

For more information on financial abuse:

- cba.ca/abuse
- canada.ca/seniors
- fcac.gc.ca



For help if you know someone with financial abuse:

- your local police service
- your lawyer
- seniors centre in your community

YOUR MONEY SENIORS



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Where to get help

Remember, financial abuse is a violation of your rights. It's not your fault, and you can get help.

Alberta
Family Violence Info Line
310.1818

British Columbia
Seniors First BC
604.437.1940 or toll free
1.866.437.1940
seniorsfirstbc.ca

Manitoba
A&O Support Services
for Older Adults
204-956-6440
aosupportservices.ca

Newfoundland and Labrador
Seniors NL
1.800.563.5599
seniorsnl.ca

New Brunswick
Social Supports NB
1.833.773.7835
socialsupportsnb.ca

Northwest Territories
Seniors Information Line
1.800.661.0878
nwtseniorssociety.ca

Nova Scotia
Senior Abuse Line
1.877.833.3377
novascotia.ca/seniors/stopabuse

Nunavut
Contact the social services or health centre in your community or the RCMP at 1.867.979.0123

Ontario
Elder Abuse Prevention Ontario
1.866.299.1011
eapon.ca

Prince Edward Island
Adult Protection Line
1.866.770.0588

Quebec
Info-Abuse Line
1.888.489.ABUS (2287)
aideabusaines.ca/en

Saskatchewan
Seniors Mechanism Info Line
1.888.823.2211

Yukon
Seniors' Services/Adult Protection Unit
1.800.661.0408 (ext. 3946)

Canadian Anti-Fraud Centre
1.888.495-8501
antifraudcentre-centreantifraude.ca

Financial abuse

Protecting your money and yourself



Call your local police. Talk to your bank manager.

Financial abuse occurs

When someone tries to take or control what belongs to you for their own benefit, not yours. This can include your money, your property, or your personal information. Financial abuse is unethical and in many cases it is also illegal.



Red flags of financial abuse

These could be signs of financial abuse:

- You are uncharacteristically short of money and bills are not being paid.
- Perhaps you have been asked to create a joint account with someone that you don't know well.
- Someone you know wants to move in but refuses to pay rent.
- You are being pressured to change beneficiary or Power of Attorney (POA).
- You are missing money from bank accounts or you find unauthorized transactions on your credit card statements.
- You find items are missing from your home.
- The contractor you hire is charging you very high rates or pressuring you to make unnecessary repairs to your home.
- You are being pressured to sign documents you do not understand.

Visit the CBA's YouTube page for video scenarios on the red flags of financial abuse: [youtube.com/user/cdnbankers/videos](https://www.youtube.com/user/cdnbankers/videos)

What to do if you suspect financial abuse

Tell someone

Talk to someone you trust and tell them what is happening – a lot of people are too embarrassed to tell anyone. Telling someone is your first step in stopping the abuse.

Get help

- Call your local police service, contact your lawyer, or a seniors centre in your community to find out who can help you deal with the abuse.
- Tell your financial institution.
- If someone is taking money from your bank account or misusing your credit cards, let your financial institution know. It can help shut down that activity.

Prevention of financial abuse

Power of Attorney (POA)

- Carefully choose a trusted person to be your POA.
- Get legal advice to ensure your interests are protected.

Joint Accounts

- Understand the risks of a joint account – talk to your bank.
- Look at other options with your bank such as a POA or transfers.

Keep Secure

- Protect your PINs that access your financial accounts.
- Open your own mail.
- Don't leave financial and legal documents out in the open – keep them in a private and secure place.

Keep Track

- Keep control of your mail and bank accounts as long as you can.
- Open and check your mail and credit card statements yourself.

Get in Writing

- If you loan someone money or a possession make sure it is in writing.
- Ensure you have a contract before engaging a handyman or contractor.

Remember, financial abuse is **not** your fault, and you can get help.