

Q118	SAFE HANDLING of CUSTOMER/CLIENT MONEY & PROPERTY POLICY
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Policy Statement

Enhanced Lifestyles (EL) and Lifestyle Assistance and Accommodation Service (LAAS) has a duty of care to all Customers/Clients and recognises and supports our Customer/Clients' rights to self-determination, independence and dignity. EL and LAAS will act to ensure that Customers/Clients do not suffer harm or loss financially due to any action, or inaction by the organisation and its employees.

This purpose of this policy is to:

- ensure Customers/Clients and our workers understand the risks associated with workers handling Customer/Client money;
- set out best practice for when a Customer/Client asks us to handle their money in the course of providing home care services; and
- ensure Support Workers take appropriate steps in handling a Customer/Client's money to help to avoid a potential disagreement or misunderstanding and to protect the Customer/Client's interests
- ensure that Support Workers do not purchase items for Customers/Clients using their own money
- ensure that Support Workers do not use Customer/Client property and utilities inappropriately, or engage in transactions of property

This policy applies to all staff.

In this policy a reference to a Customers/Client's money includes the use of their EFTPOS or credit/debit card or Petty Cash held for the ongoing supply of the households needs and expenses.

The organisation will:

- Provide training and information for all employees on their duty of care, code of conduct and professional boundaries
- Assist Customers/Clients in making informed choices with regard to risk
- Seek appropriate support for Customers/Clients who may not have the ability to make informed decisions
- Respect Customer/Client's rights to choose activities that could harm them, provided they understand the risks involved.
- Minimise abuse or harm to Customers/Clients as a result of employee's actions
- Investigate all incidents and ensure corrective actions and plans are

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appropriately documented.

This document complies with NDIS 2018, standard 4.2, Safeguarding Money and Property and ACIS 2013, section 4.2 Safeguarding Money and Property. This document is readily available to all Customers/Clients and employees of Enhanced Lifestyles and Lifestyle Assistance and Accommodation Service including The Boards.

Policy context: This policy relates to	
Contractual obligations	Service Agreement, Customer Service Agreements

Policy

We acknowledge the risks associated with handling a Customer/Client's money and have developed a clear framework within which we expect all workers to operate in order to minimise risk.

We respect each Customers/Client's right to maintain their independence, including to manage their own finances independently.

We will use our best endeavours to ensure that:

- if a Customer/Client asks us to handle their money or property in the course of providing home care services we do so on a transparent basis;
- if an issue does arise we investigate the issue and take appropriate action.

Risks

The risks associated with handling Customer/Client money fall within three broad categories:

1. Misappropriation: eg where a worker uses their position to steal money or property from a Customer/Client.
2. Mishandling: eg where a worker accidentally loses a Customer/Client's money, or loses / damages Customer/Client property.
3. Misunderstanding: eg where a Customer/Client (who may be living with dementia) thought they gave the worker more money than they did.

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Support Workers' Responsibilities

A Support Worker must only handle a Customer/Client's money or property to perform a task specified in the Customer/Client's care plan or house management plan. We expect all workers to uphold the highest standards when handling Customer/Client's money.

Support Workers must:

- respect the Customer/Client's right where appropriate to manage their finances independently and as they see fit;
- preserve Customer/Client confidentiality in relation to money handled as well as the Customers/Client's finances and information more generally.

Support Workers must not:

- handle client money in excess of \$150.00 per transaction;
- purchase anything with a Customers/Client's money for anyone other than the Customer/Client;
- receive any benefit associated with spending a Customers/Client's money (eg using the worker's own rewards card);
- ask for or accept any gift or loan from a Customer/Client;
- loan money to a Customer/Client;
- spend their own money on the Customer/Client, irrespective of whether or not they seek reimbursement afterwards
- utilise a Customer/Client's property or utilities without permission or for any purpose outside of the defined scope of service
- engage in any transaction of property with a Customer/Client (either buying or selling)
- offer any form of financial advice or information which may be construed as financial advice to a Customer/Client.
- engage in any gambling activity on behalf of a Customer/Client or with a Customers/Client's money.

Procedure

Assessment and care planning: If a Customer/Client ask EL or LAAS to handle their money in the course of providing home care services, the appropriate Manager will:

- discuss the Customer/Client's request and determine an appropriate role for the carer to support the Customer/Client in completing the task;
- record the Customer/Client's request in the plan including specific instructions about the task that they would like us to perform and the role of the support

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- worker in completing the task;
- record the method of transaction to be conducted, e.g. cash or credit/debit card.

Handling a client's money

- When handling a client's money, the support worker must ensure they:
 - comply with this policy and the client's directions as recorded in the care plan;
 - take reasonable steps to safeguard the Customer/Client's money from loss or theft.
- 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.
- If a Customer/Client asks a client to use their EFTPOS or credit/debit card on their behalf, the support worker must ensure that they:
 - inform the Customer/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;
 - record the Customers/Client's instructions in their progress notes, including the method of payment the client wants the worker to use (eg PIN or "tap and go");
 - must explain the risks to the Customer/Client of that method and record their acknowledgement of the risks;
 - do not withdraw more than the Customer/Client has expressly instructed;

After each transaction the support worker must:

- return any unspent money and the Customer/Client's EFTPOS or credit/debit card as soon as practicable;
- record the following details of each transaction in the appropriate place:
 - Name of worker handling the money;
 - Date;
 - Amount received, spent and leftover; and
 - The purpose of the transaction undertaken on behalf of the Customer/Client.

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The worker must obtain a receipt for each transaction and:

- check the receipt for any errors or other concerns which must be reported to the Manager before the end of the worker's shift;
- keep a record of the receipt in the their file (if necessary the receipt must be scanned and stored electronically).

Reporting concerns

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

Documentation

Documents related to this policy	
Related policies	Q102 – Customer Rights and Service Charter Q111 - Customer Participation and Social Inclusion Q112 - Customer Decision Making and Choice Q241 - Customer Feedback

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	Q269 - Managing Complaints