



**Diogelu Gwent
Gwent Safeguarding**

Financial Abuse Toolkit



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Protocols & Procedures
Sub Group

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1.Introduction

- 1.1 The Social Services and Well-being Act 2014 describes 'financial abuse' as a type of abuse which includes having money or other property stolen, being defrauded, being put under pressure in relation to money or other property and having money or other property misused. What financial abuse looks like can vary which can make it difficult to detect and identify which can make this a challenging area of practice for practitioners.
- 1.2 The Gwent Safeguarding Board Quality Assurance Subgroup conducted an audit of financial abuse cases in 2024. A range of good practice was identified including timely and appropriate support and safeguarding measures, recognition of the voice of the adult, and a multi-agency approach. Learning identified that there could be better use of the regional adult threshold document in supporting decision making around whether a Duty to Report is required, and that when family members are involved it adds a layer of complexity which practitioners would benefit from support with.
- 1.3 In addition to this, various partner organisations, such as Age Cymru and the Department of Work and Pensions, have noted increases in financial abuse which may be influenced by the current economic climate and cost of living crisis.
- 1.4 It has therefore been agreed that the region would benefit from a financial abuse toolkit which could support practitioners working in this area.

2.Purpose

- 2.1 The Gwent Safeguarding Board recognises the need to deliver a coordinated multi-agency approach to the prevention of, identification of, and response to, financial abuse. This toolkit is intended to support practitioners to increase their understanding of the various forms of financial abuse, the signs that abuse might be taking place, the impact it can have on individuals, and how to respond when financial abuse is suspected.
- 2.2 This toolkit has been developed on a multi-agency basis with input from local authorities, police, and the specialist sector. It is intended to support practitioners to use their professional curiosity and professional judgement and should be read in conjunction with your organisation's own policies and guidance in respect of financial abuse, as well as the guidance that is available within the Wales Safeguarding Procedures. [Safeguarding Wales](#). Whilst it is acknowledged that this toolkit cannot provide answers to all circumstances and difficulties, it aims to recognise and provide guidance with regard to some of the complexities faced by practitioners when financial abuse is suspected, for example, abuse by family members, understanding power of attorney, and issues relating to mental capacity. The toolkit will also explore how financial and economic abuse can take place within a domestic abuse context as part of a pattern of coercive control.
- 2.3 Data gathered by the Gwent Safeguarding Board Quality Assurance Subgroup demonstrates that financial abuse in Gwent is much more prevalent amongst adults than children, with no reported cases of financial abuse for children in the year 2024/5. This toolkit predominantly focuses on the financial abuse of adults; however, it is important for practitioners to recognise that children and young people can also experience financial abuse and there is a dedicated section within the toolkit to highlight this.

3.What is Financial Abuse?

3.1 Financial abuse is: “The unauthorised and improper use of funds, property or any resources belonging to another individual” (DH / Home Office, 2000). Financial abuse can take many different forms and may involve things such as:

- Borrowing money and not giving it back.
- Stealing money or belongings
- Taking pension payments or other benefit away from someone.
- Taking money as payment for coming to visit or spending time together.
- Forcing someone to sell their home or assets without consent.
- Tricking someone into bad investments
- Pressuring or even forcing someone to make changes in wills, property or inheritance.
- Romance fraud and online scams.

3.2 There are provisions in legislation which can be found in the [Theft Act 1968](#) and the [Fraud Act 2006](#) which covers fraud by false representation, fraud by failing to disclose information, and fraud by abuse of position. There is also specific provision regarding financial abuse in Section 197 the [Social Services and Well-being \(Wales\) Act 2014](#) .

3.3 There are many different types of financial abuse which may warrant the need for a Duty to Report to be submitted. Examples include:

3.4 Coercion

- Preventing someone buying goods, services or leisure activities.
- Controlling access to money or benefits.
- Exerting undue influence to give away assets/change wills/deeds to property.

3.5 Exploitation of position of trust

- Demanding early inheritance.
- Pressure to transfer property, inheritance, possessions or benefits, take out a loan, or change will for the family / professional benefit.
- Pressure to accept lower-cost or lower-quality services in order to preserve more financial resources to be passed to beneficiaries on death.
- Staff or volunteers borrowing money or accepting gifts or money.
- Misuse of power of attorney.
- Misuse of a person’s assets by professionals. For further information regarding abuse by professionals, see the Gwent regional guidance here [Safeguarding](#)

[allegations and concerns about practitioners and those in a position of trust protocol.](#))

3.6 Deception

- Goods or services purchased in someone's name but without their consent.
- Forgery.
- Altering ownership of property without consent.
- Money redirected to others.
- Money being absorbed into a care home or household budget without the person's consent.
- Unlicensed money lending (loan sharks) i.e. being offered a loan on bad terms. Other types of financial abuse.
- Theft i.e. money or possessions stolen, borrowed or withheld without permission.
- Being deliberately overcharged for goods or services or being asked to part with money false pretences.
- Postal, telephone and internet scams where the person has interacted with someone and lost money.

