

Stay Smart, Stay Safe

A guide to keeping you
and your money secure



Age UK
Gloucestershire
and Gloucestershire
Police and Crime Commissioner -
working together
to protect you from financial abuse



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A guide to keeping you and your money secure

Financial Abuse is another name for stealing or defrauding someone of money, property or other valuables. The abuser can be a stranger, a care worker or even a family member or friend.

This can make such crimes very difficult to deal with as there's a powerful emotional element involved.

Age UK Gloucestershire takes this issue very seriously and is working with Gloucestershire Police and Crime Commissioner to inform older people in the county how they can protect themselves and their possessions.

This booklet contains lots of useful advice and tips to help you to avoid scams at home or whilst you are out and how to arrange your banking with confidence.

Part of safeguarding ourselves is preparing for what happens if we become ill: e.g. what will happen to our financial affairs if we become unable to make decisions? Likewise, what about when we pass on - is our family aware of our wishes?

There's also advice about what to do if the worst should happen and you, or someone you know, becomes the victim of financial abuse.

Remember that financial abuse is always a crime, even if it's committed by a relative or someone you rely on for everyday help. You should never be afraid to speak up if it's happening to you.

Contents

Staying Safe

This section gives you tips on how to stay safe when going about your daily routine. It also tells you how to deal with bogus callers and about specific services that are available to help you avoid irritating and intrusive sales calls and unsolicited junk mail.

- + Avoiding scams at home
 - + Stay safe at a cash machine
 - + Protect yourself from identity theft
 - + Employing people in your home
 - + Using trades people
 - + Stop junk mail and nuisance sales calls
 - + Shopping & banking from home
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Putting your affairs in order

It's not something we like to think about, but if you become ill or pass on, how would your family cope? Putting your affairs in order now, will protect you and your family financially, as well as ensuring that people are aware of your wishes.

- + Lasting Power of Attorney
 - + Making a will
-

Is something wrong?

If someone has taken advantage of you financially you shouldn't feel scared or ashamed to report it, even if it's a member of your family or a person in a position of trust.

- + What to do if you are a victim of financial abuse
 - + Is someone you know a victim?
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Handy Information

This section provides information which covers general best practice for managing your money, an alternative way to handle your banking and specific services for people with disabilities.

- + Keep track of your finances
 - + Credit Unions
 - + Services for people with disabilities
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Financial abuse real-life stories

Avoiding scams at home

At home, we are at risk of scams from callers, by mail and when using the internet.

If you remember these simple guidelines and always trust your instincts, you will make it harder for potential scammers.



Callers at your door

- + Always ask for identification
- + Ring the company's head office to check the caller's credentials, especially if they ask to access your house or rear garden
- + Don't let them rush you
- + Don't agree on the spur of the moment to any building work, repairs or maintenance on your property that you haven't asked for.



Phone callers

- + Don't be afraid to end the call
- + Don't ever give your Bank details or PIN numbers to the caller. Banks NEVER ring up and ask for these nor do they send people to your house to collect your bank or credit card
- + Sign up to the Preference Services (see page 7) to avoid receiving sales calls.



By Mail

- + Ask yourself if the letter really seems genuine
- + Don't believe that you've won a prize when you haven't entered a competition
- + Never send money off to 'release' a win
- + Ask a family member what they think about the letter
- + Sign up to the Preference Services (see page 7) to avoid receiving unsolicited mail.



Online

- + Shop through retailers you are familiar with
- + Ask a friend who is confident shopping online to help you get started
- + Be cautious with emails; many fraudsters target people online
- + Simply delete any emails you think are bogus
- + Don't open attachments as these may contain viruses
- + Banks & building societies NEVER ask you to send them account details by email
- + Never click on a link in an email that tells you to 'update or confirm your banking details'.
- + Always be on your guard as professional scammers are expert liars and make it their life's work to deceive others. Anyone can be tricked by these schemes, so take your time and if it seems too good to be true, it probably is!

Stay safe at a cash machine

When using a cash point following these simple steps will help stop any problems arising.

- 1 Be aware of the people around you. If anyone is standing too close or behaving suspiciously, cancel the transaction and go to another machine. Don't let anything distract you while you are taking money out and don't let anyone help you enter your Personal Identification Number (PIN).
- 2 Always check the cash machine before you use it. Make sure there are no devices or anything unusual attached to the card slot or elsewhere.
- 3 Hide your PIN code. While you are entering your PIN, cover the keypad with your other hand just in case anyone is looking.
- 4 Take your receipt if the cash machine prints one. Even without your full account details it could still provide criminals with information.
- 5 Don't count your money in the street. Discreetly check that the cash machine has given you the right amount of money before putting it safely away.
- 6 Keep your bag, purse or wallet beside you or in front of you. Having your handbag slung behind you or hanging your belongings on the back of your wheelchair can be a temptation for thieves.

