

## THE ROLE OF CFS

Counter Fraud Services (CFS) provide a full investigative service to Health and Social Care, Northern Ireland through a team of dedicated counter fraud specialists.

CFS are empowered to investigate fraud and financial abuse in circumstances where the service has been secured on behalf of the Adult by a Health and Social Care Trust and that provider is suspected of misusing or misappropriating a client's money or other financial assets.

CFS will investigate all cases of suspected financial abuse and in co-operation with the relevant HSC Trust decide on the most appropriate action to take in each case.

This action can include gathering evidence to support a criminal case or supporting disciplinary action against an employee by the HSC Trust.

Regardless of the action taken the focus will be on stopping the abuse and protecting the Adult at Risk.

If you suspect an Adult may be at risk from financial abuse you should immediately report your concerns to the:

**HSC Trust Adult Safeguarding Team**

## REPORT HSC FRAUD

If you have a concern about fraud within or against Health and Social Care please call the HSC Fraud Reporting Line on

**0800 096 33 96**

or report online at

**cfs.hscni.net**

Counter Fraud Services  
Business Services Organisation  
2 Franklin Street  
Belfast  
BT2 8DQ

Tel : 028 9536 3839  
Email : [cfs@hscni.net](mailto:cfs@hscni.net)  
Website : [cfs.hscni.net](http://cfs.hscni.net)

 Follow Us @bsocfs

**Together we can stop HSC fraud.**

Any request for this document in another format or language will be considered.

## Financial Abuse

How to recognise and report suspected financial abuse.



**REPORT HSC FRAUD**  
**0800 096 33 96**  
**cfs.hscni.net**

# THERE IS NO EXCUSE FOR FINANCIAL ABUSE

## What is an Adult at Risk?

An Adult at Risk is someone who may be in need of help because of a disability, illness, or their age and are unable to take care of themselves or stop someone else from harming or exploiting them. This person may be living in their own home, supported living or in residential or nursing care.

## Why we need to protect Adults at Risk

Adults at Risk have the right to live their lives free from abuse. They should be treated with respect and dignity and should be able to choose how to live their lives independently, and receive support in doing this.

The outcome of financial abuse against an Adult at Risk can be devastating. Some can lose large sums of money, incur large debts or simply be left in a position where they do not have enough money to live on.

Counter Fraud Services is a stakeholder in the Northern Ireland Adult Safeguarding Partnership and can provide investigative assistance to Health and Social Care (HSC) organisations where there is a suspicion that a HSC employee or a contractor has improperly or illegally used the assets or property of an Adult at Risk.

## WHAT IS FINANCIAL ABUSE?

Financial abuse is stealing from, defrauding someone of, or coercing someone to part with money, goods and/or property. This abuse can be a single act or continue over months or even years. Financial abuse can include:

- the theft of money and/or other possessions from an Adult
- overcharging for goods or services
- misuse of Direct Payments by paid carers or family members
- the misuse of Power of Attorney and other systems giving power to a third party to act on behalf of an Adult at Risk
- forcing an Adult at Risk to sell their home, having their home sold against their wishes, or having significant assets from the value of the property removed without consent or knowledge
- a care worker accepting an inappropriate gift or reward
- a residential or nursing home using resident's money to pay for goods that the home should pay for
- care home manager gaining trust of residents and unlawfully taking control over the finances.

## HOW TO RECOGNISE FINANCIAL ABUSE

A number of indicators exist which may raise an alert that financial abuse may be occurring:

- the unexplained inability to pay for household shopping or bills
- a disparity between the Adult's assets and living conditions
- numerous unpaid bills when someone else is supposed to be paying bills for the Adult
- a lack of amenities such as TV, telephone, personal grooming items, appropriate clothing items, that the Adult should be able to afford
- the unexplained disappearance of funds or valuables such as jewellery
- the sudden appearance of previously uninvolved relatives claiming their rights to an Adult's affairs or possessions
- signatures on cheques, or other documents that do not resemble the Adult's signature
- sudden changes in the Adult's bank account or banking practice
- the unauthorised withdrawal of the Adult's funds
- the sudden inclusion of additional names to a bank account
- abrupt changes to or creation of wills that leave most or all of the assets to a new friend or only one relative.

**If you suspect financial abuse you should report the matter immediately to the appropriate HSC Trust Adult Safeguarding Team.**