3.7 Human Trafficking/Modern Day Slavery

- Holding a person in a position of slavery, servitude forced or compulsory labour.
- Facilitating a person's travel with the intention of exploiting them soon after.

For more information regarding human trafficking and modern day slavery, please see [Modern Day Slavery and Human Trafficking - Gwent Safeguarding](#)

3.8 Financial or Economic Abuse in the Context of Domestic Abuse

Financial abuse can involve exerting control over another adult by controlling their ability to acquire, use and maintain economic resources, and within a domestic context is referred to as economic abuse. The Domestic Abuse Act 2021 introduced economic abuse as a legally recognised form of domestic abuse and states that it includes any behaviour that negatively affects a person's ability to:

- Acquire, use, or maintain money
- Obtain goods or services
- Maintain property

This can involve controlling access to essentials like food, clothing, transport, or housing

This is one of a range of controlling behaviours used by perpetrators of domestic abuse and can often make it more difficult for somebody to make a decision to leave a relationship. Perpetrators of economic abuse can **intentionally create**

economic instability which they can later exploit to reinforce coercive control, for example by stealing their partners' money, creating costs, and generating debt. It is a significant issue faced by victim/survivors, with research finding that **89% of women reported experiencing economic abuse as part of domestic abuse**.

3.9 Whilst not an exhaustive list, these behaviours can include:

- Interfering with or preventing a person from accessing employment and / or education.
- Destroying property.
- Stopping or controlling access to finances including benefits, savings or wages.
- Forcing an adult to take out credit.
- Forcing an adult to commit fraud.
- Transferring financial liability into an adult's name.
- Refusing to contribute to household or other costs.
- Prolonging legal proceedings.
- Stealing.

3.10 Economic abuse is distinct from financial abuse as it encompasses **the control, exploitation and sabotage of all economic resources, not 'just' money and finances**. It is important to view this abuse through a broader lens to understand that through depleting tangible economic resources such as access to transportation or a place to stay, perpetrators have a greater range of tools through which to undermine a victim/survivor's ability to resist coercive control.

3.11 Financial or economic abuse in this context may not necessarily meet the threshold for safeguarding and may require signposting to other sources of support. If the victim is deemed to be at high risk of harm that a referral to MARAC may be appropriate. Alternatively, a request may be made for a section 115 meeting or advice sought from Gwent Police, the regional VAWDASV Team, the Live Fear Free helpline, or other advocacy services such as Age Cymru (See resources section for further information)

4. Why is it Important to Recognise Financial Abuse?

4.1 It is important that the impact of financial abuse is not underestimated as it can be just as significant as other forms of abuse. Financial abuse can affect a person's confidence and their ability to live independently and may result in somebody needing access to support services, including a safeguarding response if appropriate. Whilst this is not an exhaustive list, financial abuse may impact an individual in the following ways:

- Depression / anxiety
- Distress

- Anger
- Embarrassment / loss of self-esteem
- Self-blame – decline in mental health
- Denial / fear
- Betrayal
- Stress
- Loss of confidence to live independently
- Deterioration in physical health (leading to premature death).
- Social isolation
- More vulnerable to further exploitation.
- Inability to replace lost savings due to lack of earning potential.
- Mistrust of services and reluctance to access support (if committed by a professional).

5. Recognising Somebody at Risk of Financial Abuse

5.1 There are some factors which may make an adult more likely to be at risk of experiencing financial abuse and research indicates that women are more likely to experience financial abuse than men with 1 in 5 reporting having experienced financial abuse compared to 1 in 7 men (Crime Survey England and Wales, 2019). [Domestic abuse in England and Wales overview - Office for National Statistics](#). Other factors that increase the risk of financial abuse may include one or some of the following:

