

# AGE UK EXETER

## Controlled Document

### **Document name: Handling Client's Money (and Assisting In the Management of their Financial Affairs) Policy**

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Review Schedule: Every three years

Next review due: September 2025

Owner (Responsibility) CEO

Amendments to: Governance Officer

Revision History: See end of document.

Document location: [www.ageuk.org.uk/exeter/about-us/policiesandguidelines](http://www.ageuk.org.uk/exeter/about-us/policiesandguidelines)

## **Document Description**

This document outlines the policies and procedures which should be followed by staff when handling clients' money or assisting them to manage their financial affairs.

## **Implementation and Quality Assurance**

Implementation is immediate and this Policy shall stay in force until any alterations are formally agreed.

The Policy will be reviewed every three years by the Board of Trustees, sooner if legislation, best practice or other circumstances indicate this is necessary.

All aspects of this Policy shall be open to review at any time. If you have any comments or suggestions on the content of this policy, please contact the CEO on [info@ageukexeter.org.uk](mailto:info@ageukexeter.org.uk), or at Age UK Exeter, The Sycamores, Mount Pleasant Road, Exeter, EX4 7AE, 01392 202092.

# **Policy for Handling Clients' Money and** **Assisting in the Management** **of their Financial Affairs**

## **Policy Statement**

Age UK Exeter aims to promote and maintain the independence of its clients in all aspects of their lives, including where appropriate to provide support to them in managing their finances. This support is normally provided as part of our Enabling and Home Support Service.

Where such support is needed and is identified within the clients' Care Plan, it is essential that good practice is implemented and observed, in order to promote trust and avoid disputes, misunderstanding or suspicion.

Other staff may occasionally be involved in handling clients' money and will refer to the relevant sections of this policy.

In delivering all its services, Age UK Exeter understands that it has a responsibility to protect its clients from financial abuse and to ensure that our staff are clear about the correct procedures and requirements for dealing with individuals' financial affairs.

The policy and procedures are designed to protect both the people who use our services, and our staff. Any failure on the part of Age UK Exeter staff to observe this policy in full may result in disciplinary action.

## **Prerequisites to Handling Clients Money**

As part of the first home assessment visit within Enabling and Home Support, consideration is given to the client's mental capacity to provide consent and their over-all support needs. A Client Information Sheet (CIS) is formulated from that first meeting and a financial permissions form is completed if required (see appendix). A client may remove consent at any time to any or all support services. The consent may be provided by a legally appointed representative, e.g., Authorised by the Court of Protection or a client with a registered Enduring or Lasting Power of Attorney for Health and Welfare.

## **Financial Affairs**

The Client Information Sheet (CIS) is developed as part of the Enabling and Home Support Service's assessment and reflects the outcomes identified in the clients My Plan. It will clearly record the level of support the client requires in dealing with their financial affairs, if any. The CIS is subject to regular reviews.

Where support is required to manage financial affairs, handle cash, or collect pensions, a financial permissions form will be completed, signed, and uploaded to the client record.

## **Handling cash**

When cash changes hands the home support worker (HSW) will count it in front of the client and complete a receipt immediately, which will be signed by the client and the HSW. Change will be noted and initialled on the same receipt. Cash will be taken from or given into the client's hands wherever possible, especially if the client has

poor sight. If cash does need to be taken from a purse etc. then this should be done in conjunction with the client. HSW's will immediately upload receipts to their work phone and give the hard copy to the client.

The client's money will always be kept separately from the HSW's own money and from that of any other client. HSW's are responsible for keeping clients' money safe whilst it is in their possession and may be required to reimburse any unexplained losses. Age UK Exeter receipts are used for every transaction involving a client's own money or pension cards when the client is not accompanied by the HSW. Shop, post office and service receipts will also be provided to the client.

Bank cards will not be accepted from clients to pay for goods or services unless the client is present for the transaction to take place or in exceptional circumstances when authorisation has been given by the Age UK Exeter office.

Please also refer to the Home Support Workers Handbook and guidelines.

### **Collecting pension/benefits**

Wherever possible, the HSW will support the client to undertake these activities themselves.

