

## Coronavirus information

# Volunteering

## Handling money and scams awareness

### Coronavirus Health Information:

While volunteering remember that it is important to maintain good hand hygiene at all times; wash your hands with hot soapy water regularly, when you leave your home, and when you return home. Catch coughs and sneezes in a tissue, dispose of the tissue, and wash your hands. Always maintain a distance of 2 metres from everyone outside of your household.

### Handling money

The Covid-19 pandemic has seen truly heart-warming acts of kindness with hundreds of thousands volunteering to support the oldest and most vulnerable in their communities. If you are supporting an older person by delivering essential supplies, you may be required to make and accept payments and handle money. This guide provides an overview of how to support an older person with payments.

### Scams awareness

Unfortunately, criminals are also using the crisis as an opportunity to devise new scams to target the public. As people are forced to stay at home, criminals are preying on those in vulnerable situations who are isolated and living alone. It's important to be aware of how to protect yourself and others from becoming a victim.

### Payment Methods

To avoid any added risk to yourself and the person you are supporting, it's really important to consider the safest possible way of paying for shopping.

**Contactless** – Paying for shopping by contactless is preferable to paying in cash or by chip and pin as it helps avoid any unnecessary contact. The spending limit for contactless payments has been increased from £30 to £45, allowing you to buy even more without the need to enter a pin.

**Cash** – It's advisable to not pay with cash unless absolutely necessary. Withdrawing, handling and paying with it could increase the risk of virus transmission. If you need to use cash then consider

wearing latex gloves when doing so. Wash your hands for 20 seconds after handling money, especially if eating food.

### Accepting Payment

If delivering shopping to an older person, it's important that they can pay using the method they are most comfortable with. Speak to them before going shopping about how they would prefer to pay and if there's anything you can do to help support that. Ask them to check with their bank or building society about what support is available to help make payments.

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Age UK has advised older people to never hand over money, bank details or bank cards to someone they don't know who is offering to help them.

**Bank transfer** – Some older people will be perfectly happy to send money via bank transfer, whether this is via an app, website or by phone. However, millions of older people are not used to making payments in this way and it's really important that they have alternatives to do so.

**Cash** – It's advisable to not accept cash due to potential virus transmission and it may also not be practical or safe for an older person to access it. Their bank may offer alternative ways of getting cash rather than visiting an ATM. This could be through a delivery in the post or by generating a one-use code with an app or by phone which allows you to collect a set amount from a cash machine.

**Cheque** – Whilst not the most convenient, a cheque may be the best way of accepting payment. To avoid direct contact, ask the older person to place it somewhere you can pick it up. Most bank branches are still open to allow you to cash it.

#### Keeping a record

Speak to your local Age UK about their volunteer expenses policy to find out if they will reimburse you.

It's important for you and your local Age UK to keep track of spending. This includes any travel costs like petrol and if buying protective equipment or clothing like face masks, gloves or antibacterial gel. Make sure you keep all receipts that show what you have bought and how much you spent.

**Age UK has advised older people to always ask for a receipt so they can pay for shopping AFTER it has been delivered.**

#### Scams during the COVID-19 pandemic

The chair of National Trading Standards has said "There's never been a more important time for neighbours to look out for each other". National Trading Standards are encouraging people to protect their neighbours by joining Friends Against Scams, which provides free online training to empower people to take a stand against scams. To complete the introductory 20-minute online course and to find out more about specific COVID-19 advice, visit the Friends Against Scams website.

For advice and information on how to check if something might be a scam, visit Age UK's website.

#### Key advice on avoiding Scams

- **Stop:** Taking a moment to stop and think before parting with your money or personal information could keep you safe.
- **Challenge:** Could it be fake? It's OK to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.
- **Protect:** Contact your bank immediately if you or someone you know has been targeted by a scam, you should also report it to Action Fraud.

#### Types of COVID-19 scams identified

**Doorstep** - criminals going door to door, for example, offering fake virus tests, cleaning services to prevent its spread or offering to do shopping, taking the money and not returning.

**Telephone** - Criminals calling claiming to be your bank, mortgage lender or a salesperson. There's an increased risk of this with more people spending longer at home self-isolating.

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A bank or the police will NEVER ask you to transfer money or move it to a safe account.

**Messages** - Emails or texts, often pretending to be from the Government, NHS or HMRC, with malicious links or attachments putting people at risk of theft of their personal or financial information.

**Counterfeit goods and websites** - Fake sanitisers, face masks and swabbing kits sold online and door-to-door. These can also be harmful. There are also reports of people buying these items online but they are never delivered.

**Donation** - Thieves claiming collections are for charity or for a COVID-19 vaccine.

**Loan Sharks** - Illegal money lenders preying on people's financial hardship.

**Build trust and allow time for people to decide if they wish to accept your help.**

#### You can get support and advice from

##### **Citizens Advice Consumer helpline**

0808 223 1133

##### **Report scams to Action Fraud**

0300 123 2040

##### **The Police**

You can call the local police on the 101 non-emergency number or call 999 immediately in an emergency.

**If you know or suspect someone has fallen victim to a scam then get them to contact their bank immediately and report it to Action Fraud online or by calling 0300 123 2040.**

**If you are concerned that an older person has been targeted and they are unable to keep themselves safe due to age, injury or illness then contact your local authority, local police force, local Age UK or Age UK's Safeguarding Team.**