



# Dementia Guide

Information for people affected by dementia



## Acknowledgements

We'd like to thank Alzheimer's Society and Santander's Dementia Steering Group (a group of people affected by dementia who advise us on becoming more dementia-friendly), for their input into this guide.

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## Our partnership with Alzheimer's Society

Around 850,000 people are living with dementia in the UK. This is projected to rise to 1.6 million by 2040.

We're working in partnership with Alzheimer's Society to become a truly dementia-friendly bank because we know that, with the right support, it's possible to live well with dementia.

By making banking more accessible, we're enabling our customers living with dementia to continue managing their finances independently for as long as they can. We also want to make it possible for them to get the support they need and enable their carers and family members to help. This supports financial inclusion, a crucial part of our Sustainability Strategy to become a more responsible bank.

We know that there's a lot of information out there and sometimes it's hard to know where to look. To help out, we've worked with Alzheimer's Society to develop this practical guide outlining the support available for people affected by dementia.

## How dementia can make managing money and banking difficult

The word 'dementia' describes a group of symptoms that may include memory loss, difficulties with thinking, problem-solving and language, and often changes in how you feel, how you see things, and how you act. These changes are usually small to start with, but they can go on to affect daily life considerably. Everyone experiences dementia differently. Dementia isn't a natural part of ageing. It occurs when the brain is affected by a disease.

When you're living with dementia, you may face challenges with managing your finances and banking. For example, you might:



have problems with your **day-to-day memory** such as forgetting or having difficulty recalling information to help identify yourself like your address, birthday or PIN



have difficulties making decisions, solving problems or carrying out a sequence of tasks like paying for something online, over the phone or in a shop



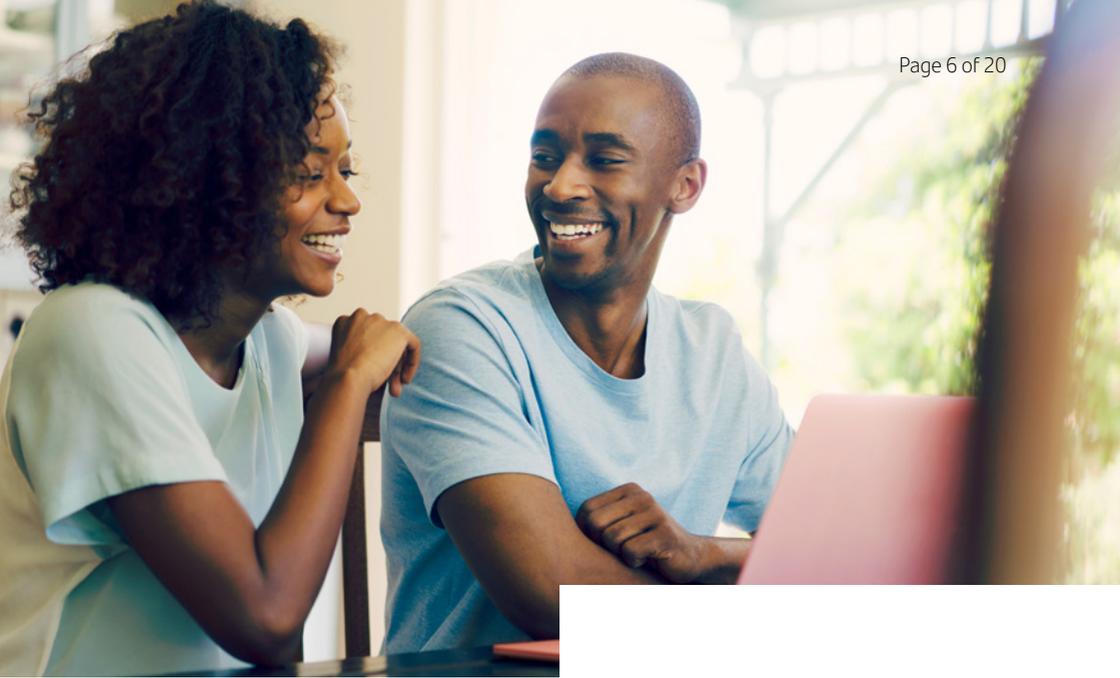
have **language problems**, including difficulty following a conversation or finding the right word. For example, you might find it difficult to explain the purpose of a visit to a branch



**lose track of the day or date** which may mean you miss appointments, or you might find it difficult to recognise familiar places and become confused about where you are



have **visual perceptual difficulties** which could mean that you misinterpret patterns or reflections, or you could find it difficult to judge distances or see objects in three dimensions such as card machines.



## Where to find help

If you think you might have dementia, the first step is to contact your doctor who'll be able to give you more information about the condition and take you through the relevant tests if required. They'll also be able to give you information about some of the support available locally to you.

These two charities in the UK provide support for people affected by dementia. This will depend on where you live:

- Alzheimer's Society supports people in England, Wales and Northern Ireland.



- Alzheimer Scotland supports people in Scotland.