In exceptional circumstances, HSW's will only undertake pension or benefits collection, or any other financial transaction such as paying bills where there is a current, preauthorised and signed financial permissions form (see appendix) and prior agreement has been given by the office.

### **Shopping**

When taking a client shopping forms part of the service, HSW's will observe the following:

- Where a choice of shop is available, it is the responsibility of the client to make that choice and in no circumstances will HSW's direct them to any particular shop/outlet without their agreement.
- Where a particular shop/outlet is used on a regular basis it makes sense to take advantage of any loyalty cards, bonuses or promotions that may be on offer. Assistance should be given to clients in taking advantage of such offers, although HSW's will ensure that all advantages fall to the client.
- Where special offers exist such as 'buy one get one free' or 'extra points' the HSW will ensure that as with all other shopping opportunities, the benefits fall only to the client if they wish to take up such offers.
- In circumstances, for example, where the client indicates that the HSW may benefit from any special offer or promotion, then such an offer will be respectfully declined.

If shopping on behalf of the client without them being present, the HSW will agree a shopping list with the client in advance. HSW's will never:

- overspend and ask the client to reimburse them.
- present their own store reward cards when paying with the client's money.

An Age UK Exeter receipt will be used and uploaded to log cash given to the HSW, and change returned. Shop and till receipts will also be provided for all purchases.

### **Paying bills**

If paying a bill on behalf of a client who is not present, an Age UK Exeter receipt will be signed by the client indicating the amount of cash provided to the HSW to do so. On their return a separate receipt will be provided by the HSW from the shop or organisation that received the money in settlement of the bill. All receipts will be uploaded to the Age UK Exeter Office via the Home Support Worker's work phone and hard copy receipts given to the client.

If HSW's are asked to 'top up' gas, electric, mobile, or other cards on behalf of a client who is not present, the same applies as above. HSW's will only take those cards with them that are required and cash.

All clients should pay for the Enabling and Home Support Service via direct debit, except in exceptional circumstances where an alternative arrangement has been made with the Age UK Exeter Office.

### **Money, valuables, and property**

Where a HSW is concerned about cash or valuables being stored in the house (for example large amounts of cash left out in view), they will suggest to the client that they may wish to take some precautions. They will also notify the Enabling and Home Support Manager who will record the concern and, if appropriate, take the matter up with the client or their representative.

HSW's will never take charge or look after any item of property or money even if the client wishes it. Such requests will be drawn to the attention of the Enabling and Home Support Manager.

### **Providing support for the client to manage their finances**

Where specified in the Care Plan and ensuring that a financial permissions form has been signed and uploaded, HSW's will support clients to manage their financial affairs. This is a home support role, and will only be undertaken alongside the client, and with their direction. The client must have the capacity to do this. In no circumstances whatsoever will a HSW act as if they have Power of Attorney. HSW's will let the Enabling and Home Support Manager know if they have been asked to undertake any financial task that would require them to act independently of the client, and the manager will clarify this with the client and/or their representatives.

HSW's will not remove paperwork from the client's house. Please refer also to Age UK Exeter's Data Protection policy.

### **Use of client resources**

HSW's are not permitted to use the client's property for their own use. Such prohibitions include, but are not limited in any way, to:

- use of the client's telephone (landline or mobile)
- use of the client's PC, laptop or internet facilities, unless in the course of duties (e.g. home shopping for the client) and with their permission
- use of the client's car or other transport.

Additionally, HSW's will not take any unauthorised person including children or pets into the client's home without the prior permission of the client and the Enabling and Home Support Manager in very exceptional cases.

### **Business transactions**

HSW's will never enter into any business transactions either with, or on behalf of a client. Such transactions may include:

- mail order purchasing, and acting as 'Agent'
- lottery or pools syndicates
- holiday clubs
- savings schemes.

This list is indicative and not intended to be exhaustive. Under no circumstances whatsoever will a HSW enter into any kind of financial liability on behalf of the client, nor will they act as guarantor for any kind of hire purchase agreement or commitment.

### **Selling of goods and services**

Age UK Exeter staff are prohibited from:

- selling anything to the client
- buying anything from the client
- selling anything belonging to the client.