- The person is unable to manage their own finances due to lack of capacity or sufficient numeracy skills.
- The person is dependent on another person or people to manage their money.
- The person is dependent on others for all aspects of daily living, such as those who live in residential care.
- The person is known to be isolated or is regarded as at risk within the community.
- A person who is isolated or lives on their own may be more at risk of being exposed to financial pressure e.g. from salespersons, loan firms, rogue traders or bogus callers.
- The person is of a trusting nature and easily persuaded to act in a way that is not in their best interests.
- The person is susceptible to emotional grooming.
- For older people in particular, potentially increased assets coupled with low-cost lifestyles and a lack of awareness of the modern world may make them more susceptible.
- Divorced or separated older women
- An adult with a non-related individual living in the same home

- 5.2 It is important to note that although a lack of capacity is often a factor, an adult with capacity can also be susceptible to financial abuse. Even where a person who has capacity believes that they have made a 'gift,' this does not prevent it being considered as theft if certain circumstances are present, for example in cases of romance fraud. Coercion and undue influence, emotional grooming and predatory behaviours as well as the reasonableness of the transaction all need to be considered.
- 5.3 The Mental Capacity Act 2005, Executive Capacity, and Power of Attorney**
- 5.4 Capacity assessments must take account of the complex nature of capacity. For example, SCIE report 46 highlights the difference between the capacity to make a decision (decisional capacity) and the capacity to carry out the decision (executive capacity). However, this distinction is not made in current policy or guidance, but it is good practice to consider or assess whether the person can act on a decision they have made (executive capacity).
- 5.5 Where a person lacks capacity, power of attorney may be appropriate. There are two types of LPA's, personal welfare LPA's and property and affairs LPAs. For more information on power of attorney, please see [Lasting Power of Attorney, Court of Protection and Appointees - Gwent Safeguarding](#).
- 5.6 Power of attorney is a legal document that allows a person to give another person authority to make decisions on their behalf. Under a power of attorney, the chosen person can make decisions that are as valid as one made by the person. An attorney should be someone who is trustworthy, competent and reliable. Before acting under an LPA, attorneys must make sure the LPA has been registered with the Office of the Public Guardian and take all practical and appropriate steps to help the person make particular decisions for themselves. Attorneys must always follow the MCA's principles and make decisions in the person's best interest.
- 5.7 The Mental Capacity Act 2005 provides for two types of Lasting Power of Attorney, personal welfare, and property and affairs.
- 5.8 Lasting Power of Attorney (LPA) can only be made by an adult aged 18 or over if they have the capacity to do so. A person should think carefully before choosing someone to be their attorney. An attorney should be someone who is trustworthy, competent and reliable.
- 5.9 Attorneys are in a position of trust, and the person can prevent abuse by carefully choosing a trustworthy attorney. Signs that an attorney may be exploiting the person include, stopping relatives or friends contacting the person, sudden unexplained changes in living arrangements, not allowing healthcare or social care staff to see the person, unpaid bills, opening a credit card for the person, transferring assets to another country or spending money in an unusual extravagant way. Someone who suspects abuse should contact

the OPG immediately. In cases of suspected physical or sexual abuse, theft or fraud you should contact the police and the local authority safeguarding team.

Children and Young People

5.10 Although less frequent, children and young people may also be at risk of financial abuse. Signs may include the following:

- Increased and unexplainable wealth.
- Loss of control of bank account.
- Bank balance increased
- High turnover of money through their bank account- in and out.
- Frequent and increased use of mobile/ device
- More secretive about their finances and spending
- New friends or chatting to new people online. (Tik-Tok, Instagram)
- New expensive clothes, shoes, devices that were previously unaffordable.

5.11 If you have concern that a child or young person may be experiencing financial abuse, a Children's Duty to Report should be submitted via the process outlined here [Report a child at risk - Gwent Safeguarding](#).

5.12 Further guidance can be found here [Children's DTR Continuum of Support and Threshold Guidance March 2024](#)

6. Who Might Perpetrate Financial Abuse?

6.1 Research demonstrates that financial abuse is most often perpetrated by somebody known to the individual, often somebody in a trusted capacity. 66% of adults at risk who were the subject of a section 126 investigation due to financial abuse were abused by somebody they knew, either a relative, friend, or somebody else they held in confidence (NHS Digital, 2018). Financial abuse can often be difficult to detect, particularly when committed by a trusted person, as the victim may not recognise that abuse is taking place, or may be reluctant to disclose due to a sense of loyalty to the perpetrator.

6.2 However, it is important to remember that financial abuse can also be committed by strangers, for example in the case of scams, fraud, or identity theft. Some examples of the different ways in which financial abuse may be perpetrated by different groups are outlined below, although this is not an exhaustive list.

6.3 Family members and friends:

- May have a substance misuse or gambling problem, or financial difficulties.
- Are due to inherit money but feel justified in taking it before it is due.
- May have a negative relationship with the adult and feel a sense of 'entitlement.'

