a person

- **Plan ahead** – if there is a concern that the person may not have capacity in the foreseeable future – advise them about putting in place an Enduring Power of Attorney, or decision support arrangement
- **It is 100% their money always** – no family member, carer, neighbour, or Agent has an entitlement to a person's money or property – even if caring for or helping them
- **Least support** – provide the least intervention necessary, the person has a right to their own decisions even if they seem unwise, but be aware of online financial fraud and scams
- **Keep receipts and records** – and encourage the person to access their own bank statements.

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For organisations – tips to reduce Financial Abuse

- **Train staff** – to support needs of vulnerable customers, to spot financial abuse and to take action
- **Implement the Assisted Decision-making Act** – support all customers as much as possible to make their own decisions
- **Increase checks and balances** – the Department of Social Protection, banks, An Post and Credit Unions should strengthen checks to identify financial abuse and fraud.

Plan ahead – money and property

An Enduring Power of Attorney (EPA)

This means making known your affairs and wishes to a person (or more than one person) who you choose, and appointing them with legal authority to make your financial, property and personal welfare decisions if you didn't have decision-making capacity at a time in the future.

An EPA is a legal document and you need a statement from a Solicitor. You may qualify for legal aid to make an EPA.

Decision Support Arrangement

The Assisted Decision-making (Capacity) Act includes three levels of arrangement which have legal standing. An arrangement can include support with decisions on money and property. The Decision Support Service (DSS) registers arrangements and records must be kept. Contact the Decision Support Service for more information.

- **A Decision-making Assistant** can be appointed by a person to gather and explain information and communicate a decision for them. However, the person still makes the decision personally
- **A Co-decision Maker** can be appointed by a person to make decisions jointly with them. This arrangement can be used where a person feels unable to make decisions on their own

- **A Decision-making Representative** can be appointed by the Court if a person is unable to make decisions even with help, and where there is no Enduring Power of Attorney in place.

If concerned about Financial Abuse – report it

If you are suffering financial abuse, or you have a concern about someone, report it.

- If there is a serious and immediate danger, call the Gardaí at **999 or 112**
- If financial abuse is ongoing, report it urgently to the local Garda station (directory at www.garda.ie), or call the confidential line at **1800 666 111**
- If you notice unexplained changes in spending – contact your bank, An Post, or your branch of the Credit Union
- For an ongoing financial safeguarding issue contact your regional HSE Safeguarding Team. Email safeguarding.socialcare@hse.ie, or see www.hse.ie/safeguarding.





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Contact your Financial Provider

- AIB – 0818 227 056
- Bank of Ireland – 1800 946 146
- PTSB – 0818 818 721
- An Post – 01 705 8000
- Credit Unions – contact your local branch see www.creditunion.ie/contactus/
- Dept. of Social Protection (social welfare payments) – 071 919 3259

Get Independent Advice

- Money Advice and Budgeting Service – www.mabs.ie / 0818 07 2000
- National Advocacy Service – www.advocacy.ie / 0818 07 3000
- Sage Advocacy – www.sageadvocacy.ie / 01 536 7330

Plan Ahead

- Make an Enduring Power of Attorney – talk with your trusted person and Solicitor
- Decision Support Service – www.decisionsupportservice.ie / or 01 211 9750.

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Adult Safeguarding Day is an initiative of Safeguarding Ireland and supported by the HSE.

More Information

Safeguarding Ireland: safeguardingireland.org

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