

Handling Member Money Policy

At a Glance

On occasion a Member may, in the course of receiving services from us, ask us to perform a specific task that might require us to handle money for them, for example to assist the Member with their grocery shopping.

We acknowledge the risks associated with handling Member money and have developed this policy approach within which we expect all Helpers and Five Good Friends staff to operate.

Scope

This policy applies to all Helpers and Members, and Five Good Friends Staff.

Objective

This purpose of this policy is to:

- ensure Members and Helpers understand the risks associated with Helpers handling Member money
- set out the Five Good Friends position on and best practice for when a Member asks us to handle their money in the course of providing services, and
- ensure Helpers take appropriate steps in handling a Member's money to help to avoid a potential disagreement or misunderstanding and to protect the Member's interests.

Definition

- In this policy a reference to a Member money includes the use of a Member's EFTPOS or debit card (using Tap and Go or Paywave) as a first resort, and cash as a last resort. The use of a Member's credit card or any PIN number is strictly prohibited.

Policy Statement

- We respect each Member's right to maintain their independence, including to manage their own finances independently.

Address

Level 2, 179 North Quay, Brisbane QLD 4000

Phone

1300 787 581

- We will use our best endeavours to ensure that:
 - if a Member asks us to handle their money in the course of providing services we do so on a transparent basis
 - if an issue does arise we investigate the issue and take appropriate action.
- We acknowledge risks of working with Member money include:
 - misappropriation, e.g. - where a Helper uses their position to steal money from a Member
 - mishandling, e.g. - where a Helper accidentally loses a Member's money, and
 - misunderstanding, e.g. - where a Member believes they gave the Helper more money than they did.
- A Helper must only handle a Member money to perform a task specified in the Help Plan.
- We expect all Helpers to uphold the highest standards when handling Member money.
- Helpers must:
 - only handle a Member's money in accordance with the terms of this policy, the Member's express instructions and the Help Plan
 - respect the Member's right to manage their finances independently and as they see fit
 - preserve Member confidentiality in relation to money handled as well as the Member's finances and information more generally.
- Helpers must not:
 - handle Member money in excess of \$150.00 per transaction.
 - purchase anything with a Member's money for anyone other than the Member.
 - receive any benefit associated with spending a Member's money, e.g - using the worker's own rewards card
 - ask for or accept any loan from a Member
 - loan money to a Member
 - offer any form of financial advice or information which may be construed as financial advice to a Member, and
 - engage in any gambling activity on behalf of a Member or with a Member's money.

- If a Member asks us to handle their money in the course of providing services, the Care Manager will:
 - discuss the Member's request and determine an appropriate role for the Helper to support the Member in completing the task.
 - record the Member's request in the Help Plan including specific instructions about the task that they would like us to perform and the role of the Helper in completing the task.
 - record the method of transaction to be conducted – Debit/EFTPOS card with Paywave/Tap and Go preferred, and cash as a second option.
- When handling Member money unaccompanied:
 - the Helper must ensure they purchase a carbon receipt book to record any purchases made on behalf of the Member; the Helper must issue their receipt to the Member which records details of the requested transaction, ideally prior to any transaction taking place; both the Member and Helper must sign the receipt, with the Helper retaining the carbon copy, and the Member receiving the original copy
 - the Helper must also request a receipt from the supplier; the supplier's receipt should also be issued to the Member; it is recommended that the Helper photographs the supplier receipts with their phone for their own records
 - the Helper must communicate to the Member that the preferred purchasing method is via the Member's Debit/EFTPOS card to complete the transaction, utilising Paywave or Tap and Go; the Helper must not ask for or use the Member's PIN number
 - and where the Member does not have a Debit/EFTPOS card, as a last resort cash may be used to complete the transaction, but ideally only where the Member has signed the Helper's receipt book prior to the cash transaction taking place
 - the Helper must take reasonable steps to safeguard the Member's money from loss or theft, including checking for any supplier errors, e.g. - incorrect change provided.
 - Five Good Friends cannot accept responsibility for any funds in excess of \$150 which are available on the Member's EFTPOS/debit card, or any cash in excess of \$150 which has been supplied by the Member to the Helper.
- After the transaction is complete the Helper must:
 - return the Member's EFTPOS/debit card, or change in cash, to the Member as soon as possible

- issue the Member with a supplier receipt for the goods and services purchased/paid for, and
- issue the Member with an original copy of the Helper receipt, signed by both Member and Helper, including details of the requested transaction.
- Helpers must immediately notify the Care Manager if they have any concerns relating to the Member's money or finances including any of the following:
 - that the Member may be being taken advantage of or defrauded by a third party.
 - that the Member may have lost or misplaced money or valuables
 - any allegations of misconduct by a Helper
 - concerns about the Member's capability to manage their finances
- If the Care Manager receives notice of any concerns from a Member or Helper, they should, as appropriate:
 - investigate the concern and report as an incident if required
 - discuss the concerns with the Member
 - where we have the authority to do so, discuss the concerns with the Member's Authorised Representative
- Breach of this policy will be taken seriously and is likely to result in disciplinary action being taken against the offending Helper.
- In some circumstances, breach of this policy may also result in legal claims being brought against the Helper by aggrieved persons (for example, claims in relation to fraud, theft or misappropriation of property).
- Helpers should seek clarification from the Workforce Team if there is any aspect of this policy that they are unsure of.

References and Related Documents

Five Good Friends

- Code of Conduct
- Elder Abuse Policy and Procedure
- Privacy Policy

External

- N/A

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