- May have negative feelings towards other family members and want to prevent them from acquiring or inheriting the adult's assets.
- Are acting with the adult's consent but not in their best interest. Some families may have a view that the income of individual family members, including benefits for disabled adults, should be pooled into the family income.

6.4 Professionals may:

- Overcharge for services or products.
- Use deceptive or unfair business practices.
- Use a position of trust or respect to gain compliance.
- Seek employment, such as care workers or personal assistants, and then gain adults trust and take over their finances unlawfully.
- Find adults who are isolated or alone, or contact the recently bereaved, in order to financially abuse them.
- Move from community to community to avoid detection.

6.5 Stranger/unknown:

- Fraudulent activity by person's unknown to the adult.

6.6 Scams can come through in a variety of ways including:

- Telephone, letters, emails, texts.
- Doorstep Crime - charging extortionate prices: charging for unnecessary work: deliberately damaging property in order to obtain work.
- Leaving work unfinished, poor quality work, false claims.
- It may also involve intimidating and aggressive behaviour on the part of the offenders or an element of befriending or grooming of the victim to facilitate the offending or repeat victimisation (for example, romance fraud).

7. Identifying Financial Abuse

7.1 As mentioned above, financial abuse can be very difficult to identify, for a number of reasons. These may include:

- The adult may be reluctant to speak out through a sense of shame, or fear of repercussions, such as the family member withdrawing their support or getting into trouble.
- A belief that financial matters are private and raising concerns may seem like an intrusion.
- An adult may not recognise the abuse.
- It may often start out as a legitimate transaction, but escalate over time, making it difficult to identify when it has tipped over into being abuse.
- It can be difficult to spot if an adult is being coerced.
- Individuals can be targeted because of perceived vulnerabilities such as dementia, learning disability or social isolation and therefore may not know they are being financially abused.

7.2 However, there are some signs and indicators which can alert practitioners to the possibility of financial abuse taking place. This should not be considered an exhaustive list and one of these in isolation may not necessarily mean that financial abuse is taking place, but the list below provides some examples of signs and indicators.

- Unexplained withdrawals from a person's bank account or money loss.
- Loss of control of banks cards and/or bank accounts.
- Bank statements are no longer received or disappear.
- Inability to access or check bank accounts and bank balance.
- A person's inability to explain what is happening to their own income.
- Online banking added to accounts that previously did not have it.
- Bank statements that show unusual transactions/cash withdrawals/transfers/purchases (e.g. Amazon/ gambling).
- Cheque withdrawals to unknown businesses/persons
- Depleting bank balance
- An adult not receiving their benefits, or diversion of benefits or pensions.
- Unexplained shortage of money, despite an adequate income or immediately following benefit day.
- Unpaid or sudden inability to pay bills
- Lack of heating, clothing, food or other essentials.
- Rent arrears and eviction notices
- Change in living conditions or disparity between assets and satisfactory living conditions.
- Lacking belongings or services which the individual can clearly afford.
- Payment of adult's contribution towards services suddenly stops.
- Loans or credit being taken out by a person in circumstances that give cause for concern, such as the age of the person taking out the loan and the alleged reason for the loan.
- The recent addition of authorised signatories on an adult's or donor's signature card.
- Reluctance on the part of the family, friends or the person controlling funds to pay for replacement clothes or furniture.
- Items purchased which are not appropriate for the person.
- Home improvements or repairs that are 'out of fashion' with the person's lifestyle or are 'worrying' the person or staff.
- Missing property or valuables e.g. clocks, ornaments, jewellery
- Unexplained loss or misplacement of financial documents.
- Pressure by family members and other people to sign over assets or alter wills.
- Sudden or unexpected changes in a will, deeds, title of house, or other financial documents.

- A significant reduction in capital, particularly following a change in circumstances e.g. a property sale.
- The family or others show unusual interest in the assets of the person.
- Power of attorney or lasting power of attorney (LPA) being obtained after the person has ceased to have mental capacity.
- The individual(s) who controls funds reduces or ceases their visits, or the person is upset following their visits.
- Isolation and withdrawal from friends and family.
- The person allocated to manage financial affairs is evasive or uncooperative.
- Carer asking only financial questions of the worker, does not ask questions about care.
- Lack of records within a care home or supporting living accommodation, such as time sheets, invoices, receipts etc.
- A lack of clear financial accounts held by a care home or service.
- Failure to provide receipts for shopping or other financial transactions carried out on behalf of the person.
- Signs of financial hardship in cases where the adult at risk's financial affairs are being managed by a court appointed deputy, attorney or LPA.
- Large amounts of junk mail

