













Keeping Your Money Safe

About this booklet	
	<p>This booklet is about keeping your money safe.</p>
	<p>Read it with someone who supports you.</p>
	<p>You don't have to read it all at once.</p>





What Is Financial Harm?

	<p>Harm is when someone hurts you or treats you badly</p>
	<p>Financial harm means:</p> <ul style="list-style-type: none"> • stopping you from having your money or the things you own • making you use your money in a way you don't want to
	<p>No-one should stop you from having or using your own money.</p>
	<p>No-one should steal your money or benefits.</p>
	<p>Anyone could harm you financially.</p>





	<p>You could be harmed by someone you trust, like family, staff, or a friend.</p>
 <p>Bank</p>	<p>Nobody should take control of your money if you can do this for yourself.</p>
	<p>The person you choose to help you manage your money should be someone you trust.</p>
	<p>No-one should make decisions that are not right for you, or you do not agree with.</p>





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	<p>Nobody should get you to buy things that you don't need or want.</p>
	<p>Nobody should offer to buy your shopping or pay your bills and then not do it.</p>
	<p>Nobody should ask you to buy things from certain shops, so they can get reward points.</p>
	<p>Nobody should ask you to buy things for them but not give you the money.</p>

	<p>Nobody should move into your house if you do not want them to, even if they are your family or friends.</p>
	<p>Nobody should live in your house without giving you money for household bills and rent unless you both agree.</p>
	<p>If you have a partner, they should not force you to put all the household bills in your name.</p>
	<p>If someone is forcing you to give them money by saying:</p> <ul style="list-style-type: none"> • they will not provide your care • they will stop coming to visit you · or they will stop you seeing your family or friends <p>Tell someone you trust or call the Call The Single Access Point on 030 33 33 3001</p>



Cash Machines and PIN Numbers

	<p>Never let anyone help you at the cash machine if you don't need help.</p>
	<p>If you are using a cash machine and someone is pushing into you or watching what you are doing, press the cancel button, take your card, and walk away.</p>
	<p>Your PIN number is the 4-digit number you need to remember to be able to use your bank card.</p>
	<p>Never write down your PIN number or tell anyone what the numbers are. Your bank or the police will never ask what your PIN number is over the phone or by email.</p>

	<p>When you put your PIN number in, use your other hand to cover what you are doing.</p> <p>You can change your PIN number at a cash machine or by contacting your bank.</p>
	<p>If you notice anything unusual about the cash machine or if it doesn't return your card, go into the bank, and tell them.</p>
 	<p>If the bank is closed, there should be a phone number on the cash machine.</p>

Bank Cards

	<p>Don't give someone your credit or debit card.</p> <p>They could buy things online that you don't know about.</p> <p>They don't need your PIN number to do this.</p>
	<p>If you think someone knows your PIN or passwords, you can change them. Get in touch with your bank.</p>
	<p>If you get a new bank card sign it straight away.</p> <p>Cut up your old bank card before you throw it away.</p>
	<p>Nobody should take your money without telling you.</p>

	<p>Always check your bank statement. This tells you how much money you have and how it is being spent.</p>
	<p>If money has been taken out of your account that you know you didn't spend, call your bank straight away.</p>

Power of Attorney

	<p>A power of attorney is a legal term.</p> <p>It means you give legal power to someone you trust.</p>
	<p>This means they can make decisions about your money or your care if you become unable to do that for yourself.</p>
	<p>You will need a solicitor to help you set up a power of attorney.</p>
	<p>The website: www.mypowerofattorney.org.uk gives you information and advice.</p>



If you are worried about how your Power of Attorney is carrying out their duties, get in touch with the **Office of the Public Guardian.**

Telephone: 01324 678300

Email: opg@scotcourts.gov.uk

www.publicguardian-scotland.gov.uk

Making a will



Your will is a letter that lets people know **what** you want to happen to your money and your things when you die.



A will should be made by a solicitor.

Nobody should make you change your will if you do not want to.

Concerned a child or an adult is at risk of harm?

Call the Single Access Point on 030 33 33 3001 - Call Police on 999 if it's an emergency or 101 for advice - If you See something Say something!

Financial Health Check/Money Talk Team: 0800 085 7145 or meet an advisor at your local Citizens Advice Bureau: [Find your nearest office here.](#)

Dumfries and Galloway Public Protection information is available at: <http://www.dgppp.org.uk>

