

IS IT DEMENTIA?

BANKING INDUSTRY | FACT SHEET

Bank staff are required to provide products and services to their customers in ways that meet just not legal requirements but also provide a high level of customer service and good practice. Some customers may have special needs and require additional support to engage in their banking transactions. This may occur on a daily, weekly or infrequent basis however it is likely that frontline bank staff will meet people with dementia in the course of their work. This fact sheet is designed to give you information that may alert you to signs of dementia and cognitive impairment. It will provide you with considerations you can make when interacting with customers, and in particular to support people with dementia. Whilst this fact sheet focuses on interactions within a branch, the principles could be translated to other banking channels such as telephone banking.

What is dementia?

Dementia is a term used to describe the symptoms of a large group of illnesses which cause a progressive decline in a person's functioning. It is a broad term used to describe a loss of memory, intellect, rationality, social skills and what would be considered normal emotional reactions.

Signs of dementia

In the early stages the symptoms of dementia can be very subtle. However, it often begins with lapses in memory and difficulty in finding the right words for everyday objects. For example, a customer may insist that they have (or haven't) completed a transaction causing increasing frustration and anxiety. A person with dementia may experience one or more of the following symptoms:

- Forgetting recent events
- Difficulty making decisions
- Difficulty expressing their thoughts
- Confusion in understanding what others are saying
- Confusion about the day, time, where they live, where they have come from, what they have just been doing, or the actual situation they find themselves in
- Difficulty performing more complex tasks
- Difficulty managing finances
- Being anxious, crying or distressed
- Inappropriate behaviour or responses

People with dementia may differ in the patterns and type of problems they have, and the speed with which their abilities deteriorate. Their abilities may change from day to day, or even within the same day. However, it is certain the person's abilities will deteriorate, sometimes rapidly over a few months, in other cases more slowly over a number of years.

There are many conditions where people can exhibit signs similar to dementia such as forgetfulness or memory problems. It is best not to assume that someone has dementia just because some of the symptoms are present. Strokes, depression, alcoholism, infections, hormone disorders, nutritional deficiencies and brain tumours can all cause dementia-like symptoms.

If a customer is observed to be showing these signs, it is important to follow your banks' internal policies and procedures. Ensure your customer and you are supported during the interaction.

Another point to note within the banking context is that people with cognitive impairment (especially at later stages) are more vulnerable and at risk of financial abuse. This can be hard to ascertain, by talking with them and asking specific questions, you may be able to get a better understanding of the issues.

Where you have concerns you should always speak with your supervisor, branch manager, senior bank officer or legal counsel.

Impact of dementia

When a person has dementia their ability to function can be compromised. For example their tolerance to stress may not be as good as it used to be. Being able to deal with uncertainties, crowds, pressure or noisy environments may cause them to become upset, angry or disoriented. Alternatively, a person may start to lose their social inhibitions, such as someone who has always taken pride in their dress, starting to dress carelessly, or doing and saying inappropriate things.

People close to the person with dementia are also affected. The nature of their relationship can change as the person with dementia may come to rely more heavily on them for support, especially family members. In turn the caring role may have an adverse effect on the wellbeing and health of the family members. Remember, when you interact with a member of the family, you may be faced with a very tired and frustrated person who will require gentle support.

Different Types of Dementia

Currently there are over 100 identified types of dementia. There are 5 common types which you will frequently encounter:

1. Alzheimer's disease is the most common type of dementia and will initially have an impact on someone's short term memory. Other changes can be experienced later as the disease progresses and may include communication and mobility difficulties, behavioural changes and eventually, loss of long term memory.
2. Vascular dementia is usually the result of ongoing mini stroke activity (transient ischaemic attacks or TIA's). The impact and presentation will vary depending on where in the brain the stroke activity has occurred.
3. A combination of Alzheimer's disease and Vascular dementia
4. Lewy body disease is a form of dementia that can result in changes to movement, thinking and behaviour and is increasingly more common.
5. Fronto-temporal dementia where the signs may include significant behavioural and personality changes and loss of inhibition

It is important to remember that all people present differently with dementia requiring an individualised approach.

Younger Onset Dementia

Dementia does not just happen to older people and people in their 30's, 40's and 50's can also experience dementia. Whilst less common the incidence is increasing, with over 24,000 Australians living with younger onset dementia. Sometimes people with dementia might look and sound like they are intoxicated – so it is important not to immediately assume a younger person is drunk. Interact with the customer in a way that could help you determine if the behaviour is dementia related, so you know the best way to deal with the situation.

Communication Considerations

Certain behaviours are easier to understand if you suspect or know the person has dementia. These considerations will help you explore the issues further. It is important to try not to react to what someone with dementia is saying as they may be unaware of the impact of their words or behaviour. Of course, safety is paramount and your banks' policy and procedures should support staff and other customers. However, take a moment to consider if your interaction may be escalating the situation and if you can, choose alternative responses to control or change the situation. If possible be 'in the moment' and attempt to connect with the person through acknowledging their experience. This may be challenging within the branch – so where possible moving to a quieter location with additional support is a good option.

The following tips for communication may further assist you.

- Genuine and calm reassurance will potentially bring about better outcomes. Where possible, read the emotion, body language and tone of voice rather than the words used.
- Repeated questions from the person with dementia may be an indicator of increased confusion, stress or fear. The result may be someone asking for something that is not relevant within the current context such as their mother/husband/wife (even if deceased). This usually signifies a need for security and comfort. The response to this should be reassurance, validating the emotions, even when you don't have the full information available.