Romance fraud

7.3 Romance fraud is where a person is tricked into making payments to someone they have met online, such as via social media or dating apps. Fraudsters set up fake profiles, which they then use to build a relationship with the victim. On some occasions they may also meet with the victim in person. The fraudster builds up trust and the victim is tricked into thinking they are in a genuine relationship, they then start to ask for money or vouchers. For example, they may claim they need money for an emergency situation, or to pay for transport costs to visit the individual if they are overseas, often promising to pay the money back afterwards. Some of the things to look for are:-

- Increased use of or frequently checking mobile phones or devices.
- Constant messages being received and sent, particularly if there is secrecy about who these are from.
- They tell you they have met someone online, who claims to have strong feelings for them, despite only knowing them for a short period of time.
- The person moved the conversation from the dating site or social media to something more personal such as texts or emails .
- Spelling and grammar mistakes
- They have never met the person or spoken to them over the phone, and they have made claims such as their camera isn't working as an excuse.

- They have been asked to send money or purchase gift cards or presents when they have never met.
- New apps on their mobile/ device- anything relating to finances or cryptocurrency exchange.
- Opening new bank accounts online or taking out credit cards/ loans for no apparent reason.
- Increased spending via bank transfers or purchasing gift cards- look out for large sums being spent in supermarkets- this could indicate gift cards purchased.
- Large withdrawals from pension/releasing equity from property/unusual lending.
- A victim of romance fraud may become secretive. They may be hostile or angry, and withdraw from conversation when you ask any questions about their partner

7.4 If you believe someone is a victim of a romance fraud, then it can be reported Action Fraud on 0300 123 2040 or via actionfraud.police.uk. If money has been handed over, or bank details have been compromised then you should also contact their bank immediately.

7.5 As mentioned above, financial/economic abuse can be difficult to detect, and the individual themselves may not recognise that they are experiencing abuse. The indicators above may not always indicate the abuse is present, particularly in isolation, but they should alert practitioners to the potential for financial/economic abuse and the need to employ professional curiosity and explore this area with the individual concerned. For more information on professional curiosity, please see here: [7 Minute Briefing professional curiosity](#)

7.6 Financial abuse can be a sensitive topic to approach. Sometimes, it's inflicted on adults by the people closest to them, including family members, caregivers, or friends. Ask questions that prompt conversation and help identify the abuse.

- For example: Have you ever felt pressured to lend money?
- Have you ever shared your personal banking information when you didn't feel comfortable to?

7.7 Remember to be sensitive while asking questions, and to be aware that an adult may not be willing to open up about these topics, especially if the situation involves family. Focus on behaviours as this signals that you're there to support the person and not judge their relationships. A great way of doing this involves asking the adult how specific behaviours make them feel.

8.Process for Responding to Suspected Financial Abuse

- 8.1 In some circumstances, financial and economic abuse may require the submission of a Duty to Report and a subsequent safeguarding response, but this is not always the case. Further guidance as to thresholds can be found here [To report or not to report - Adult safeguarding guidance](#). This document can support practitioners in using their professional judgement to determine whether a Duty to Report is necessary.
- 8.2 The Gwent adult Duty to Report form and process for submission can be found here: [Report an adult at risk - Gwent Safeguarding](#)

Obtaining consent for undertaking an enquiry

- 8.3 Everyone has a legal right to make decisions about their own life and, where practicable, the adult's consent should be sought before taking action. However, there may be circumstances when consent cannot be obtained because the adult lacks capacity, but it is in their best interest to undertake an enquiry. Whether the adult has capacity to consent or not, action may need to be taken if:
- Others are, or will be, put at risk if nothing is done.
 - It is in the public interest to take action because a criminal offence has occurred.

8.4 A referral to advocacy may also be helpful in allowing the adult's wishes and feelings to be heard.

- 8.5 Some factors to consider when initiating a section 126 enquiry in relation to financial and/or economic abuse include:
- To identify the person or organisation responsible for the financial abuse and enable the adult experiencing financial abuse to achieve resolution and recovery.
 - To consider welfare and prevention alongside any enquiry actions.
 - To work with the adult to identify and focus on their desired outcomes.
 - To consider whether a police investigation is required and agree how to work with the individual alongside any such investigation.
 - To consider the breadth of remedies available to the adult at risk of financial abuse.
 - A well-planned meeting or discussion which involves and uses the skills of partners at the earliest opportunity.

