



Cork Centre for Independent Living Limited

**POLICY
SUPPORTING SERVICE USERS WITH
FINANCIAL TRANSACTIONS
&
HANDLING SERVICE USERS MONEY**

*FINAL
Signed Off by BOM*

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Introduction

People who use Cork Centre for Independent Living (Cork CIL) must have the freedom to exercise choice and control in their daily lives. A person's decisions about money and how it is used are an important means of exercising these choices. It is therefore important that Cork CIL support people who use the service appropriately and safely to manage their own money.

As there are risks of loss of money, either by accident or deliberate financial abuse, Cork CIL we must ensure that we support people appropriately when they need they need help managing their financial affairs, and put safeguards in place.

- ✚ Where possible, people who use Cork CIL services control their own financial affairs in accordance with their own wishes.
- ✚ If as a service users, they are not able to do this and they live with a partner or other family member the responsibility for supporting them in this regard will generally pass to the family member.
- ✚ If suitable supports are not available to the Service User, Cork CIL will endeavour to provide limited supports to assist a service user in financial transactions and handling their money in line with the principles and spirit of this policy

Scope

The policy refers to all supports of a financial nature from handling money to assisting in banks, credit unions, building societies, post offices to online transactions.

This policy applies to Service Users and ALL staff and volunteers of Cork CIL. The document largely refers to the PA as the staff member most likely to be supporting the Service User but the policy applies to all staff and volunteers.

Role of Cork CIL

Cork CIL will always encourage and support service users to make their own arrangements regarding the safekeeping and expenditure of their funds.

Where a Service User wants, or needs help in managing their financial affairs, Cork CIL **may** support them in a limited way. It must be noted that there are limitations placed on staff and service users.

Limitations

- Cork CIL will not hold Service Users monies or property on their behalf
- Cork CIL does not provide 'private property accounts' as described in the Health (Repayment Scheme) Act 2006.
- On no account, may any Staff member act as a signatory on an individual's bank account.



- On no account, may any Staff member borrow money from a Service User.
- On no account, may any Staff member use a Service Users money to make personal purchases [however small].
- Staff should avoid make their own purchases when shopping with or on behalf of a Service User. (e.g. it is not acceptable for staff to do their own groceries or personal shopping during work time).
- On no account, may any **Service User** borrow money from a member of staff or expect them to pay for goods and services on behalf of the Service User.
- On no account, should any Staff Member offer financial advice to a Service User.
- On no account, may any Staff Member sell assets on behalf of a service user
- On no account, may any Staff Member sell goods or services to a service user.
- On no account, may any Staff Member borrow for personal use tools, electronic items (PC's Lap-tops phones etc.) or other items belonging to a Service User.
- On no account, may any Staff member act as a witness signatory on an individual's Last Will and Testament.
- On no account, may any Staff member coach service users to include them or benefit them in their Last Will and Testament.

Supporting a Service User/Leader

Support that individual service user request will vary. This will be discussed and agreed and recorded in a Service Agreement Appendix 1

Mobility Support Only

Where possible a Service User will be expected to manage, their own financial affairs including banking, ATM transactions, purchasing goods and service. The assistance provided by a PA in this instance is assisting with mobility (getting in and out of the bank, shops Post Offices, Credit Union etc.)

When the Service User is conducting their business, the PA is expected to remove themselves and afford privacy to the Service User.

Minimal Support

Some Service Users require a little more support because for example they have limited manual dexterity or visual impairment. In this case the Service User must retain complete



control of their financial management. The Service User will always accompany the PA and will not request that a PA conducts business on their behalf.

The Service User may need to pass an ATM card to their PA **at the time of** the transaction for the PA to insert the card into an ATM or card scanner and may require the assistance of the PA to input their PIN number.

The Service User will tell the PA their PIN number. The PA **must not** write this down. The transaction is conducted as instructed by the Service User. All transactions must be receipted including ATM withdrawals. All receipts must be handed immediately to the Service User and the card returned to the Service Users at the time of the transaction.

If transactions at a bank, building society or credit union are supported e.g. lodging and drawing cheques, completing forms etc. or if the Service User requests support with an on-line transaction the Service User must always be present and is encouraged to keep record of the transaction in case of future query. [There is a suggested template in this policy]

Maximum Support

Some service Users may require more support than has been outlined. This may include Service User who are unable to leave their home. If this is case Cork CIL will work with each Service User on an individual basis to agree a protocol for handling money.

In the first instance, the Service User will be asked to explore the possibility of a family member or Next Friend to assist them. If the Service User lives with a person who can conduct business on their behalf the PA will have **NO** role in handling a Service Users money but may be required to support the Service User whilst their relative is out of the house.