- Reminiscence and diversion may assist to calm someone down and establish feelings of security. It can help someone to tell you about themselves and their life history and assist with distracting from their current point of focus.
- By using someone's name, it reminds them you know who they are and a connection has been established. You may need to continually reintroduce yourself and your purpose for being there and if so, do so calmly and reassuringly, with as little frustration as possible.
- If someone within your team appears to have connected with the person with dementia it would be good to consider maintaining that connection where possible. Or you could use their techniques or tips to support others in their interactions. Always consider asking someone to support or assist you.
- With the additional complication of confusion in cognitive issues, the person with dementia may have difficulty in recognising your role or even the banking environment. They may regress back to other experiences that 'feel' similar and they may struggle to articulate this appropriately. This is why it is important to gain knowledge about previous experiences and share this with others to avoid negative interactions where possible.

Consider using notes and informal/formal discussions with other banking staff involved about their experiences and challenge each other to think of ways to improve communication.

Consider the impact of the banking environment on people with dementia. People with dementia work well in familiar and consistent environments and even minor changes to routine can cause anxiety and agitation. The branch environment may be an additional stress factor and anything you can do to support them to complete their banking transaction or business will provide a positive outcome. This may include more personalised service in a quieter area of the branch.

Consider asking the customer about their situation and whether they would like you to contact a member of their family, friend or other carer, particularly if the customer remains confused or agitated.

Consider seeking additional guidance from your bank's legal counsel if a customer requires specialised protocols beyond the bank's policy and procedures.

Capacity Issues

Importantly, it is not your role to determine the cognitive capacity of a person – this is a difficult legal issue and assessment process. In reality, capacity can fluctuate on a daily basis for a person with dementia. A diagnosis of dementia does not mean someone no longer has capacity to make decisions that affect their financial or emotional well being. However at some stage during the disease this will likely be impacted. Additionally, other factors may also affect their capacity – such as times of high stress or the influence of certain illnesses (e.g. delirium or depression).

Initially, bank staff should interact and communicate with their customers in a manner as outlined above and in accordance with their bank's policies and procedures. It may be that bank staff are able to provide additional support or guidance by helping to put in place formal arrangements for the customer. These could include 'two-to-sign' processes or consents on the account; or discussing alternatives with the customer and/or a member of their family, friend or carers, including Powers of Attorney.

Ultimately, a final determination should be made by either medical practitioners and/or the holder of an Enduring Power of Attorney. People with dementia are entitled to have their wishes upheld when their capacity has diminished and the role of the Enduring Power of Attorney is to act in the manner which the person with dementia would if their capacity was intact.

Bank staff should ensure that processes are well documented and consistent with their policy and procedures. Where there is a Power of Attorney in place, the bank should keep a record of that authority.

It is important to remember that if bank staff are unsure about the process or are suspicious that the customer may be vulnerable to financial abuse, they should speak to their supervisor, branch manager, senior bank officer or legal counsel.

Final thoughts

Your bank's policies and procedures are paramount to ensuring your own safety and the safety of others as well as ensuring necessary legal and regulatory requirements are complied with. Within this context where and whenever it is possible remember to consider:

- Your approach
- Your body language
- The language and words you use
- Environmental stress factors (frantic/busy environments can be distressing so move to a quieter area when practical)
- Try to nominate a contact person within the team to support the customer with dementia initially until further help arrives. Additionally having a consistent and familiar face can help alleviate confusion and agitation in ongoing actions.

Where to from here?

For more information or support please contact the:

National Dementia Helpline 1800 100 500

The Helpline can assist you with locating additional support services or resources for your State or Territory including:

- Statutory bodies for guardianship issues
- Public advocate
- Advocacy services
- Community support services
- Specific culturally and linguistically diverse supports
- Aboriginal and Torres Strait Islanders supports
- Additional education and information sessions and supports for your services

You can access further information at

www.fightdementia.org.au

Please refer to your state based legislation and websites around Enduring Power of Attorney and Financial Abuse. Alternatively the National Dementia Helpline can support you in referring you onwards.

South Australia:	<ul style="list-style-type: none">• Guardianship Board (Enduring Power of Attorney Information) http://www.guardianshipboard.sa.gov.au/questions/power_of_attorney• Aged Rights Advocacy Services http://www.sa.agedrights.asn.au/
New South Wales:	<ul style="list-style-type: none">• Lawlink NSW http://www.publicguardian.lawlink.nsw.gov.au/publicguardian/pg_planning/pg_financialplan.html• The Aged Care Rights Service http://www.tars.com.au/
Victoria:	<ul style="list-style-type: none">• Office of the Public Advocate http://www.publicadvocate.vic.gov.au/powers-of-attorney/• Elder Rights Advocacy http://www.agedrights.asn.au/rcc/home.html
Australian Capital Territory	<ul style="list-style-type: none">• Public Trustee http://www.publictrustee.act.gov.au/powers-of-attorney• Disability, Aged and Care Advocacy Service http://www.adacas.org.au/
Queensland	<ul style="list-style-type: none">• Queensland Government Justice Gateway http://www.justice.qld.gov.au/justice-services/guardianship/power-of-attorney/enduring-power-of-attorney• Queensland Aged and Disability Advocacy http://www.qada.org.au/default.htm
Northern Territory	<ul style="list-style-type: none">• Department of Attorney General-Justice http://www.nt.gov.au/justice/pubtrust/enduring_power_attorney.shtml• Alice Springs Centacare http://www.agedrights.asn.au/nt/#cwent/• Darwin Aged and Disability Rights Team http://www.dcls.org.au/

Western Australia	<ul style="list-style-type: none"> • Office of the Public Advocate http://www.publicadvocate.wa.gov.au/E/enduring_power_of_attorney.aspx • Advocare http://www.advocare.org.au/
Tasmania	<ul style="list-style-type: none"> • Office of the Public Guardian http://www.publicguardian.tas.gov.au/enduring_powers_of_attorney • Advocacy Tasmania http://www.advocacytasmania.org.au/home.htm