

HANDLING CLIENT MONEY POLICY AND PROCEDURE

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1 Purpose

- 1.1 On occasion a client may, in the course of receiving home care services from us, ask us to perform a specific task that might require us to handle money for them, for example to assist the client with their grocery shopping.
- 1.2 This purpose of this policy is to:
 - (a) ensure clients and our workers understand the risks associated with workers handling client money;
 - (b) set out best practice for when a client asks us to handle their money in the course of providing home care services; and
 - (c) ensure workers take appropriate steps in handling a client's money to help to avoid a potential disagreement or misunderstanding and to protect the client's interests.

2 Scope

- 2.1 This policy applies to all staff including contractors, subcontractors volunteers (**workers**).
- 2.2 In this policy a reference to a client's money includes the use of a client's EFTPOS or credit/debit card.

3 Policy

- 3.1 We acknowledge the risks associated with handling a client's money and have developed a clear framework within which we expect all workers to operate in order to minimise risk.
- 3.2 We respect each client's right to maintain their independence, including to manage their own finances independently.
- 3.3 We will use our best endeavours to ensure that:
 - (a) if a client asks us to handle their money in the course of providing home care services we do so on a transparent basis;
 - (b) if an issue does arise we investigate the issue and take appropriate action.

4 Risks

- 4.1 The risks associated with handling client money fall within three broad categories:
 - (a) Misappropriation: eg where a worker uses their position to steal money from a client.
 - (b) Mishandling: eg where a worker accidentally loses a client's money;
 - (c) Misunderstanding: eg where a client (who may be living with dementia) thought they gave the worker more money than they did.

5 Workers' responsibilities

- 5.1 A worker must only handle a client's money to perform a task specified in the client's care plan.
- 5.2 We expect all workers to uphold the highest standards when handling client money.
- 5.3 Workers must:
 - (a) only handle a client's money in accordance with the terms of this policy and the clients express instructions as set out in their care plan;
 - (b) respect the client's right to manage their finances independently and as they see fit;
 - (c) preserve client confidentiality in relation to money handled as well as the client's finances and information more generally.
- 5.4 Workers must not:
 - (a) Handle client money in excess of \$150.00 per transaction;
 - (b) purchase anything with a client's money for anyone other than the client;

- (c) receive any benefit associated with spending a client's money (eg using the worker's own rewards card);
- (d) ask for or accept any gift or loan from a client;
- (e) loan money to a client; or
- (f) offer any form of financial advice or information which may be construed as financial advice to a client.
- (g) engage in any gambling activity on behalf of a client or with a client's money.

6 Procedure

6.1 Assessment and care planning

If a client asks us to handle their money in the course of providing home care services, the Community Manager will:

- (a) discuss the client's request and determine an appropriate role for the carer to support the client in completing the task;
- (b) record the client's request in the care plan including specific instructions about the task that they would like us to perform and the role of the worker in completing the task;
- (c) record the method of transaction to be conducted eg cash or credit/debit card.

6.2 Handling a client's money

- (a) When handling a client's money the worker must ensure they:
 - (i) comply with this policy and the client's directions as recorded in the care plan;
 - (ii) complete the Handling Client Money Form;
 - (iii) take reasonable steps to safeguard the client's money from loss or theft.
- (b) Cash is the preferred method of payment. Use of a client's EFTPOS or credit/debit card on their behalf using either a PIN or "tap and go" should be a last resort due to the increased risk of misuse or misunderstanding.
- (c) If a client asks a client to use their EFTPOS or credit/debit card on their behalf, the worker must ensure that they:
 - (i) inform the client that our preferred method of payment is cash due to the increased risks associated with use of an EFTPOS or credit/debit card and that by proceeding with this payment method, the client is acknowledging this risk and is encouraged to change their PIN frequently;
 - (ii) record the client's instructions in the client's progress notes, including the method of payment the client wants the worker to use (eg PIN or "tap and go");
 - (iii) must explain the risks to the client of that method and record the client's acknowledgement of the risks;
 - (iv) do not withdraw more than the client has expressly instructed;
 - (v) otherwise comply with this policy and procedure including the steps outlined below.