The 'Golden Hour' – The Importance of Prompt Action

- 8.6 Upon disclosure or discovery of financial/economic abuse, there are a number of actions which practitioners can take which might help to minimise the impact of the abuse. This can include:
- Notifying the individual's bank
 - Cancelling cards

- Changing passwords
- Reporting to the police or via action fraud

8.7 Taking immediate action can help to significantly reduce the impact of financial abuse and allow an individual to receive relevant support in a timely manner.

Seeking Legal Redress

8.8 The criminal courts:

If a criminal offence e.g. theft or fraud has been committed, the adult experiencing financial abuse may wish to press criminal charges against the person thought to be responsible. The dynamics of the relationship between the adult and abuser can make it difficult for the adult themselves to decide on criminal prosecution, even when large amounts of money have been stolen from them.

8.9 The civil courts:

Where a criminal offence has not been committed, it may be possible for the adult subjected to financial abuse to obtain relief through civil law. This would be the case where financial abuse occurs as a result of undue influence or duress.

8.10 Undue influence occurs when an adult's wishes regarding a gift or bequest are overruled as a result of coercion or undue pressure by somebody else. **Duress** relates to where an adult enters an agreement as a result of threats. Where it is established that duress or undue influence has been exerted, any contract the adult experiencing financial abuse has entered into may be set aside and they must take steps to void the contract. Where duress has occurred, it may also be possible to obtain damages; damages are not available with undue influence.

8.11 Office of the Public Guardian

If the abuse is perpetrated by an attorney or deputy and the donor still has capacity, he / she can revoke the Lasting Power of Attorney (LPA) by way of a Deed of Revocation. The attorney should be alerted and, where the LPA is registered, the Public Guardian informed. A local authority can make representations to the Office of the Public Guardian if there is reasonable belief that an attorney or deputy is not acting in the adult's best interest.

8.12 The Court of Protection

Where the adult experiencing financial abuse lacks capacity the Court of Protection has wide powers to deal with the consequences of financial abuse. These include:

- Making an order prohibiting a named person from having contact with the adult experiencing financial abuse.
- Making an order enabling another person to bring proceedings on behalf of the adult experiencing financial abuse, for example, for redress in the civil court. This may involve claims of fraud, coercion, undue influence, lack of capacity, and breach of trust.

8.13 Appointing a deputy.

- In addition, the Court can simply set aside gifts or wills on the grounds that the person lacked capacity at the relevant time.

8.14 The High Court

The High Court can:

- Make freezing injunctions to prevent money or property being disposed of.
- Make search orders to allow access to the home or workplace of the person alleged be responsible in order to search for documents.
- Can intervene and use Inherent Jurisdiction where an adult has capacity but requires protection.

8.15 Injunctions can also be obtained to prevent the person alleged responsible from leaving the country.

8.16 A person acting as a 'litigation friend' (i.e. representing an adult with mental health issues) can also apply to the High Court for recovery of funds.

8.17 The Legal Ombudsman

Complaints about a solicitor should, in the first instance, be directed to the practitioner or law firm concerned, in writing. Should the practitioner not deal satisfactorily with the complaint the matter should be referred to the Legal Ombudsman. The Legal Ombudsman is a free, independent service that has formal powers to resolve complaints about lawyers.

The Legal Ombudsman can be contacted on 0330 555 0333 or enquiries@legalombudsman.org.uk

8.19 The Banking Protocol

The Banking Protocol is a UK-wide initiative through which branch staff can alert the police to suspected scams. It was launched in 2017 by UK Finance, National Trading Standards and local police forces.

8.20 If a customer attends bank/post office and requests cash withdrawal or transfer and this is assessed as unusual or out of character, trained staff ask questions to establish if the customer is a potential victim of fraud (and whether the

suspect is in the vicinity). If so, they call police on 999 quoting “Banking Protocol” and a unit is deployed and undertakes an initial investigation.

8.21 Strategies for protecting adults at risk of financial abuse

There can be significant difficulties in investigating, proving and rectifying financial abuse once it has occurred. So, the most effective way of protecting people from financial abuse is through preventive interventions.

Prevention needs to take place in the context of person-centred support, with individuals empowered to make choices and supported to manage risks. See: Handling Individual Cases to Protect Adults at Risk [volume-6-handling-individual-cases-to-protect-adults-at-risk.pdf](#)

The following should be considered in individual cases:

- The risk of potential exploitation and how to mitigate this, could be included in the individual’s support plan, and shared with care providers.
- The use of advocacy.
- Advising the adult at risk of sources of useful information e.g. The Money Advice Service, Age UK, Citizens Advice Bureau.
- Working with partner agencies involved with the individual to develop risk management plans.