## Alzheimer's Society support services

Alzheimer's Society supports people affected by dementia including family members and carers in England, Wales or Northern Ireland. You'll find the knowledge, understanding and information you need around the clock, no matter what you're going through.

Alzheimer's Society offers practical information, advice and support, locally and nationally, including legal and financial matters and coping and caring strategies. They'll support you with the right help, at the right time, in a way that works for you – online, by phone or face to face.

Alzheimer's Society produces a wide range of information on different aspects of living with dementia. These include the following booklets and guides;

- Managing your money
- The dementia guide: living well after diagnosis
- Caring for a person with dementia

See [alzheimers.org.uk/publications](https://www.alzheimers.org.uk/publications) for details of all available resources. There are also factsheets available online on legal and financial matters including: **Assessment for care and support**, and **Benefits for people affected by dementia**. See [alzheimers.org.uk/get-support/legal-financial](https://www.alzheimers.org.uk/get-support/legal-financial) for more information.



## Alzheimer's Society support

### Online

Find a wide range of information on their website to help you understand and live with dementia. Search for support services near you with their dementia directory. Visit their online community Talking Point to connect with others in a similar situation.



[alzheimers.org.uk/talkingpoint](https://alzheimers.org.uk/talkingpoint)

### Phone

Dementia advisers are available on the phone seven days a week, providing information, advice and emotional support to anyone affected by dementia.

A Digital Assistance Service is also available via their telephone line, to help you create a Lasting Power of Attorney. If you don't have access to the internet, or don't feel able to complete the forms on a computer, trained volunteers from the Digital Assistance Service will complete the forms on your behalf.



**0333 150 3456**



Monday to Wednesday 9am – 8pm

Thursday to Friday 9am – 5pm

Saturday to Sunday 10am – 4pm

## Face to face

Call their dementia advisers to connect you to the support you need, from one-to-one services to local support groups. Alternatively, you can access this information online.



0333 150 3456



[alzheimers.org.uk/getsupport](https://alzheimers.org.uk/getsupport)

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## Alzheimer Scotland

## Services

Alzheimer Scotland is Scotland's leading dementia charity. Their mission is to provide good quality information, services and support for people with dementia and their carers, and to campaign for improvements in dementia care and public policies nationwide.

## Online & Face to face

View their full library of information resources for people with dementia, their carers, families, friends and professionals.

Local Scottish Dementia Resource Centres: visit the website to find services and personalised support or activities in your local community.



[alzscot.org](https://alzscot.org)

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Too many people affected by dementia feel that society fails to understand the condition they live with. Dementia Friends help by raising awareness and understanding, so that people living with dementia can continue to live in the way they want.



You can learn more about becoming a Dementia Friend, or a Dementia Friends Champion online at **[dementiafriends.org.uk](https://dementiafriends.org.uk)**

## Other useful organisations



Age UK is the leading charity for older people. Contact them for advice or information on money, care or health.



**0800 678 1602**



**ageuk.org.uk**

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Citizens Advice is a service that offers confidential advice online, over the phone, and in person, for free.



**03444 111 444**



**citizensadvice.org.uk**

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Unbiased is a platform which offers trusted experience and advice. Unbiased will match you with the right financial adviser, mortgage broker or accountant, to help guide you through any of life's big financial decisions.



**unbiased.co.uk**

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## How Santander can help you

We want banking to be for everyone. If you're living with dementia, we have ways to help you, including more accessible branches and products, extra support from our staff, and various ways to communicate with us.



Many of our staff are Dementia Friends, meaning that they've learned about dementia so they can provide better support for customers affected by the condition. Don't be afraid to let us know if you or someone you loved is affected by dementia - we're here to help.

## In branches

In most of our branches, you can request a private room for your appointment, which will be quieter and have less distractions.

## Telephone Banking

You can use just your voice to access Telephone Banking with Voice ID for most of your everyday banking needs.

Once you've set up your voiceprint, you'll no longer need to remember your Security Number or Telephone Banking number. You can create a voiceprint by calling Telephone Banking on **0800 9 123 123** and enter your Telephone Banking number or Security Number as usual.

## Digital Banking

You can change our website font size to suit you. See [santander.co.uk/personal/support/customer-support/accessibility](https://www.santander.co.uk/personal/support/customer-support/accessibility) for instructions on how to do this.

If you use a mobile phone to do your banking, you can log in with just your fingerprint or face ID.

## Cash Machines

You can plug headphones into any Santander cash machine you'll hear a voice guided session to help you use the machine.

If you've never used it before, there's an introduction on how to use the keypad as you plug the headphones in.

If you'd prefer to read in Welsh, there's no need to pick a language option each time you use a Santander cash machine - once you've selected Welsh, it will remember your preference.

## **Statements**

You can ask for any letters or statements to be sent in a larger print, on audio CD or on different coloured paper.

## **Power of Attorney**

We can register someone you trust as an attorney on your account so they can manage your finances on your behalf. You can do this yourself online, or we can support you to do this in branch. Find more details at [santander.co.uk/personal/support/customer-support/power-of-attorney](https://www.santander.co.uk/personal/support/customer-support/power-of-attorney) or call our Power of Attorney helpline on **0800 414 8414**.

