

SCAMS AND ONLINE SAFETY

Scams by phone, letter or online are all designed to entice, deceive or threaten people in order to gain financially from them.

You can be scam savvy by:

- Never giving out your bank account numbers, pin or password numbers, or any other financial details
- Only paying on receipt of an invoice and asking for a receipt
- Never sending money to a person you have not met or have not initiated contact with yourself
- Never responding to calls asking you to give out your computer numbers, internet connections or bank information on the pretext of helping to "fix a problem" or to "stop your details being stolen"

Increase your online security by:

- Only paying for an order of goods or services that you have initiated
- Making long and strong passwords
- Having different unique passwords for each bank account
- Using '2 factor authentication' to give you a second layer of security to access your own bank accounts
- Keeping separate paper copies of your account numbers and passwords in a safe place away from your computer

USEFUL WEBSITES





- www.cffc.org.nz
- www.cert.govt.nz

If you are concerned that someone you know is taking advantage of you or another older person, contact your local Age Concern.

They can put you in touch with an Elder Abuse Response Service who can offer free information and confidential advice and support. Or you can phone the free helpline on 0800 32 668 65.



CONTACT US:

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HEARTLAND — Seniors Finance —

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IT'S YOUR MONEY AND YOUR CHOICE!



Are you
concerned about
the way others are
making decisions about
your money or property?

Are you being pressured
into giving money to
family or friends?



YOU HAVE THE RIGHT TO DECIDE HOW TO SPEND YOUR MONEY!

- The consequences of financial abuse can be devastating to your lifestyle, savings, income, home and your future security.
- People you love can pressure you for money, things or loans.
- The stress of financial abuse can affect your physical health, your emotional wellbeing and interfere with your relationships with loved ones.
- Sometimes the people you trust to make financial and property choices for you, take advantage of you to help themselves.

YOU SHOULD NOT HAVE TO GO WITHOUT, BECAUSE OF THE DEMAND OF OTHERS.



ageconcern.org.nz

ARE YOU AT RISK? DO PEOPLE YOU TRUST...

- Withdraw money from your bank accounts without your consent
- Sell or transfer your assets in ways you don't agree with
- Use your bank cards and pin numbers without your consent
- Deny you the option of using your money or possessions for things you need
- Not act in your best interest when they have Enduring Power of Attorney for you or are your agent for government services
- Forge your signature or other personal details to obtain your money or possessions
- Not pay back loans as agreed
- Pressure you to change your Will or Enduring Power of Attorney
- Force you to give access to your bank accounts, bank cards or password for online banking
- Expect you to support them – paying their bills, buying them groceries or sharing your home
- Ask you for money or things now, that they expect to inherit from you in the future
- Threaten not to bring the grandchildren to see you unless you give them money for petrol, lend them your car or give them a loan

YOU CAN PROTECT YOURSELF:

- Choose carefully who you ask to help you with financial decisions and build in safeguards. Most people who abuse are known and trusted.
- Decide what you want assistance with – paying bill, selling assets, managing investments.
- Have clear arrangements and written instructions for the people you choose to assist you.
- Get receipts for what you buy and check your bank statements regularly.
- Put all financial agreements in writing, even if these are with family or friends.
- Keep your PIN numbers safe and separate from your bank cards, wallet, phone, computer or other device.
- Before agreeing to a loan or to be a guarantor, consider what would happen if the money was not returned or if you had to pay it back with interest
- Get independent legal advice on setting up Enduring Power of Attorney – you can set boundaries, name other trusted people who need to be consulted, appoint a second person to oversee your financial records, and ask for statements / reports to be forwarded to you.
- Take your time when making decisions. Don't rush into anything.
- Carefully consider your financial decisions.

USEFUL WEBSITES:

- Your bank website
- www.sorted.org.nz