Dementia

What is it?

Dementia can affect everyone and is not just a problem faced by our elderly. Around 1000 people are diagnosed with dementia under the age of 65 in New Zealand every year.

Not all forms of dementia are the same. In the majority of cases memory loss is the most significant feature and in other cases changes in personality are more noticeable. Dementia is a general term for a decline in mental ability severe enough to interfere with daily life. As well as memory loss some people experience confusion, trouble understanding or making themselves understood, and other symptoms which can make it hard to recognise dementia.

Some signs to look out for.

Since dementia is different for each person here is a list of things that may indicate dementia:

- Taking a long time to fill out forms or answer questions
- Problems in communicating especially the names of things or lists of items
- Looking lost or confused
- Searching for something they appear to have lost
- Becoming easily frustrated
- Forgetting their pin number
- Quick to become stressed when carrying out simple requests

What can you do to help?

- Be prepared to orientate a confused person. Move conversations away from loud noises, sit them down and make them feel at ease
- Simplify tasks, requests and questions and be prepared to repeat things if necessary
- If you're not getting the right answer to your questions or they seem agitated, stop and move on to another subject
- Ensure the customer can see you but try not to get close as we all have our own personal space
- Keep the customer well informed as to what you are doing and why
- Stay calm and clear in your conversation
- Most importantly, be patient and maintain a friendly attitude
- Offer to speak to someone they trust instead (provided they have an Enduring Power of Attorney).

George

Assisting a customer with dementia in a face to face situation.

I do my banking every week. Living alone it's a good reason for me to get out of the house, and have a nice chat with people. The staff at Westpac know me well. They know I struggle to remember things and have dementia, but I always carry my Alzheimer's awareness card with me just in case. Since they know of my condition they help me at times when I am not able to remember how to help myself.

I carry all my money in small plastic bags to pay my different bills. Recently Lisa, the teller I deal with often, was helping me withdraw money for these bills. On this day though she asked me for my ID, and I became so confused. "Why do you need ID? I come here all the time," I demanded.



Why do you need ID? I come here all the time.

> Yes I do know you... This automatic payment request is for a large amount so I just need to see your formal ID as a safeguard...



She told me I had given her a form to set up an automatic payment for a shop called "Diamonds are Forever" and I had no clue what she was talking about! Why would I want diamonds? I just came in to do my banking! I was feeling extremely frustrated and confused about why I was there. Was it to make an automatic payment or to get money out for my bills?



Thanks George. So you want to make an automatic payment to diamondsareforver.com. Is this a gift for someone special?

> I really don't know what you are on about! Why are you talking to me about diamonds? I just want this automatic payment set up!



I remember getting very agitated, and raising my voice - lucky for me Lisa kindly invited me to a quiet office, and we went through everything together slowly, step by step.

I am so grateful for my bank knowing my situation and understanding how to help people with dementia. They were able to contact my support person and stop someone from taking advantage of me.

Elizabeth

Assisting a customer with dementia over the phone.

I've always been independent. Lived alone, managed my own finances and taken care of myself. Recently though, suffered from a number of small strokes which has affected my short term memory and my day to day living. I've moved into a pensioner flat, and even though I can't drive and am not entirely technology savvy, I'm determined to do things for myself for as long as I can.

I've been with Westpac for years, and recently I received a letter saying my term investment was due to mature and I should "log on" to online banking to renew this. Not knowing much about, or even owning, a computer I decided to call the 0800 number on the letter.

A young-sounding person called Brett answered the phone, but when he started asking me questions I became agitated and flustered.

I've just received a letter from you saying that I have to go on to a computer and I don't have one.

> That's okay; can I please have the account number on top of the letter?



"Can I please have the account number on top of the letter Mrs Brown?' he asked.

I didn't know what my account number was but read out a number at the top anyway, and thankfully it was right. From there, Brett asked me lots of questions: my name, date of birth, mother's maiden name - I should know these things, but at that moment I didn't. I felt confused. He was doing his best to help me understand words like "term deposit" and let me know rates and terms, but it was all above my head.



Okay. So you have a term deposit for \$70,000 that's maturing today. Do you know what you would like to do?

> Well I don't know, that's why I am calling you. You are the bank after all!



Just as I was about to give up, Brett kindly suggested I come into the branch to talk to my banker Belinda. Belinda is such a lovely, patient person who takes her time with me as she understands my situation. When I deal with her face to face I understand things a lot better too.

Brett booked an appointment at 1.30pm for me the same day because that was when my daughter comes to take me grocery shopping. We could pop into the bank on our way.