## **Third Party Mandate**

This isn't as formal as a Power of Attorney but will allow you to ask someone you trust to help you with day to day banking. This instruction is only between you and us, and not for any other banks. We can register this on your banking or savings accounts, and your third party will have the access they need with their own card and access to Online, Mobile and Telephone Banking. They wouldn't be able to make decisions for you, or change any of your details, but can help you with everyday banking if you need it.

## **Carer's Card**

Our Carer's Card can be used by your carer to support you with daily tasks such as shopping or taking cash out at a cash machine.

The card will be in your carer's name and you can choose to restrict the amount of money available to your carer on this card, to ensure your money is safe.

## Bank cards

If you have difficulties remembering your PIN, you can request a **chip and signature card**. This means you only need to use your signature when buying something, without needing to remember a separate PIN.

We have a range of debit and credit cards with **contactless** technology. This means you can pay for purchases of **up to £45** in seconds wherever you see the contactless indicator »)), without having to remember your PIN.

You can find out more information and request any of these through an Online Banking secure message, online chat, calling us on **0800 9 123 123**, asking in your branch or writing to us at: Santander UK plc, 9 Nelson Street, Bradford, West Yorkshire, BD1 5AN.

At Santander, we're on a journey towards becoming dementia-friendly, working in collaboration with Alzheimer's Society and people affected by dementia. We'll continue updating our customers on our new solutions to support people affected by dementia.



## Planning for the future

### £ Power of Attorney

Power of Attorney lets you arrange for someone you trust to manage your finances on your behalf. You may not need someone to help you now, but you can set up a Power of Attorney for the future, just in case.

There are different types of Power of Attorney, and you may want to arrange more than one:

**Ordinary Power of Attorney** is typically used to cover a temporary period, such as a hospital stay or holiday, or for those who find it hard to get to a branch. Ordinary Power of Attorney can only be used while you have mental capacity and can make your own decisions.

**Lasting Power of Attorney** is typically used to permanently give someone the legal authority over your finances. This can be set up and registered whilst you're able to continue operating your accounts yourself or you can set this up and only have it registered if you do lose the capacity to manage your accounts in the future. See page 9 for details about Alzheimer's Society's Digital Assistance Service, helping people to create and register Lasting Power of Attorney forms.

## Court of Protection

Court of Protection is different to a Power of Attorney. This authority is given by the Court and will usually be done when you've lost mental capacity, and you've not given anyone authority to look after your finances. This might be a family member, a trusted friend, or a solicitor, who will need to apply to the Court to get the authority to make decisions for you.

This option is usually much more expensive and can take longer than a Power of Attorney, so it's good to consider planning for the future now by arranging a Power of Attorney, even if you don't ever need to use it. The UK government has provided some useful guidance on this process ([gov.uk/become-deputy](https://gov.uk/become-deputy)).

## Wills

Another way to plan ahead is by **making or updating a will**. This ensures that you choose the people who will inherit your possessions. Alzheimer's Society's own scheme, **Will to Remember**, helps with the cost of making or updating your will. See [alzheimers.org.uk/willtoremember](https://alzheimers.org.uk/willtoremember) for more information.

## Money Worries

Managing your money from day to day can be difficult when you have dementia. You may forget to pay bills or take money out of the bank and then forget where you've put it. Many people face financial worries at some point in their lives. Getting help and advice sooner rather than later is important and can help make sure the problem doesn't get any worse.

We're committed to treating our customers fairly when they're having difficulties, and we'll do our best to help you if you think you might be having financial problems. Find out more at [santander.co.uk/personal/support/customer-support/money-worries](https://santander.co.uk/personal/support/customer-support/money-worries)



## Coronavirus help

**Living with dementia brings challenges for you and the people around you and we're aware that coronavirus is making these daily challenges even harder - but together we can adapt to our new environment.**

We've developed a wide range of new measures designed to provide financial support for our personal and business customers during the coronavirus pandemic. This includes a dedicated and regularly updated website to provide customers with advice and explain the help we can offer.



See [santander.co.uk/personal/coronavirus](https://santander.co.uk/personal/coronavirus)  
for more information

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## Telephone

So that we can help those most in need, please only call us if you can't get online or it's urgent, for example a lost or stolen card or suspected fraud.



The Telephone Banking number is **0800 9 123 123**

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## In branch

While we're doing everything we can to keep as many branches open as possible, **please only visit an open branch if you're unable to find a solution online or over the phone.** This is to protect all our staff and customers.

## Other organisations

Please see page 8 for more information about support available from other organisations including Alzheimer's Society and Alzheimer Scotland.



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Santander is able to provide literature in alternative formats. The formats available are: large print, Braille and audio CD. If you would like to register to receive correspondence in an alternative format please visit **[santander.co.uk/alternativeformats](https://www.santander.co.uk/alternativeformats)** for more information, ask us in branch or give us a call.

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