**What to Look For**

- A large amount being withdrawn from their bank or other accounts.
- Numerous withdrawals of smaller amounts, such as $100 at a time.
- A large cheque written to someone unfamiliar or without an explanation.
- Changing Power of Attorney or the beneficiaries on insurance or investment accounts.
- Non-sufficient fund (NSF) fees or bills going unpaid when there should be enough money.
- Unusual or unnecessary purchases.
- Unnecessary home repairs.
- A family member, friend or new acquaintance who has become overly interested in the person’s personal finances.

**Funded By:**

**Overseeing Someone Else’s Finances**

**Recommendations**

- Help review credit card and bank statements every month.
- Help to set a daily withdrawal limit on debit and/or credit cards - contact the bank to do this.
- Suggest taking the automatic CHIP payment method off all cards & use a PIN number instead - contact bank.
- Encourage safe online habits, such as not banking online over a public WiFi as these networks are not secure.
- Help install virus & malware protection software on computer.
- Remind them to change their passwords often and have a secure system for remembering them.
- Review account agreements to ensure they are not overspending or are registered for unnecessary products (i.e. Loss of Employment Protection or High Interest Reward Cards.)
- Review information on common scams and how to detect them at: www.bist.ca/financialabuse

**For More Help**

If you suspect someone is being financially abused contact your local police department.

**Toronto Police:** 416-808-2222  
**Ontario Provincial Police:** 1-888-310-1122

**211** - For information on resources in your community. Dial 2-1-1.

**Office of the Public Guardian and Trustee (OPGT)** - protects the legal, personal and financial interests of certain private individuals and estates: 1–800–366–0335

**The Canadian Anti-Fraud Centre**
To report a fraud & get information: 1-888-495-8501.

**For more information and to order FREE Reminder Stickers**

Brain Injury Society of Toronto (BIST):
Email: info@bist.ca  
Phone: 416-830-1485  
www.bist.ca