And remember if someone tries to snatch your bag, let them take it. It is better to lose belongings and money than to risk being hurt. Report the crime to the police and if your cards are stolen, tell your bank immediately so they can be cancelled.



Protect yourself from identity theft

Identity theft is a fast growing problem and one that banks are working hard to resolve. Here is some advice on recognising the signs, and tips on how to protect yourself.

You might receive emails, letters or telephone calls claiming to be from your bank or other financial institutions, asking you to confirm your account details or other personal information. Do not respond. These are always fake and if you disclose the information, it may be used to raid your accounts. Banks and institutions such as the tax authorities will never ask you for your PIN, password or other security information in full.

Here are some easy ways to protect yourself:

- + Keep your personal documents safe and report any lost items as soon as possible.
- + Shred any documents with personal information before you throw them away as fraudsters have been known to rummage through bins.
- + Avoid obvious passwords such as your mother's maiden name and don't use the same password or PIN for everything.
- + Keep passwords and PINs safe. Don't write them down or tell them to other people.
- + Cancel any lost or stolen cards immediately.
- + Be careful about what information you put on social networking sites.
- + If you move house, get your post redirected.



Employing people in your home

If you need help with everyday tasks or personal care, this will mean that people come into your home on a regular basis.

It's wise to take some basic precautions such as keeping money, valuables and confidential information or correspondence out of sight. If you're uncomfortable with a particular person talk to family, friends or call

Age UK Gloucestershire on **01452 422660**.

Employing carers

If you decide to employ someone directly yourself there are many issues to consider. It's probably best to contact the National Centre for Independent Living by calling **0845 026 4748** for more information and advice about employing a personal care worker.

Similarly the decision to employ friends or family should not be undertaken lightly as it could change your relationship with them. You must be prepared to treat them as an employee during working hours, and they must take the commitment of being a paid carer seriously. A written contract, which should clearly state the terms and conditions, such as the tasks your carer will do, the hours you expect them to work, how much you will pay them, and how much paid holiday and sick leave they can take is essential.

Using tradespeople

If you need maintenance work done, it can be difficult to find a tradesperson who you trust to do the job to a good standard and at a fair price.

Start by asking friends, relatives and neighbours whether they can recommend anyone locally who has done similar work for them.

Age UK Gloucestershire works with Handy-link, who provide a safe, quality service at a competitive price.

Visit their website at www.gchplus.co.uk/handy-link/ or call them on **0800 408 2000** for more information.



Stopping annoying phone calls and junk mail

Intrusive phone calls and unsolicited mail can be relentless at times. You can reduce this problem by registering with two free services.

Telephone Preference Service (TPS)

The Telephone Preference Service (TPS) is a free register that allows you to opt out of receiving unsolicited sales and marketing calls. Organisations are legally required to stop making such calls once your phone number is registered.

You can register for the service by calling the registration line or by visiting www.tpsonline.org.uk

Telephone Preference Service (TPS)

DMA House
70 Margaret Street
London W1W 8SS

Registration line:

0845 070 0707

Mailing Preference Service (MPS)

Organisations are required to refer to the MPS list and remove people who have requested not to receive mailings.

You can register for this service by calling the registration line or by visiting www.mpsonline.org.uk

Mailing Preference Service

MPS Freepost LON 20771
London W1E 0ZT

Registration line:

0845 703 4599

Please note that registration expires after five years, and you will not be sent a reminder to re-register.



Shopping and banking from home, using the phone

Though shopping and banking at home is comfortable and convenient you must ensure it's done securely.

Making purchases over the telephone

You can pay bills or buy goods via the telephone and to do this you will be asked to give details of your debit or credit card, usually:

- + The long number at the centre of your card, normally 16 digits long
- + The card issue number
- + The start and end date for the card
- + The security code, or CVV number, for your card (the last three digits of the number on the signature strip on the back of your card).
- + Don't give your card details to anyone or any company you aren't sure about.



Telephone banking

Keeping your account secure

You will usually be asked for passwords or security numbers whenever you call your bank or building society. This is to prove that you're the account holder, as you can't show account books, cards or other personal identification over the phone. They will only ask for letters from your password, not the complete password.

