

# Guide for service providers: **understanding and responding to financial abuse**

## **What is financial abuse?**

Financial abuse is a form of exploitation where someone improperly uses another person's money, property, or assets without their informed consent, and not in their interests.

## **Who may be at increased risk**

- Older people
- People living with disability
- People who rely on others for care or support
- People experiencing isolation, mental health issues, substance abuse or cognitive changes
- People with limited financial knowledge
- People who experience conflict in their family



## What financial abuse can look like

Examples include:

- misuse of bank cards, online banking, or PINs
- forcing or coercing someone to sign documents (for example, wills, contracts, power of attorney)
- taking or selling property without permission
- withholding access to money or financial information
- pressuring someone to make purchases, or give gifts
- misuse of a legal authority (for example, enduring power of attorney)
- living/boarding at someone's home without making any contributions to the household costs.

## How to identify signs of financial abuse

Look out for:

- unexplained withdrawals, transfers, or new bank accounts
- missing possessions, valuables, or documents
- unpaid bills despite adequate income
- changes to legal documents (for example, wills or property titles) without clear explanation
- emotional distress, anxiety, or fear linked to financial discussions
- a carer, friend, or relative being overly controlling about money or access
- a person who is living/boarding at a property refusing to pay for rent or other household expenses and refusing to move out.

## What to do if you suspect financial abuse

If someone is in immediate danger, call:

 **000 (emergency services).**

If you are an NDIS provider or aged care worker:

- Report internally according to your organisation's safeguarding or incident management policy.

Consider whether to make a report to:

- **NDIS Quality and Safeguards Commission** (if person is an NDIS participant)
- **Aged Care Quality and Safety Commission** (if person is in aged care)
- **South Australia Police (SAPOL)** (if concerns are serious).

## Work with adult to plan next steps

Practical steps you can take:

- If you can speak to the person alone, sensitively raise your concerns and ask them if they want support to address the abuse.
- Support the person to:
  - » access independent financial or legal advice
  - » access advocacy services
  - » report the concerns to the bank to restrict or limit banking access
  - » complete an Enduring Power of Attorney form if appropriate.
- If you are concerned about the person's decision-making capacity, seek advice about whether an administration order might be required.
- Refer to the **Contacts for Safeguarding Assistance Information Sheet** for more information about who to contact.



If you are unsure the Adult Safeguarding Unit can provide free, confidential information, advice and support.

A copy of the **Contacts for Safeguarding Assistance Information Sheet** is available for agencies.

Contact us:



**1800 372 310**

(weekdays 9:00am to 4:00pm)



**adultsafeguardingunit@sa.gov.au**



**adultsafeguardingunit.sa.gov.au**

**Remember:** safeguarding is everyone's responsibility. Your actions can protect a person from ongoing harm and help restore their dignity, rights, and safety.



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