

**INQUIRY INTO INQUIRY INTO ELDER ABUSE IN NEW  
SOUTH WALES**

**Name:** Name suppressed

**Date received:** 2/03/2016

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Partially Confidential

**Sent:** Tuesday, 1 March 2016 10:35 PM  
**Subject:** Re: Inquiry into elder abuse

My dad did pass away in November, so I am OK with you using his surname.

If addressing issues to potential policy maker, there are a couple of points I would like to raise, namely:

My dad didn't trust any one and over time we got the picture that we (as family) were not to look into his finances. But as he got older (around the mid 80's) we had suspicions that he was becoming gullible, with "you have won the lottery" claims. The basis of the scam is to give a third party your credit card information. You do not think a \$25 processing fee is a lot, especially given the potential upside. As a result of this, with the mail re-direction we are receiving some 8 you have won the lottery scam letters per day. They simply wore him down with such false claims. If you are losing your memory and can't remember who you paid last week, you will do it again the next week. We do receive two letters per days from the same scammers using the same logo on the envelope.

Linked to this is the complicit nature of the Commonwealth Bank. My dad had report credit card fraud to the Bank that he had owned 7 Commonwealth Mastercards in an 18 month period, but there seems like there is litre reversals. His average spend over the past 12 months was around \$10,000 per month. We raised issues of incorrect charges to overseas merchants with the Commonwealth Bank 12 months earlier and they refused to talk to me on the basis of the Privacy Act.

Our suggestions to the policy makers would be:

1. Independent Ombudsman. This person could step in where there are circumstances where family members believe there is some wrong doing or fraud occurring. Using our case, the Ombudsman could have made contact with Commonwealth Bank and the \$10,000 spend on my dads card would have been stopped. How far does this go with siblings selling off the family home. Maybe it would allow / provide the Ombudsman with the ability to halt a transfer or allow a caveat to be placed on the property preventing any power of attorney transfers.

2. Scanning of mail. Australia Post have the ability to scan logos and addresses. They would no doubt have the ability to scan the logo of the overseas scammers which are on the envelope. Customs have the ability to warn people or inform them of opened parcels. Some banks notify customers of dubious transactions on their credit cards, and therefore Australia Post could label such envelopes/mail as dubious.

The above two suggestions come at a cost. But if the elderly loose their nest egg, they invariably resort back tot he pension and place a higher burden on Government. I believe the net financial effect would be of benefit to the Government.

let us know what information you require and how you would like it compiled. i can provide most bank statements and whatever scam letters you require.

Regards