

# POL32 – Handling Service Users Money Policy and Procedure

Serendipity Healthcare Ltd  
Unit 4 Millennium Way, Dunston, Chesterfield, Derbyshire  
S41 8ND



## 1. Purpose

This policy is intended to set out the values, principles and policies underpinning the agency's approach to service users who require help with the use of their money or finances as part of their care. Any help it provides in respect of service users' money is based on a sound, open, honest and transparent basis and the highest standards of probity are followed at all times.

Key Question	Key Line of Enquiry (KLOE)
SAFE	S1: How do systems, processes and practices safeguard people from abuse?

1.1 To meet the legal requirements of the regulated activities that Serendipity Healthcare Ltd is registered to provide:

- The Care Act 2014
- Equality Act 2010
- The Manual Handling Operations Regulations 1992
- Mental Capacity Act 2005
- Mental Capacity Act Code of Practice

## 2. Scope

2.1 The following roles may be affected by this policy:

- Registered Manager
- Care staff

2.2 The following people may be affected by this policy:

- Service Users

2.3 The following stakeholders may be affected by this policy:

- Family
- Advocates
- Commissioners
- External health professionals
- Local Authority
- NHS

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### 3. Policy Statement

The agency follows as a general rule that service users will retain control of their own money and will only turn to agency staff for help in exceptional circumstances. The agency sees this as service users' right and means of retaining their independence and ability to choose how they live their lives. The agency also accepts that some of its service users might ask agency staff from time to time to handle money on their behalf, for example, in buying an item from a shop. It also accepts that some service users might lack the mental capacity to manage their own money and require some help from care staff with their financial arrangements. These situations could place service users at risk from abuse and exploitation from dishonest employees. They also make honest staff vulnerable to misunderstandings and possibly false allegations of misuse, which threaten their sense of probity and integrity.

As well as its legal duties under the law, Complete Care Agency also understands that safeguarding service users from abuse is a key part of compliance with the registration requirements of the Care Quality Commission.

#### CQC requirements

Regulation 13 of the Health and Social Care Act 2008 (Regulated Activities)

Regulations 2014 relates to the safeguarding of service users and states that the registered person must make suitable arrangements to ensure that service users are safeguarded against the risk of abuse by means of:

- (1) Ensuring systems and processes are established and operated effectively to prevent abuse of service users
- (2) Ensuring systems and processes are established and operated effectively to investigate, immediately upon become aware of, any allegations or evidence of such abuse.

### 4. Procedure

4.1 Care staff working for this organisation are expected to:

- act with the highest standards of care, probity and honesty at all times
- respect service users' rights to spend their own money in the way that they wish to spend it and to keep their own financial affairs private
- uphold a service user's right to confidentiality regarding their financial information
- only ever spend, use, carry, transport or invest a service user's money according to the service user's explicit instructions
- never use credit/debit cards belonging to the service user and never to accept or try to find out their pin numbers
- avoid giving service users financial advice or information other than that which is reasonably required as part of fulfilling their duty of care as set out in the plan of care
- declare any financial or business arrangements that they have which may cause a conflict with or compromise their ability to handle a service user's money honestly and impartially
- report to their line manager any discrepancies or problems relating to service users' money or finances immediately, including worries or concerns that a service user

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may be being cheated or defrauded by a third party or has otherwise lost or mislaid money or valuables.

- When handling cash care workers should ensure that cash is counted out in front of the service user. All financial transactions completed by staff using a service user's funds need to be properly recorded and accounted for and receipts should always be kept.
- Records should be made available to the service user whenever they wish. Where applicable records and receipts should be made available to the service user's family, advocate or representatives on request
- Any money belonging to a service user must be kept apart from the care worker's own personal money, preferably in an appropriate wallet, purse or other container.
- In addition to handling money and financial transactions for the service user, this policy includes forbidding conducting business transactions either in association with, or for, a service user or their family.
- Managers or supervisors will regularly review the records kept for each service user and will investigate any discrepancies found

### **4.2 Training**

The agency considers it extremely important to impress upon staff the requirement of maintaining high standards in dealing with service users' money. All new staff are taken through the policies on handling service users' money and involvement with service users' financial affairs as part of their induction programme. Existing staff are provided with regular training updates.

### **4.3 Investigation of Allegations of Financial Irregularities**

Care staff employed by this agency inevitably work with vulnerable people where trust is of fundamental importance to the relationship. The agency views any potential breach of that trust as a very serious matter and investigates thoroughly any allegations or complaints relating to financial irregularities, the mishandling of service users' money or financial affairs, dishonesty, theft or fraud.

The agency considers all substantiated cases of dishonesty, theft or fraud as Gross Misconduct and the staff members involved will be subject to summary dismissal and possibly criminal proceedings.

Staff are clearly informed that they could be subject to disciplinary procedure or even criminal investigations if they fail in their duty to be open and honest at all times in their involvement in service users' financial arrangements and transactions.

If found guilty of misconduct in relation to these they could be placed on the Protection of Vulnerable Adults (POVA) and Protection of Children (POCA) lists, which would bar them from working in a care role again. Other professional staff who have been found guilty of financial misconduct will similarly be reported to their relevant professional bodies.

Reviewed 28<sup>th</sup> January 2022

Lisa Ward  
HR Manager