If you get a call from your bank, always call them back using the number on your statement to make sure you really are talking to your bank. This will help you to avoid being cheated by scammers who will give you the number they want you to call. Don't let anyone rush you.

Keeping a record of your telephone banking

When you go to a building society, bank branch or cash machine you will usually be given a receipt for any transactions. However, this will not happen when you use telephone services. Write a record of any transactions you have made and keep this with your bank statements or in a diary, so that you can check your new statement when it arrives.

Shopping and banking from home, using the internet

The internet provides a fantastic way to access local information and shop for just about anything from the comfort of your armchair. Here's how to do it safely.

Shopping on the internet

Shopping from home using the internet is an everyday choice for millions of people. The same rules for keeping safe apply online as in the High Street. Trust the shops and the brand names you know. If the deal seems too good to be true it probably is!

If you would like to be more confident online, speak to **Age UK Gloucestershire** who run classes to help you get the most out of the internet. Call **01452 422660** and ask for the **Magic Mouse Team**.

Your rights

Remember that when shopping on-line you have at least as many consumer rights as when you buy something from a shop. For example, if you buy an item online it must be of satisfactory quality and match the description on the website. If it is damaged or there is something wrong with it, you should complain to the seller – you may be entitled to a refund, repair, replacement or compensation.

Before you buy anything check if the seller is based overseas, as consumer rights vary from country to country.

You have more protection if anything goes wrong with large purchases if you pay with a credit card.

Internet banking

Many people choose online banking as you don't have to consider opening hours or travelling to your nearest branch. You can not only keep track of the money coming in and going out of your account but also transfer money, pay bills, and set up standing orders.

Most banks now have extra levels of security. You should only access your bank account online from a secure internet connection and you must ensure that your computer has up-to-date security software installed.

What is a ‘Lasting Power of Attorney?’

It’s not easy to think about, but what would happen to you and your affairs if you became unable to make decisions due to illness?



Decisions made under a Health & Wellbeing LPA

An attorney under a Health & Wellbeing LPA can make decisions on:

- + Where you should live
- + Your day-to-day care
- + Life sustaining treatment
- + Your general care and wellbeing

Registering an LPA

An LPA will only be valid if it is registered when you have mental capacity and have not been put under any undue pressure to make it. It must always be your decision to give the attorney extensive power to make important decisions. Once an LPA has been set up, you can choose to let the attorney make decisions for you while you still have mental capacity. Make it very clear when setting up the LPA which decisions you want the attorney to make on your behalf. The attorney must ensure that any decisions they take on your behalf are in your best interests.

Cost of an LPA

Generally, there are solicitors fees and registration fees to pay for LPAs. There may be help for those on benefits. Though an extra cost, an LPA is often extremely useful as banks, doctors, social services, etc. will not deal with relatives unless such a document is in place. For more information on setting up an LPA, see our free information guide Powers of Attorney: call **Age UK Advice** on **0800 169 6565**.

A Lasting Power of Attorney (LPA) is a legal tool that allows you to decide who should manage your affairs should you become unable to do so yourself. There are two types of LPA so you can specify which decisions you want them to make on your behalf.

The first covers decisions about your home, possessions and money and is known as a **Property and Financial Affairs LPA**. The second covers decisions about health and wellbeing and is known as a **Personal Welfare LPA**. With both types of LPA, you can give the attorney the power to make all decisions within that category or just certain decisions.

You can also appoint more than one person as an attorney and require that decisions are made jointly. Some solicitors and other professionals will offer to act as your attorney, but they will charge a fee so you should consider this carefully.

Decisions made under a Property and Financial Affairs LPA

An attorney under a Property and Financial Affairs LPA can make decisions on:

- + Buying or selling property
- + Paying the mortgage
- + Investing money
- + Paying bills
- + Giving people access to your financial information
- + Arranging repairs to property

Have you made a will?

Considering what may happen after your death can be difficult, but making a will is important and can ensure that your wishes are met.

More than half of us in Britain don't have a will but making one means that your wishes control what happens to your savings and possessions and you can even outline your funeral plans. If you don't have a will, the state could decide what would happen to your estate. Having your will professionally drawn up by a solicitor means it will be recognised by law and will reflect all your wishes. It brings peace of mind to you and your family and, once it's done, the only thing you have to remember is to arrange for any amendments to be made should your wishes or circumstances change.

