

## **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



Pembrokeshire County Council  
Cyngor Sir Penfro

## **Safeguarding**

# Adult Financial Abuse

## **General Information**

## 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.