

Paying for goods and services

The person you're supporting will need to consider how to access their cash or to pay for goods and services whilst they're isolating at home.

Many people will be anxious about how to access funds to pay for shopping/goods. To help reduce this anxiety you should;

- Provide the person you're supporting with a receipt for any purchases made for them, and leave it in the bottom of the shopping bag. They can then check this against the amount requested in payment.
- Encourage the person you're supporting to give their post office or bank a call to discuss which available methods of accessing cash best suit their needs.
- Not take cash or cards to pay for goods or services.

There are a number of different ways to safely access cash and pay for goods and services that you can let the person you're supporting know about:

- A number of local shops and services will allow payment over the phone before pick up.
- Money transfers are an easy way to transfer money from one person's account to another person's account for payment. This can be arranged either by telephone or via online banking.
- Bank cheques can be used to pay for small services such as gardening but may not be convenient for immediate reimbursement as they could take several days to clear and thereby leave someone out of pocket.

- Pre-paid cards work in a similar way to mobile telephone top-up cards whereby the card can be topped up at Post Offices, shops displaying the PayPoint sign, or sometimes over the telephone or online. Some pre-paid cards let you ask for a second card to give to a friend, family member or someone else you trust. This card will have its own unique PIN number so that someone helping you with shopping can pay for your goods without having any effect on their own finances. However, there are a number of drawbacks, as pre-paid cards can incur charges such as transaction fees or monthly management fees.
- Store gift vouchers can often be ordered from most major retailers over the telephone, or online. You may pass them on to friends, family or a trusted volunteer shopper. However, some retailers may not allow you to spend small balances that remain on the gift voucher so you may have to spend the full amount in one go.

If the person you're supporting needs further help and is aged 50 or over they can contact Age Cymru Advice on **08000 223 444**, available 9:30am to 4:30pm, Monday to Friday, or email advice@agecymru.org.uk

If the person you're supporting needs further help and is aged under 50, they can call Citizens Advice on **03444 77 20 20**, available 9am to 5pm, Monday to Friday, or visit www.citizensadvice.org.uk/wales/

Talu am nwyddau a gwasanaethau

Bydd angen i'r unigolyn yr ydych yn ei gefnogi ystyried sut i gael mynediad at ei arian neu dalu am nwyddau a gwasanaethau wrth iddo ynysu gartref.

Bydd nifer o bobl yn bryderus ynglŷn â sut i gael mynediad at arian i dalu am siopa/ nwyddau. I helpu i leihau gorbryder, dylech;

- Roi derbynneb i'r unigolyn yr ydych yn ei gefnogi am unrhyw bryniadau a wnaed ar ei ran, a'i gadael yng ngwaelod y bag siopa. Gall yr unigolyn wirio hyn yn erbyn y swm y gofynnwyd amdano fel taliad
- Annog yr unigolyn yr ydych yn ei gefnogi i ffonio ei swyddfa'r post neu fanc i drafod pa ddulliau sydd ar gael i gael mynediad at arian sy'n cyd-fynd â'i anghenion orau.
- Peidio â chymryd arian parod neu gardiau i dalu am nwyddau neu wasanaethau

Mae nifer o wahanol ffyrdd i gael mynediad diogel at arian parod am nwyddau a gwasanaethau y gallwch eu crybwyll gyda'r unigolyn yr ydych yn ei gefnogi:

- Bydd nifer o siopau a gwasanaethau lleol yn caniatáu taliadau dros y ffôn cyn i chi eu casglu.
- Mae trosglwyddiadau arian yn ffordd rhwydd o drosglwyddo arian o gyfrif un unigolyn i gyfrif unigolyn arall am daliad. Gellir trafod hyn naill ai dros y ffôn neu drwy fancio ar-lein.
- Gellir defnyddio sieciau banc i dalu am wasanaethau bychain megis garddio ond mae'n bosibl nad ydynt yn gyfleus am ad-daliad uniongyrchol gan y gallent gymryd sawl diwrnod i'w clirio ac, felly, yn gadael rhywun allan o boced.
- Mae cardiau wedi'u rhagdalau yn gweithio mewn ffordd debyg i gardiau atodol ffôn

symudol lle gellir ychwanegu arian at y cerdyn mewn Swyddfeydd Post, siopau sy'n dangos yr arwydd PayPoint, neu weithiau dros y ffôn neu ar-lein. Mae rhai cardiau wedi'u rhagdalau yn eich caniatáu chi i ofyn am ail gerdyn i'w roi i gyfaill, aelod o'r teulu neu rywun arall yr ydych yn ymddiried ynddo. Bydd gan y cerdyn hwn ei rif PIN unigryw ei hun fel y gall rhywun sy'n eich helpu chi gyda'ch siopa dalu am eich nwyddau heb gael unrhyw effaith ar ei gyllid ei hun. Fodd bynnag, mae nifer o anfanteision, oherwydd gall cardiau wedi'u rhagdalau achosi costau megis ffioedd trafod neu ffioedd rheoli misol.

- Yn aml, gellir archebu talebau rhodd siopau gan y rhan fwyaf o'r prif fanwerthwyr dros y ffôn, neu ar-lein. Gallwch eu rhoi i gyfeillion, teulu neu siopwr gwirfoddol y gellir ei ymddiried ynddo. Fodd bynnag, mae'n bosibl na fydd rhai manwerthwyr yn eich caniatáu chi i wario balansau bychain sy'n parhau ar y daleb rhodd felly mae'n bosibl y bydd rhaid i chi wario'r swm llawn mewn un tro.

Os yw'r unigolyn yr ydych chi'n ei gefnogi angen rhagor o gymorth ac yn 50 oed neu'n hŷn, gall gysylltu ag Age Cymru Advice ar **08000 223 444**, ar gael rhwng 9:30am a 4:30pm, ddydd Llun i ddydd Gwener, neu e-bost advice@agecymru.org.uk

Os yw'r unigolyn yr ydych chi'n ei gefnogi angen rhagor o gymorth a dan 50 oed, gall gysylltu â Cyngor ar Bopeth ar **03444 77 20 20**, ar gael rhwng 9am a 5pm, ddydd Llun i ddydd Gwener, neu fynd i www.citizensadvice.org.uk/wales/