### **Witnessing documents**

Age UK Exeter staff will not act as witnesses to legal documents without prior permission from the service co-ordinator, who will record any such decisions with reasons on the client record.

### **Loans**

Age UK Exeter staff will never borrow from or lend to clients in any circumstances. Any such requests will be reported to the service co-ordinator so that they can clarify the situation with the client.

### **Giving advice**

Beyond general assistance, HSW's will never give advice on financial matters, even if asked. Age UK Exeter's Information and Advice Officer will be able to give specialised benefits advice if appropriate, or signpost to other appropriate organisations.

### **Incapacity to manage personal finances**

If a client's capacity to make decisions relating to the use of their cash or finances causes concern or has changed, the HSW will bring it to the attention of the service co-ordinator who will take appropriate action.

### **Confidentiality**

All aspects of a client's financial affairs are strictly confidential, and no member of staff will disclose any detail to a third party. This does not prohibit a member of staff from appropriately raising any concern or query with their line manager.

Please refer to the Confidentiality Policy for further information on confidentiality. Reference should also be made to the Acceptance of Gifts and Legacies Policy.

### **Induction and training**

All Age UK Exeter staff receive a full induction both into the organisation and into their specific role. They will receive links to all relevant policies and handbooks and have the opportunity to ask questions if necessary.

HSW's are given the opportunity to shadow established workers as part of their induction and are given Boundary training.

HSW's attend update meetings, which are usually held three times a year, where practice issues are discussed, and peer learning takes place. They receive regular emails to ensure they are up to date with any changes or developments in procedures.

HSW's attend an annual mandatory safeguarding refresher (delivered in-house) and are invited to other training opportunities as appropriate.

### **Observance/Investigations**

All Age UK Exeter staff are expected to adhere to this policy when handling client's money or assisting in the management of their financial affairs. Situations will arise, however, when suspicion may fall on the HSW when something is broken, money goes missing etc. Age UK Exeter takes all such instances seriously and will make appropriate investigations. If, in the opinion of the Senior Management Team of Age UK Exeter there is evidence that some financial irregularity has or may have taken place, or the HSW's honesty is being questioned, then an investigation may be undertaken as part of Age UK Exeter's disciplinary processes. In such cases it would be normal for Age UK Exeter to suspend the member of staff without prejudice whilst the matter is being investigated and formal disciplinary hearings held. Support will be offered to the member of staff during that period.

Where there is reasonable cause for belief that a member of staff may have done something that might harm a client, including financial harm, Age UK Exeter is required to refer the matter to the DCC Safeguarding Team and may be required to notify the police.

Please refer also to our Managing Allegations policy and procedure.

### Revision History

Revision date	Summary of Changes	Other Comments
4 July 2016	New policy written (versions 1 to 8). Discussed by the Standards Committee at its meeting on 4.7.16	Recommended to the Board for approval.
12 July 2016	Reviewed by the Board of Trustees.	Approved. Due for review July 2018
13.10.16	Minor tweaks and inclusion of appendices following input from Quality Improvement Team.	
5.3.18	Routine review by Standards Committee	Recommended to the Board for approval.
13.3.18	Approved by Board of Trustees	Due for next review March 2018
26.08.22	Routine review and changes due to digitisation of Home Support Service. Agreed by Risk and Quality Committee 15.09.22	Approved by the Board 27.09.22

## Appendix 1

### Enabling & Home Support Service



Name of client \_\_\_\_\_

I agree and give permission that Home Support Workers employed by Age UK Exeter are able to: *(please tick all that apply)*

☐

Handle cash on my behalf for the payment of bills and for shopping.

I understand that I will be asked to sign a receipt when handing cash over to the worker.

☐

Assist me in managing my paperwork and finances within my home.

I understand that if I have any concerns about the service I receive, or if I would like to request any additional tasks or changes to the service, that I can ring Karen Brooks or Tony Harvey at the office on 01392 455606

Client signature: \_\_\_\_\_

Date: \_\_\_\_\_

Regular Home Support Worker signature: \_\_\_\_\_

Date: \_\_\_\_\_

EN06/MAR22/TH