

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 **0300 303 44 98**, available 9:00am to 4:00pm, 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 **0800 702 20 20**, available 9am to 5pm, Monday to Friday, or visit www.citizensadvice.org.uk/wales/