Although you can make your own will by buying a will-making kit from a stationery shop, it is advisable that you use a solicitor or another professional will-writing service. This will ensure you don't miss out any important details, especially if your estate or wishes are complicated.

You can contact the Law Society at www.lawsociety.org.uk for details of solicitors in your area. Alternatively, Solicitors for the Elderly is a national network of solicitors that specialises in will-making. Visit www.solicitorsfortheelderly.com to find one in your area.

Here are the steps you need to take when making a will.

Value your estate

Write down a list of everything you own. This includes your home, any other properties, savings in bank accounts, insurance, pension funds, investments, motor vehicles, jewellery and antiques, furniture and other household contents. Before these things can be given to your beneficiaries, all your debts will need to be paid, so you should take into account any outstanding mortgage, credit card balance, bank overdraft, loans or equity release scheme. Have your assets valued regularly.

Divide your assets

Make sure that it's clear what you want to happen to your estate, by listing your specific possessions and listing beneficiaries by their full name and their relationship to you. You might want to leave specific things to your spouse, children or relatives, or you might decide that you want a charity to benefit instead of, or as well as, your family or friends. You could divide your estate between a number of people or charities in certain proportions. State what you want to happen if a beneficiary dies before you.

You can also identify a 'residuary beneficiary' – a person or charity that receives the remainder of your estate once any specified gifts have been made.

If you share ownership of any property as 'joint tenants', your share will automatically be passed to the other owner if you die, so you can't leave this to anyone else in your will. However, if you own it as 'tenants in common' you can leave your share to someone else, who will then become 'tenants in common' with the current co-owner. If you have a joint bank account, the money in the account automatically goes to the other account holder.



Choose executors

Officially, your will can name up to four executors, who can be relatives, friends, or professionals such as a solicitor. You may not want this many executors, but you should appoint at least two in case one dies before you, or to share the responsibility and work involved. Choose people who you can trust to carry out your wishes as drawn up in the will. Being an executor can involve considerable responsibility, so check that your proposed executors are willing to take on the role before naming them.

If your estate is large or complicated, you could appoint a professional executor such as a solicitor, accountant or bank manager, although they will charge fees that must be paid out of your estate. Alternatively, you could ask a charity to act as your executor. Age UK offers this service in certain circumstances.



Get witnesses

When you sign the will, you must have two witnesses present who are over the age of 18. The people you choose as witnesses must not be the same people who will benefit from the will.

Ensure your will is valid

In order for a will to be valid, it must be:

- + In writing
- + Signed and witnessed
- + Made when you have the mental capacity to understand the effect it will have
- + Freely made, not made as a result of pressure from someone else.

Review and update your will at least every five years, or after any major change in your life, such as separating, remarrying, or the birth of a new grandchild. You can either revoke (cancel) the old will or add a 'codicil', a supplement to the will that details amendments. This must be signed and witnessed in the same way as the original will.

Call us at **Age UK Gloucestershire on 01452 422660** if you would like to talk about making a will or estate planning.

If you feel you've become a victim - what should you do?

If you are concerned that someone has taken money from you without permission, or has misused your money, there are steps you can take to get help.

If someone has accessed your account without permission

Contact your bank or building society immediately if you believe that someone has made an unauthorised withdrawal from your account. If the bank decides not to refund the withdrawal, you can make a formal complaint.

All banks and building societies have formal complaints procedures and must tell you how to make a complaint. Your bank or building society has to investigate all complaints and respond within eight weeks of receiving them. If you do not receive a reply to your complaint within eight weeks or you are unhappy with their response, you can take your complaint to the Financial Ombudsman Service (FOS).

The FOS will investigate your complaint. They may uphold your complaint (in favour of the customer) in full or in part, or make a decision in favour of the bank or building society. If the FOS upholds your complaint, they can tell your bank or building society to reimburse any money you have lost and may sometimes ask that you receive a modest payment for the stress and inconvenience you've suffered.



If someone you know has misused your money

Many people who entrust someone with their financial affairs have a positive experience. However, sometimes even family or friends take advantage of the person they have been asked to help. If you suspect that the person you trust is abusing their position, it can be very distressing and difficult to know who to turn to. Some people find it hard to face up to the fact they are being financially abused – it can be particularly difficult to accept if the person misusing your money is a relative, or someone else close to you.

If you are worried that someone has financially abused you – for example, by being dishonest about how they are spending your money – there are organisations that can offer help and support. It can be hard to take the first step towards ending the financial abuse, particularly if you rely on the person for other types of support. Talk to someone you trust, such as a relative, friend, neighbour, minister of religion or your GP, as a starting point. If you find it hard to talk about, you could consider writing it down.

