

# Westpac has become New Zealand's first dementia friendly bank to support the two out of three New Zealanders affected by dementia in some way.

Our aim is to help people with dementia to plan ahead, access financial services and get help to remain independent for as long as possible.

## More information

 0800 433 636

 [dementia.nz](https://dementia.nz)

or

 0800 004 001

 [alzheimers.org.nz](https://alzheimers.org.nz)



# DEMENTIA FRIENDLY BANKING

Managing your finances.



72995WP-3 03-22-A

Westpac New Zealand Limited



# Managing your finances

## ○ Discuss money management with your family.

Money can be a difficult subject to talk about, but it's important you plan how you want your finances to be managed if you become unable to look after them yourself.

## ○ Speak to the bank.

Talk to your local branch as soon as possible after your diagnosis. Our staff have been trained to assist you and can offer ways of managing money, such as:

- Having a separate account with a smaller amount of funds that can be accessed.
- Set up direct debits for all regular bills.
- Have an alternate contact person noted on file for when assistance might be required.

## ○ Make sure that all important papers are in order.

These might include bank statements, mortgage documents, insurance policies,

a will, tax and pension details and bills or guarantees.

All of your important documents should be safely and securely filed and a trusted friend or family member should know where to find them.

## ○ Set up an Enduring Power of Attorney (EPA).

This enables you to choose someone you trust to make decisions on your behalf about things such as paying bills and collecting income if you become unable to.

- Find out more from your own solicitor
- The Ministry of Social Development has more information on an Enduring Power of Attorney at [msd.govt.nz](https://msd.govt.nz)

## ○ Put a 'Do not knock' sticker on your door or letterbox to avoid door-to-door sellers.

- Free stickers can be obtained from [consumer.org.nz](https://consumer.org.nz) or your local Citizens Advice Bureau and Resene ColorShops.
- Know your rights - if you do buy goods or services and the value is more than \$100, you have the right to cancel the deal within five working days of receiving the written agreement.

## ○ Stop junk mail and unwanted telephone calls.

The New Zealand Marketing Association operates 'Do Not Mail' and 'Do Not Call' registers. It's also free to add your home contact details to this register. Note this isn't fool-proof as the registers only apply to the 500 New Zealand Marketing Association members.

Visit [marketing.org.nz](https://marketing.org.nz) and add yourself to the "Do Not Call" and "Do Not Mail" registers or write to:

Do Not Mail and Do Not Call Registers,  
Marketing Association  
PO Box 47681  
Ponsonby  
Auckland.

Include your full name, address and telephone number.

