

Dementia-friendly banking: Hints and tips

People with dementia may use your branch on a regular or infrequent basis. Sometimes, they will need extra assistance to help them use your services. Here are some simple tips that may help make your branch a dementia-friendly environment.



1. Speak clearly

Speak clearly, calmly and slowly to allow the person time to understand information. Use simple short sentences and avoid direct questions. Keep choices to a minimum and don't raise your voice. Where possible, talk in a noise free, non-distracting place or find a quiet corner. If the person finds it difficult to find a word, then you could suggest one ... but be careful not to interrupt or finish the sentence for them!

2. Body language

People with dementia may find it difficult to understand what is being said but can be quick to interpret the message on people's faces and may be still aware of body language. Smile warmly, make eye contact, make sure you are at the person's level, use a friendly tone and respect personal space.

3. Listen

Listen carefully to what the person has to say, giving plenty of encouragement, while looking out for other clues as to what they might be trying to communicate.

4. Show respect and patience

Adapt what you are saying if the person does not understand it. Allow them time to find the words to tell you what they want. Don't rush, and try to go at their pace. Again, you might discreetly need to find a quiet space to give the person some time and not hold up other customers.

5. Noise

A person with dementia (who may also have hearing difficulties associated with getting older) may struggle if there are a lot of different noises around them. Reduce unnecessary noise or move to a quieter area.

6. Lighting

Make sure the lighting is sufficient so the person with dementia can see you and everything around them clearly. Turn up the lights if possible or move to a well-lit area.

7. Help with handling money

Counting money, calculating and handling coins and banknotes and knowing the value of money can all be very difficult for someone with dementia. Offer to help by counting out money, help with filling in payment slips and giving receipts where possible.

8. Finding the way

People with dementia may have forgotten where things are or they may not always recognise everyday objects. They may need you to help them find their way around. They may not always be able to follow simple directions and need you to guide them or show them where they need to go.

9. Feeling lost

Sometimes people with dementia may feel lost in familiar places or forget where they live. They may come into the branch as a place that looks familiar, even if they don't need to use it. If the person seems lost or distressed, offer to help by asking if their address is on something they might have in their pocket, wallet or handbag; or there may be contact details for a relative or carer. If necessary, the police can help.

10. Making choices

People with dementia may forget why they came into the branch. Offer to help with some suggestions but don't offer too many choices at once which could lead to the person just picking the last one you said. If it's a regular customer, you are more likely to be familiar with their routine and can help them recall the reason for the visit.

11. Forgetting why they are in the bank

Some people may also forget that they have been in the bank that day already or may withdraw unusual amounts of money. You may need to discuss with your manager if you are worried someone might be being exploited or possibly ways of putting a limit on the amount someone can withdraw at a time.

12. Whose reality

The person may be confused and say things that don't make sense to you. Avoid making the person feel embarrassed or foolish by contradicting them. Try to find a way around the situation.

13. Being predictable

The person with dementia may be confused if familiar settings have been rearranged or by new people they meet. Try to keep things the same or offer a bit of extra help if things have changed. If the person with dementia is a regular customer, they might prefer to deal with the same person as much as possible, even if they don't necessarily remember them or what business they transacted on the last visit.

14. Every day can be different

For some people with dementia, what they can do changes from day to day, or even at different times of the day, so how you help them may need to be different each time they visit. Look out for signs and offer help where needed.

15. Work with partners, family and friends

The vast majority of people want to do the very best for the person with dementia they care for. Having to manage the person's finances may be an extra challenge on top of caring for the person every day; they need your support to help avoid adding additional burdens to their caring role. Familiarise yourself with your bank's procedures around powers of attorney, guardianship orders and other legal matters and find out who in your bank can give you expert advice on these matters.



Alzheimer Scotland
Action on Dementia



More information
Disability Services Support Team
0845 835 4444, Option 4
Read the Colleague Guide to Disability
Dementia Helpline 0808 808 3000;
helpline@alzscot.org

www.alzscot.org

“How do we make people with dementia feel comfortable and confident in their environment?”

Dementia friendly banking

**Guidance for
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