Alternatively, the charity **Action on Elder Abuse** has a national helpline (call **0808 808 8141**) or you could call us here at **Age UK Gloucestershire** on **01452 422660** or inform social services or the police.

Recognise the signs of financial abuse of others

If you know someone - a friend, neighbour or relative - that you suspect is experiencing financial abuse, don't be afraid to speak out and report it.

Here are some things that may indicate something is wrong:

- + Signatures on cheques or documents that do not resemble the older person's signature, or are signed when they are unable to write.
- + Sudden changes in bank accounts, including unexplained withdrawals of large sums of money by someone accompanying the older person.
- + The inclusion of additional names on an older person's bank account.
- + Sudden changes to, or the establishment of, wills.
- + The sudden appearance of previously uninvolved relatives claiming their rights to an older person's affairs or possessions.
- + The unexplained sudden transfer of assets to a family member or someone outside the family
- + Numerous unpaid bills, or overdue rent, when someone else is supposed to be paying the bills.
- + Unusual concern by someone that an excessive amount of money is being expended on the care of the older person.
- + Lack of amenities, such as TV, personal grooming items, appropriate clothing, that the older person should be able to afford.
- + The unexplained disappearance of funds or valuable possessions such as art, silverware or jewellery.
- + Deliberate isolation of an older person from friends and family, resulting in the abuser having total control.



Keeping track of your money

Making a record of all the money you spend can help you spot any unauthorised transactions in your account.



Follow our tips to help you keep track of your spending.

- 1 Keep records such as receipts. If you aren't automatically offered a receipt for a purchase, ask for one.
- 2 Write down all the smaller payments you make and when, such as your weekly payment to the milkman. This will also prevent doubts about whether you have paid twice for something or forgotten to buy an essential item.
- 3 If you rely on someone else to do shopping or take cash out for you, ask them to provide receipts, too.
- 4 If possible, check your account balance regularly. You can do this by choosing the 'account balance' option at a cash machine, visiting your local bank branch, or by using online or telephone banking.
- 5 If you pay for items or services by cheque, fill in your cheque book stubs so you remember what you've spent and when. You should also keep hold of any paying-in slips.
- 6 Keep all your receipts, statements and other documents together in one envelope, folder or box with the month and year written on it. You could try using Age UK's LifeBook, a handy book that you can use to keep useful information in one place. Call 0845 685 1061 for your free copy.
- 7 When your monthly bank statement arrives, compare it to your records. If you see anything wrong, such as payments you didn't make, contact your bank or building society immediately.

What are 'Credit Unions': A safe alternative to the High Street Bank?

A credit union is a financial co-operative run by a group of people with something in common for example, they might live or work in the same area, work for the same employer, or go to the same church or club.

You might choose to join a credit union if you are having difficulty opening an account with a high-street bank or building society, or if you prefer the idea of a local co-operative to a bank. Like banks, credit unions are covered by the Financial Services Compensation Scheme, so your money is just as safe in a credit union as it is in a bank.



How a credit union works

Members of a credit union save together, and then lend the money out to each other as low-cost loans. They have to set aside a certain amount of money each year to ensure they don't go bust, and they use any extra money to run their services and reward their members.

Credit unions tend to offer smaller loans than banks and building societies, which enables you to borrow only what you need and can afford to pay back. They also tend to charge much lower interest rates on loans than doorstep lenders and unlicensed lenders (often known as 'loan-sharks').

All credit unions offer savings accounts and affordable loans. Most also offer insurance products like free life or loan-protection insurance. Some larger credit unions offer Individual Savings Accounts (ISAs), mortgages, funeral plans, basic or current bank accounts, budgeting and debt management services. Contact your local credit union to see what it offers.

Joining a credit union

To find a credit union, ask your local council or Citizens Advice Bureau. You can also search for a credit union via the website 'Find your credit union' at www.findyourcreditunion.co.uk. All credit unions must have the words 'Credit Union' in their title.

You may have to be a member for a few weeks and demonstrate that you are able to save regularly before you can borrow from them, but some will lend to you as soon as you become a member.

Depending on the services your credit union offers, you may be able to pay money into your account by having your state benefits paid directly into it, by visiting local collection points, by standing order or by direct debit.

Services for people with disabilities

If you have a disability that makes it difficult for you to use banking services or do your shopping, there is a range of services available.