6.3 After the transaction is complete

- (a) After each transaction the worker must:
 - (i) return any unspent money and the client's EFTPOS or credit/debit card to the client as soon as practicable;
 - (ii) record the following details of each transaction in the client file:
 - (A) Name of worker handling the clients' money;
 - (B) Date;

- (C) Amount received, spent and leftover; and
 - (D) The purpose of the transaction undertaken on behalf of the client.
- (b) The worker must obtain a receipt for each transaction and:
- (i) check the receipt for any errors or other concerns which must be reported to the Community Manager before the end of the worker's shift;
 - (ii) keep a record of the receipt in the client file (if necessary the receipt must be scanned and stored electronically).

6.4 Reporting concerns

- (a) Workers must immediately notify the Community Manager if they have any concerns relating to the client's money or finances including any concerns:
- (i) that the client may be being taken advantage of or defrauded by a third party;
 - (ii) that the client may have lost or misplaced money or valuables;
 - (iii) about any allegations of misconduct by a worker;
 - (iv) about the client's ability to manage their finances.
- (b) If the Community Manager receives notice of any concerns from a client, a worker or develops their own concerns they should, as appropriate:
- (i) investigate the concerns;
 - (ii) discuss the concerns with the client;
 - (iii) where we have the authority to do so, discuss the concerns with the client's next of kin;
 - (iv) where necessary, contact the Office of the Public Guardian / Public Trustee for assistance and/or make an application to the Queensland Civil and Administrative Tribunal seeking an order that an administrator be appointed to manage the client's finances;
 - (v) where necessary, report the matter to the Police for investigation.

7 Breach of policy

- 7.1 Breach of this policy will be taken seriously and is likely to result in disciplinary action being taken against the offending worker. Such disciplinary action may include termination of employment. Some breaches may be regarded as serious misconduct and result in immediate dismissal.
- 7.2 In some circumstances, breach of this policy may also result in legal claims being brought against the worker by aggrieved persons (for example, claims in relation to fraud, theft or misappropriation of property).
- 7.3 Workers should seek clarification from their manager or supervisor if there is any aspect of this policy that they are unsure of.

8 Authorisation and contacts

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| Handling Client Money Policy and Procedure |
| Date adopted: Mar 2018 |
| Applies to: All Five Good Friends staff, volunteers, contractors, sole traders and others |

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|---|---|
| Director: Simon Lockyer | Signature:  |
| Date Authorised: Mar 2018 | Next Review Date: Mar 2019 |
| Endorsed by: Head of Care and Member Services | |

Client money transaction request form

PART 1: TO BE COMPLETED BEFORE TRANSACTION

Client information

Full name _____ Date _____

Address _____ Phone number _____

Type of Request

- Shopping Banking ATM withdrawal
 Errand (eg Australia Post / bill payment) Other (please specify): _____

Please describe the nature of transaction requested **in detail** including any items to be purchased, payments or withdrawals to be made, individual value of each item/request and any restrictions.

Amount of money (if any) provided by client to complete the transaction: \$ _____

Transaction method Cash Cheque
 EFTPOS/debit/credit card

If EFTPOS/debit/credit card, enter details:

Card number: _____

Account: Cheque Savings

Credit

Payment method (DO NOT RECORD A CLIENT'S PIN ON THIS FORM): 'Tap and go' PIN

By signing this form, the client acknowledges the potential risks associated with handling client money (which, although unlikely, may include potential mishandling misappropriation or loss) and authorises the care worker to carry out the transaction detailed above:

Client signature _____ Date _____

Care worker signature _____ Date _____

THE OTHER SIDE OF THIS FORM MUST BE COMPLETED AFTER THE TRANSACTION

Client money transaction request form

PART 2: TO BE COMPLETED AFTER TRANSACTION

| Item purchased / detail of transaction | Place of transaction | Amount |
|---|--------------------------------------|-----------|
| Eg bill payment, ATM withdrawal or purchase of milk | Eg ANZ bank, Smith St or IGA West St | \$ |
| | | \$ |
| | | \$ |
| | | \$ |
| Total transaction amount: | | \$ |
| Change (if any): | | \$ |
| Amount of money returned to client (if any): | | \$ |

Transaction record attached or transmitted to office (eg copy, photograph, original) Yes N/a (give reason): _____

Client and care worker to check details above and transaction record (eg receipt) and sign to confirm all details correct including amount of money (if any) returned to client:

Client signature Date

Care worker signature Date

Attach receipt, if applicable.