

Financial Abuse in the COVID-19 Climate

- Janet* is in her 80s and lives alone. She has a medical condition which impacts her ability to move far outside her home. Jane receives community services from a local support service.
- As a result of her situation Janet relies on her son Sam* to help her with her finances. Sam has been doing this for a number of years.
- Janet gives Sam her bankbook and tells him the amount to be withdrawn from her bank account. Sam then goes to Janet's local branch and a bank staff member calls Janet to check her instructions.
- This procedure had been working well for Janet so she agreed for Sam to have internet access to her bank account.
- When Janet gets her monthly bank statements she checks them diligently.
- Since COVID-19 started and the government has recommended for people over 70 to self-isolate, Sam has not been visiting his mother.
- Janet notices in her latest bank statement that Sam has taken money from her account via internet transactions without her authority. This makes her want to cancel Sam's internet authority to her bank account.
- Janet speaks with a support worker who visits her once a week about her situation. The worker helps Janet contact her bank branch to discuss her concerns.

Outcomes:

- The bank staff stop Sam's internet authority to access his mother's bank account.
- The bank staff help Janet set up direct-debit for her regular bills
- During COVID-19 Janet gets her groceries delivered to her house. After she receives the invoice from the supermarket, she contacts her bank to organise payment for the groceries
- When the COVID-19 restrictions are stopped, Janet will return to going shopping with her regular support worker.

*not real names