Banking services

If you have impaired vision, you can ask to receive statements in large print or other accessible formats. If you find it difficult to use a chip-and-PIN card, let your bank or building society know you need a chip-and-signature card. This looks exactly the same as a chip-and-PIN card but when you insert it into a card terminal, you will be asked to sign your name on a receipt rather than enter a PIN.

A large organisation such as a bank would be expected to make more adjustments than a small local shop would. So they might provide larger, more well-defined signs, put ramps at the entrance to their building, or install an induction loop for people who are hearing-impaired.

There is more information about your rights on the Directgov website. Visit www.direct.gov.uk and type 'Access to everyday services' into the search box.

Shopping

Like banks, bigger shops should make considerable adjustments to enable people with disabilities to use them. Smaller shops may be less able to afford to make changes. However, if you shop regularly at a local business and you find it difficult, you could try telling them what you find problematic and ask whether they can resolve it.

PIN keypads have tactile features such as a raised dot on the number five key. If you have impaired vision, this could make it easier for you to use them when you're out shopping.

A personal shopping service may help and some retailers offer this service although you will need to book an appointment in advance. Some smaller shops offer assistance to disabled customers on a more informal basis, so it is always worth asking for help.

Find out which local businesses are accessible for people with disabilities by visiting the website www.disabledgo.com and searching your area.

Online shopping may sometimes be difficult if you're visually impaired. However, some websites, including Amazon and iTunes, have software that lets you view their sites through screen readers. You will usually need to buy screen-reader technology separately and install it on your computer. Windows also has various programmes for the visually impaired.

Telephone equipment

If your hearing is impaired, there is telephone equipment available to help you hear better. If you have already tried adjusting the volume of your telephone and still find it difficult to hear, a telephone amplifier could be attached to the earpiece of your handset to make incoming speech louder. If you have a hearing aid, you may be able to attach an inductive coupler to it. Some cordless telephones cause interference to hearing aids, so check whether this is the case before buying a new telephone or if you are having trouble with your existing telephone.

If you have conductive hearing loss you could try a vibrating phone, or a 'bone phone', which you hold against the bone behind your ear. For more information contact **Action on Hearing Loss** on **0808 808 0123**, textphone on **0808 808 9000**, or email them at information@hearingloss.org.uk. Download or ask for their factsheet *Telephones and voice communications*.

If you can't hold or press things easily – for example, if you have arthritis, or if you have poor vision and cannot read the print on small buttons – you could try using a telephone with large print and big buttons. If you are buying a new phone, try it out before you buy it and check that you are comfortable with it first.

Financial abuse real-life stories

Here are some examples of people who have been financially abused. By following our tips and advice you can protect yourself from these situations.

1

An elderly man was contacted by a fraudster posing as a representative from his bank. He claimed that his debit card had been cloned and that he needed the card immediately to avoid any fraud taking place on the account. The victim sensed something was wrong, so the fraudster advised him to put the phone down and call straight back, however the criminal just kept the line open and pretended to answer the call again. The victim gave over his card details and the fraudsters simply emptied his account immediately.

2

An 89-year-old lady suffering from dementia employed a gardener at her home. He managed to persuade her to give him power of attorney and make a will in his favour. He systematically stole more than £200,000 from her as her dementia grew worse.

3

A woman in her eighties went to the cashpoint at her local branch to withdraw £50 from her account. She was aware of someone standing near her tapping on a mobile phone. The criminal touched her on the shoulder saying she'd dropped some money and sure enough there was a £10 note on the ground. As she bent down to pick it up, leaving her card in the machine, the criminal quickly skimmed the card before she stood up again. He now had her card details and PIN number (which he had keyed into his mobile phone). She was confused by the incident and was horrified to later discover that £500 had been withdrawn from her account.

4

A carer aged 47 disguised herself as her 80-year-old client and went into the local bank impersonating the older woman. She attempted to withdraw £22,000 from her account. Fortunately, counter staff became suspicious and she was arrested.

5

An 85-year-old widow who was suffering from dementia and living in a care home lost all her savings after appointing her niece as a power of attorney. The niece renovated her aunt's house, but she bought everything twice, meaning that a new bathroom and kitchen were also bought for another property. She also set up a tenancy agreement with tenants in her aunt's house using her own name and arranged for the tenants to pay her the rent in cash for more than two years. The local authority discovered what had happened when they realised her aunt's care fees were no longer being paid and an investigation of her accounts showed that the woman had spent almost all her aunts £70,000 savings.



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Stay Smart, Stay Safe

*A guide to keeping you and
your money secure*