

# Are you caring for someone vulnerable?

Learn more about the support  
available and information on  
Powers of Attorney

 **Ulster Bank**

## **If you're caring for someone vulnerable you're not alone. Thousands of people across Ireland provide unpaid care by looking after an ill, older or disabled family member, friend or partner.**

For some it's just a few hours a week – shopping, collecting medication or taking someone to medical appointments – others are caring around the clock. But there may come a time when you have to make decisions on behalf of the person you're caring for.

In this booklet you'll find information about the help and support available, and about Powers of Attorney in Ireland. It's only a guide, so we've included details of charities and other organisations that can give you further advice.

# **Understanding your role and getting the support you need**

## **Being clear about your role**

It helps to decide what you're responsible for when you're caring for someone vulnerable.

You should also tell their doctor if you're now their carer. Talk to their doctor about the type of role you feel you can manage. You could ask for their help and advice on dealing with health and social services.

## **Getting practical help**

Making the most of extra support available could help you care more effectively and make things easier for you.

The local authority of the person you care for may be able to help with this. They could provide someone to step in for a while to give you a break or provide some extra support for the person you care for. This could give you more time for other things you have to do.

The first step to getting practical help from the local authority of the person you care for, visit [hse.ie](http://hse.ie) to find their local authority or call **1800 700 700**.

## **You might be able to get more support**

If money is an issue, you may be able to get financial support. Visit <http://www.welfare.ie/en/Pages/Carers.aspx> to find out more about the help available.

If you're working, you could speak to your employer. There may be an option for you to work fewer hours or work from home.

Many charities offer a wide range of free or subsidised support, including benefits advice, help at home, training sessions, respite care and more.

It could also help you to speak to other carers, who you can meet through local support groups and online forums. Visit <https://familycarers.ie/help-and-advice/carers-groups/> or call **1800 240724** to find support in your local area.

## Is there anything we can help you with?

There may be some things we could do to make life easier. For example, we can help you work out budgeting for the person you're caring for, and how you could help them with their finances, just call us on 0818 210 260.

You can also visit our website for further information: [ulsterbank.com/vulnerable](https://www.ulsterbank.com/vulnerable)

## Help for the person you're caring for

Depending on the situation they may be able to claim benefits, such as Constant Attendance Allowance or Incapacity Supplement. As a Carer you may also be able to claim benefits, such as Carer's Allowance or Carer's Benefit.

Their local authority may also be able to help. The best way to get help from a local authority is to ask for assessments from the social care department. Go to [gov.ie](https://www.gov.ie) to find out more about benefits and to contact your local authority.

The person you're caring for may decide they want you to make some decisions for them. This may be because they want to plan ahead in case they need additional help in the future.

If this is the case, they'll need to appoint you as an attorney while they still have the mental capacity to do so. This is done with a document called a Power of Attorney (POA).

## A Power of Attorney could help avoid confusion later on

### What an attorney does

If someone appoints you as their attorney, you'll be able to make decisions about certain aspects of their property, finance and general welfare. This could be for a short time while they are in hospital, or overseas, or for a longer period of time.

### What is 'mental capacity'?

Every day we make decisions about our lives. The ability to make these decisions is called 'mental capacity'. To have capacity a person must be able to:

- understand the information that is relevant to the decision they want to make
- retain the information long enough to be able to make the decision
- weigh up the information available to make the decision
- communicate their decision by any possible means, including talking, using sign language, or through muscle movements such as blinking an eye or squeezing a hand

# There are different types of Power of Attorney

## General Power of Attorney

This gives you the legal authority to act for someone while they are mentally capable and can still make their own decisions about their finances.

This might include:

- selling their home
- paying the mortgage
- making investments
- paying bills
- arranging repairs to their home

They may be in hospital or away from home for a while. They can limit your power to only deal with certain assets like their bank account, but not their home. If someone loses mental capacity the ordinary POA will no longer be valid.

If you require help or advice on Powers of Attorney, the Citizens Information may be able to assist. You can contact them via their website [citizensinformation.ie](https://www.citizensinformation.ie) or call the number on the back of the brochure.

## Enduring Power of Attorney

**An Enduring Power of Attorney (EPA) is made whilst the person (donor) still has mental capacity. It cannot be used until it is registered with the Office of Wards of Court.**

This allows the appointed person(s) to make decisions when someone is no longer mentally capable of making decisions themselves. Those decisions can relate to personal and financial decisions.

## Decision Support Service

If there's no POA in place and you need to manage someone's wider financial and personal affairs, a decision support arrangement can be put in place.

Under a decision support arrangement, a decision supporter has the authority to help with certain decisions about a person's personal welfare, property and money matters. The type of support they can provide depends on the decision support arrangement in place.

There are three types of decision supporters for people who currently face challenges when making decisions:

- Decision-making assistant
- Co-decision-maker
- Decision-making representative

If you think a decision support arrangement is appropriate, you may want to seek independent legal advice or speak to the Decision Support Service.

# Has someone appointed you as their attorney?

## Registering Power of Attorney with us

The first step is to register the Power of Attorney document with us. You'll need to complete an 'Add Power of Attorney to an Account' form available on [ulsterbank.com/vulnerable](https://ulsterbank.com/vulnerable). We will also require the original copy of the full Power of Attorney document, or a copy certified as a true copy by a solicitor. Some Power of Attorney documents contain certificates which we will also need to see, so make sure the solicitor gives you all parts of the document.

We'll need to see two forms of identification; one which confirms your identity, (like a passport or driving licence) and another which confirms your address. Like a utility bill dated within the last three months.

## You're not alone, we're here to help

If you're worried or unsure about anything, talk to us today

## For further information

For further information please call us on **0818 210 260**.

Search: [ulsterbank.ie/vulnerable](https://ulsterbank.ie/vulnerable)

# Further information, support and advice:

## Citizens Information

 Call 0818 074 000  
 [www.citizensinformation.ie](http://www.citizensinformation.ie)

## Dementia – Understand Together

 Call 1800 341 341  
 [www.understandtogether.ie](http://www.understandtogether.ie)

## Family Carers Ireland

 Call 1800 240724  
 [www.familycarers.ie](http://www.familycarers.ie)

## Health Service Executive

 Call 1800 700 700  
 [www.hse.ie](http://www.hse.ie)

## Office of Wards of Court

 Call 01 8886189  
 [www.courts.ie](http://www.courts.ie)

## Power of Attorney

 [gov.ie](http://gov.ie) - Appoint someone to act on your behalf

## Decision Support Service

 Call 01 211 9750  
 [www.decisionsupportservice.ie](http://www.decisionsupportservice.ie)



Visit our website for further information

 [ulsterbank.ie/vulnerable](http://ulsterbank.ie/vulnerable)

# Ulster Bank

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