If the Service User does not have this support available Cork CIL Co-ordinator or designate will work with the Service User and identify with the Service User specific supports required and with the Service User agree and develop an individual agreement and a nominated lead PA.

If a Service User lives in a congregated setting e.g. Care Home the residential staff will be responsible for their support in this regard

Principles of Maximum Support Agreement

Where a Service User requests support from Cork CIL staff to support them in managing or handle their money the named PA, the Service Co-ordinator, the Service User and if appropriate a member of his / her family will complete the [Service Agreement Form](#) (Appendix 1).

An individual receiving assistance from Cork CIL with his/her financial management will be supported in the management of their financial affairs in accordance with his/her wishes and in a way, that facilitates:

- easy access to their personal money
- spending their money as they wish



The Service User will:

- Nominate a Lead PA. This will be the Named PA who will assist the Service User in handling monies. In some circumstances, there may need to be 2 named PA's nominated.
- The nominated PA/PA's will work on instruction from the Service User.
- PA may need to be given the Service Users PIN number to withdraw money on their behalf
- Service User will be encouraged where possible to manage their money on line e.g. on-line banking, on line bill payment. The Named PA may assist the Service User in this if required.
- Personal financial information such as bank Account details, PIN numbers and passwords given to a nominated named staff member **WILL NOT BE SHARED WITH ANY OTHER MEMBER OF STAFF OR OTHERS INCLUDING FAMILY MEMBERS.**
- If the Named PA ceases working with the Service User, it will be recommended that the Service User change their PIN number
- A Named PA may only use a card to withdraw cash on behalf of a Service User. They may not use the Card to pay for good or services.

Record Keeping.

Where any assistance is required the assisting, PA will always request an advice slip from ATM and retain all receipts and had back to the Service User along with any change due clearly demonstrating that correct change is returned.

Where a high level of support is requested a written record will be kept of all financial transactions carried out by staff on behalf of the individual; receipts, invoices and statements will be kept on file to support this record (see **Appendix 2**). This will be kept securely in the Service Users home as a point of reference in the event of a problem arising.

- A clear record of withdrawal and payment must be kept. See appendix 1
- When a withdrawal is made an advice, slip should be requested and retained
- All receipts for purchases must be retained
- All change accounted for
- Cork CIL will encourage each Service User to check their account regularly monthly or at the very least quarterly and if appropriate alert Cork CIL if there is any discrepancy

Concerns

If a Service User has a concern they should alert their bank and alert Service Co-ordinator / Service Manager immediately.

If a Named PA has a concern about a Service User finances e.g. inadequate funds to carry out a transaction requested, unusual transaction requested or the Named PA has a concern



that the Service User may be a victim of financial abuse be they MUST discuss this immediately with the Service User and explain that the concerns.

If a Named PA concerns are not heeded and they have a concern that the Service User may be a victim of financial abuse they MUST inform the Service Co-ordinator and advise the Service User of this. The concern will be recorded and referred to the Designated Officer for Safeguarding.

If there is a risk that financial abuse may have occurred this will be managed under National Safeguarding Vulnerable Persons Policy & Procedure

Summary

- In this policy Handling Service Users Money refers to all / any aspects of support with financial transactions from shopping to banking to on line transactions.
- Service Users should be present, insofar as is possible, always when staff are handling their finances.
- Staff may assist individuals in tasks regarding managing their finances – at the individual's request when there is no alternative support.
- In general staff, will not hold monies or property or carry out transactions on behalf of an individual. Their role will be to offer support and guidance only.
- On no account, may any Staff member act as a signatory on an individual's bank account.
- If higher level of support is required, an individual agreement will be drawn up and signed. In these case, individual process audits may be conducted.
- Staff, service users, their family and friends will act in accordance with the limitations as outlined



Appendix 1

SERVICE AGREEMENT

SUPPORT BY CORK CIL STAFF IN HANDLING OF AN INDIVIDUALS MONIES.

Service User Name: _____

Address: _____

Contact No: _____: E-mail _____

Support Required

Service User handle his/her finance independently /**mobility only**

Minimal Support PA accompanied always by Service User

Maximum Support

Cash finances only.

Cash and banking (lodgement)

Cash and banking (lodgement) and bill payment.

Other [describe] _____

Nominated Named PA / Staff

Name _____ Contact No _____

Name _____ Contact No _____

I have read and understood the Policy and procedures that will be followed in managing my finances.

I consent to receive support from Cork CIL staff with my finances as outlined above

SIGNED _____ Service User DATE: ____/____/____

SIGNED _____ Named PA DATE: ____/____/____

SIGNED _____ Co-ordinator DATE: ____/____/____