8.22 Trading Standards

Trading Standards can help to protect against financial abuse by:

- Providing information and advice on how the adult at risk can protect themselves from being deceived in relation to doorstep crime, rogue traders, loan sharks and mass marketing scams e.g. lottery, postal or internet scams.
- Known scam victims can be supported by Trading Standards, and interventions can take place where necessary to support the person.

8.23 Policies and procedures

- Residential care homes should have policies and procedures in place for dealing with individuals’ finances and valuables and keep proper auditable records.
- Home care providers should have formal arrangements in place for home care staff to take on financial responsibilities.
- Supported living accommodation should have systems in place to support individuals in managing their finances which do not put staff in conflict with their employer.

- Clear auditable records should exist to show the individual has been invoiced in accordance with the care that has been delivered.

Regulation and Inspection of Social Care (Wales) Act 2016:

<https://www.legislation.gov.uk/anaw/2016/2/contents/enacted>

Safeguarding allegations

<https://www.legislation.gov.uk/anaw/2016/2/contents/enacted>

Fraud by abuse of position

<https://www.legislation.gov.uk/ukpga/2006/35/contents>

8.24 Direct payments

There are a number of ways to reduce the risk of direct payment misuse, by: ability to manage the direct payment.

- Encourage Direct Payment recipients to have their Direct Payment through a Pre-Paid Card.
- Be clear that providers and PAs should not manage any of the finances associated with the Direct Payment.
- Undertake a DBS check on the third party.
- Be specific in the Care and Support plan about what the direct payment can be spent on.
- Ensure the Direct Payment recipient or third party understands the need to keep records of all Direct Payment spend.

9.Examples of Good Practice

9.1 Organisations and practitioners are able to take action which can help to protect those at risk of, or experiencing, financial/economic abuse.

9.2 Contact with financial services

The Vulnerable Victim Notification Process was launched in 2021 to promote better communication between banks and law enforcement and allows law enforcement to notify financial service providers of customer vulnerabilities which may make them susceptible to fraud. Gwent Police is signed up to this process with participating banks and financial services. Between January to December 2024, 42% of vulnerable customers were flagged where the vulnerability was not previously known to the financial institution and 18% of the total customers referred by law enforcement have not yet become a victim of fraud, demonstrating the preventative benefits of this approach.

Banks are able to implement restrictions or blocks on the use of cards, spending limits, and other measures to reduce the risk of financial abuse, so it can be helpful to make contact with financial institutions when financial/economic abuse is suspected. The Banking Protocol which was implemented in 2016 also

allows for banks to request an immediate Police response to a bank if involvement in a scam is expected.

9.3 Multi-Agency Working

A multi-agency approach allows for information to be shared and for relevant sources of support to be put in place. Examples may include:

- Involving Gwent Police and discussion with their financial safeguarding officer.
- Contact with the Department of Work and Pensions and bespoke support available from their Advanced Customer Support Team.
- Liaison with housing providers to make them aware if an individual may have difficulties in paying their rent and/or utilities.
- Informing Trading Standards if scams/frauds are suspected to be carried out by 'professionals'
- Liaison with health colleagues to ascertain whether health factors increase an individual's vulnerability to abuse and to make them aware of any potential concerns.
- Seeking advice from Citizens Advice Bureau.

9.4 Strengths Based Approaches

Strengths based approaches are an important element of safeguarding work. The key principles are to support and empower the adult to make choices and have control over their own life. It is about seeing people as experts in their own lives and working alongside them to identify the outcomes they want.

Strengths based approaches will support a shared conversation about risk between practitioner and adult. Strengths based conversation might focus on the following:

- What does well-being mean to the adult?
- What is important to them in supporting their well-being and what isn't important?
- What solutions have they tried?
- What worked or didn't work?
- What gets in the way of them being able to use their strengths and make changes in their life?
- What supports and resources are available for them to use?

These conversations can begin to shape a plan that will protect the adult whilst enhancing their wellbeing.

