

## Guidance on Money Issues

A. Tips for volunteers on **dealing with money when for example doing shopping** for others are as follows:

- Arrange the time you are going to call and ask the person to have cash ready in an envelope.
- When you are outside ring and ask them to put the envelope outside their door reminding them that they then need to go back inside before you can approach.
- Check envelope contents before leaving, taking a picture on your phone is helpful.
- When you have completed the shopping take a photograph of the receipt before putting it in the envelope with the change.
- When you return to their house please leave the shopping and envelope holding receipt and change in the agreed place and then call them to let them know. Please step well back while they retrieve their shopping.
- Some older people may wish to give you a tip as a way of showing their appreciation, we would ask that you thank them for their generosity but explain that as a volunteer you cannot accept and that their thanks is all that is needed.
- Volunteers must not accept requests to use credit or debit cards on behalf of the person including for payment of goods or withdrawal of money.
- People should be encouraged to use pre-paid cards or cheques as alternative methods for safer payments. See UK guidance at:  
<https://volunteering.royalvoluntaryservice.org.uk/documents/vrportal/payment-options-for-shopping-isolating-people-v10-933.pdf>

B. Guidance on how people can access cash and make safer payments:

See UK guidance at:

<https://www.ukfinance.org.uk/covid-19-making-payments-safely-lockdown>

### **Access to Cash from bank accounts**

Banks are offering a range of support for those over 70 and those that are shielding for medical reasons, with many of them providing a dedicated helpline. Those impacted should contact their bank to discuss the options.

Ulster Bank - 0800 092 4238, 8am – 8pm, 7 days a week.

Bank of Ireland - 0800 783 8591. 9.30am-4.30pm Monday-Friday.

Allied Irish Bank - 0345 646 0319, 9am – 5pm Monday – Friday.

Danske Bank - A dedicated phone line for their older customers. 0345 601 0089 8am-8pm Monday- Friday, 9am-5pm Saturday-Sunday).

### **Access to benefit and pension payments for Post Office Card Account**

The Department has put in place support to assist Post Office card account customers who are unable to access their benefit or pension payments during the Coronavirus pandemic which involves offering a number of options. These options include switching to a bank

account, setting up a permanent agent or appointee to collect their money on their behalf or Issuing a voucher payment via SMS/email to a trusted friend to collect their money for them. A single point of contact has been established within the Department's to receive referrals from the NI COVID-19 Helpline for immediate action. The COVID-19 Community Helpline can be contacted by 0808 802 0020

### **Disclaimer**

Reasonable precautions have been taken to ensure information in this publication is accurate. However, it is not intended to be legally comprehensive; it is designed to provide guidance in good faith without accepting liability. If relevant, we therefore recommend you take appropriate professional advice before taking any action on the matters covered herein.

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