



Photo: Christine Cunningham of Danske Bank and Veronica Gray, Deputy CEO of safer ageing charity Hourglass.

**Danske Bank is encouraging customers to name a friend or family member to take control of their bank accounts, in the potential case that they may no longer be able to do their own banking.**

The bank has launched a 'Plan Ahead' guide for such instances in which a person were to have difficulty accessing their accounts, or no longer feels confident in doing so due to age, illness or other unforeseen circumstances.

Danske Bank has also recently launched a facility called a carer's account to support vulnerable customers who can't physically get to a branch, particularly in the current climate.

This means a customer can allow a trusted friend or family member to withdraw cash or pay for goods without having to share their card details or PIN. There are protections in place for the customer such as daily spending limits, no online purchases and no access to online banking.

General manager at Danske Bank, Stephen Bloomfield said the topic "can be a very difficult thing to think about" and that "it's easy to put it off for another day or think that this is just something for older people to think about."

He continued: "I would challenge people to ask yourselves who you would want to be put in

charge of your accounts, your care, your affairs - someone of your own choosing, or someone appointed by the court? Putting the right support in place now can help both you and your loved ones further down the line and will give you peace of mind.”

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Veronica Gray, deputy CEO of safer ageing charity Hourglass added: “Initiatives like these are so important, not just in the way that they can play a part in preventing older people with less financial literacy from being taken advantage of, but also because they help us all think ahead and plan effectively. These protections are especially important now as we continue to wrestle with the long-term effects of the coronavirus on our society.”

At the start of the coronavirus crisis the bank set up a dedicated 'Check In and Chat' team to contact its older or more vulnerable customers for support.

If needed, the team signposts customers to other organisations who can help, such as Age NI. To date the team has contacted over 9,000 people, and with a team expansion the outreach calls will continue to be made for the rest of this year.

**RELATED: [Danske Bank launches outreach programmes for vulnerable customers](#)**

Danske ensured customers will never be asked to provide any of their confidential information or banking details on these calls.

During lockdown Danske also launched a 'Step by Step' guide showing customers how they can bank from the safety of their home, and has added new sections to its coronavirus support web pages, signposting customers to organisations who can help provide support with issues such as domestic abuse, gambling addiction and mental health conditions throughout the crisis.

*The Plan Ahead and Step by Step guides can be found in the Guides section at [danskebank.co.uk](https://danskebank.co.uk). Information about support for customers during coronavirus is available at [danskebank.co.uk/coronavirus](https://danskebank.co.uk/coronavirus)*

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*Source: Written from press release*

## About the author

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