9.5 Advocacy

It is important that those who are at risk of, or are experiencing, financial abuse, are able to have their voices heard. A referral to advocacy may therefore be appropriate to support this process. Advocacy is available from services such as:

- Age Cymru [Age Cymru Gwent | Advocacy Service](#) and
- Dewis [Advocacy - Gwent Mental Health | DEWIS CENTRE FOR INDEPENDENT LIVING](#).
- Gwent Access to Advocacy [Gwent Advocacy Service – Home Page](#)

9.6 Gwent Police Financial Abuse Safeguarding Officer

Gwent Police have a Financial Abuse Safeguarding Officer (FASO) whose responsibilities include:

- Conducting weekly assessments of fraud victims to determine vulnerability and appropriate safeguarding measures, using victim data provided by the National Fraud Intelligence Bureau (NFIB – City of London Police).
- Prioritising support for individuals at high risk of repeat victimisation or significant financial loss.
- Collaborating with internal teams and external partners such as social services, banks, and charities to implement effective safeguarding interventions.
- Providing tailored advice and protection to victims to help prevent further financial harm.
- Delivering fraud awareness presentations and engaging with the community. This includes joint initiatives with Tarian Protect staff.
- Analysing NFIB data to identify fraud patterns and emerging threats.
- Contributing to the development of policies and practices that enhance financial safeguarding and fraud prevention.

Liaison with the FASO can contribute to effective safeguarding, prevention, and protection of victims.

The FASO can be contacted via fraudtriage@gwent.police.uk

10. Resources

- Training can be sought from a range of sources, including:
 - [Welcome to the Gwent Safeguarding website - Gwent Safeguarding](#)
 - [Citizens Advice](#)

- [Training Brochure 25-26 - Summer.pdf](#)

- **Cifas Protective Registration** - For those, whose identity is at heightened risk, Cifas can place a warning flag against their name and other personal details in our National Fraud Database. This tells any organisation that uses Cifas data to pay special attention when their details are used to apply for their products or services. Knowing they are at risk, they'll carry out extra checks to make sure it's really them applying, and not a fraudster using their details.

[Protective Registration | Identity Protection Service | Cifas](#)

- **Action Fraud** – the national fraud and cybercrime reporting centre

Action Fraud

0300 123 2040

- **Age Cymru Scams and Fraud** – advice and guidance to raise awareness of various types of scams and fraud

[Scams and fraud | Money Matters | Age Cymru](#)

- **Scams toolkit** - for practitioners supporting those who have been victims of fraud/scams.

[Providing support to fraud and scam victims](#)

- **How to become a Scams friend/Marshal/ champion** - Friends Against Scams is a National Trading Standards Scams Team initiative which aims to protect and prevent people from becoming victims of scams by empowering people to take a stand against scams.

[Friends Against Scams - Help Others](#)

- **National Trading Standards Scams E-learning**. This resource has been designed to assist professionals and practitioners who will be interacting with victims of scams

[Friends Against Scams - Practitioner Welcome](#)

- **Citizens Advice Bureau Scams Advice** – signs something may be a scam, what to do if you've been scammed, reporting scams, accessing emotional support if you've been scammed.

[Scams - Citizens Advice](#)

- **Money Advice Plus** – free, confidential advice to help people manage their money effectively.

[Your trusted source for free money advice and support - Money Advice Plus](#)

- **Surviving Economic Abuse –** Support for those who are experiencing/have experienced economic abuse by a current or former partner.

[Surviving Economic Abuse: Transforming responses to economic abuse](#)

0808 196 8845 (Mon-Fri, 9am-5pm).

CONCERN IDENTIFIED

Practitioner has reason to suspect financial abuse. Signs and indicators include:

- disclosure by individual/relative/friend, signs and indicators present such as unexplained withdrawals from bank accounts, lack of access to bank accounts, inability to pay bills/afford essentials, change in living conditions, diversion of benefits/pensions, concerning loans/credit cards being taken out, loss of financial documents, changes of wills, missing property or valuables.



TALK TO THE ADULT (IF SAFE AND APPROPRIATE)

Use professional curiosity, be sensitive; focus on behaviours and impact; explore feelings; consider advocacy., mental capacity and executive functioning

Example prompts: 'Have you felt pressured to lend money?' 'Do you feel in control of your finances?'



IMMEDIATE 'GOLDEN HOUR' ACTIONS

If you are concerned there is an immediate risk of financial abuse, acting quickly is paramount to minimise the impact.

Practitioners should: notify bank/Banking Protocol; cancel cards; change passwords; contact Police or Action Fraud; preserve evidence.



THRESHOLD DECISION – IS A DUTY TO REPORT REQUIRED?

Use professional judgement support by adult threshold document [To report or not to report - Adult safeguarding guidance](#) and discuss with Designated Safeguarding Person and/or adult services for further advice if necessary.

Seek consent to share information wherever possible, however practitioners can share information without consent if the individual or others are at risk, a criminal offence has occurred, or public interest.

Submit a Duty to Report if required [Report an adult at risk - Gwent Safeguarding](#)

