The best way to protect yourself and stop financial abuse from happening is to report it.

There are many people you can talk to, don’t worry about making a fuss, tell or share your concerns by telling someone you trust, such as:

- A friend or relative
- Your GP, care worker, or social worker
- The adult social services team at your local council.

You also have the right to ask for an advocate.

An advocate is someone who can help you:

- to understand what will happen now you have reported your concerns.
- give you support.
- make informed choices.
- and if necessary speak on your behalf.

Contact details:
If the person is in immediate danger, for example of a serious assault, you should telephone the Police on 999.

If not in immediate danger phone 01437 764551, ask for the Adult Safeguarding Team. Monday to Friday during office hours of 9am to 5pm, or the Police on 101.

If you need to call a social worker out of hours call 0300 333 2222

Complaints & Compliments
We always try to provide good quality services but we know that sometimes we get things wrong, and we try to resolve any problems as soon as they arrive.

Complaints & Compliments Officer
Social Care
County Hall
Haverfordwest
Pembrokeshire
SA61 1TP
Telephone: 01437 764551
SocialCareComplaints@pembrokeshire.gov.uk

Care Inspectorate Wales (CIW)
South West Region
Government Buildings
Picton Terrace
Carmarthen
SA31 3BT
Telephone: 0300 7900 126
ciw@wales.gov.uk
What is financial abuse?
- Taking your money or property without your permission
- Pretending to be you
- Misuse of Power of Attorney

Who may be at risk?
- a person who is lonely
- a person who may be or feel isolated
- a person who may have mental or physical disabilities
- a person may have lost someone recently
- a person who may be unfamiliar with matters dealing with money
- a person who may have relatives that are not employed but who have problems with drugs and alcohol.

Signs of financial abuse can include
- Unexpected changes to your bank account
- Large cash withdrawals
- Someone spending your money on themselves when they are shopping for you.
- Not letting you decide what to spend your money on.
- Asking for money after telling you a hard luck story
- Someone moving into your home uninvited.
- Pressurising you to sign your property over to them
- Pressurising you to change your will
- Not giving you the care you need, but charging you for it

Some ways to keep control over your money
- Keep your Personal Identification Number (PIN) secret
- If someone does your shopping for you, write down what you asked them to buy
- Ask for receipts so you can keep a record of what has been bought.
- Keep your old bank statements and bills
- Check your bank balance regularly to ensure everything is as it should be
- Make sure you are included in all decisions about your money
- If someone is helping you with online banking, keep your passwords and numbers hidden
- Before signing a cheque, make sure the amount and details of who is to receive the payment are correct. Never sign a blank cheque
- Do not hide large amounts of cash in your home
- Have more than one person to help you with your money

I'm worried someone is stealing from me. What can I do?
If you think someone is stealing from you:
- Talk to someone you trust
- Talk to your local council to find your Safeguarding Team.

Safe ways for someone to help you manage your money.

Pay the person back by cheque.
- This means you can avoid the risk of giving someone access to your bank card and PIN.

Set up a standing order.
- You can tell your bank or building society to make a regular payment of a fixed amount into another account.

Set up Direct Debits for your bills.
- This can be a good way to pay your bills, for example your gas, electric, telephone bills.

Use a pre-paid card.
- This is a payment card that you can put money onto. It means you can be in control of how much money you are giving the other person to spend.

Use gift vouchers or gift cards.
- You can give these to someone else to make purchases on your behalf.

Make your bank account a joint account.
- You can add a person you trust to your bank account so they have access to your money. This means any cheques must be signed by both of you.
- Contact the Police if you think a theft has occurred.