

Communicating with a Financial Institution

Salma's story as told by a social worker. To protect her privacy, Salma is not her real name.

Salma is a woman in late 30's. She has cerebral palsy. She lives with her family, graduated from college in computer studies, and communicates via email/text. Her speech is slow/slurred and she has a stutter. She is fully competent to understand consequences and makes decisions on her own behalf. She uses personal support services for daily activities such as assisting her with dressing, meals and personal hygiene.

Some months ago, Salma wanted to open a Retirement Disability Saving Plan (RSDP) account. She did not require any assistance in understanding the RDSP program or how to open an account. As she suspected that a bank staff person would not understand her speech over the telephone, she asked one of her support worker to repeat what she was saying to bank staff. She was able to verbalize yes/no to bank staff on the phone and confirm she wanted her support person to repeat what she was saying if not understood. She did not assign any Power of Attorney to her support person. She just wanted them to assist the bank person in understanding what she was saying.

Later she went into her local branch to deposit money into her RDSP account. The manager told her she couldn't deposit money as she hadn't brought along her power of attorney (POA). The manager assumed her personal support worker, who assisted with communication over the telephone was her POA. He told her to have her "POA" call Head Office.

After the encounter at her local branch Salma asked for help from a disability agency to figure out how she could proceed and deposit the money.

Salma was very frustrated that the bank insisted that her support person was now her power of attorney.

Her support person tells us:

As support persons, we often have to give our names on contact sheets for various institutions so that we are authorized to relay messages on behalf of the individual we support. For example phone calls to disability support programs, healthcare providers, phone and internet companies, wheelchair vendors etc. We can only make these calls with the individual's permission and with evidence that they are present on the call. My guess is that the bank took this practice and transposed it erroneously onto this situation, making me, Salma's financial POA. No paperwork was ever filled out, just a verbal confirmation that I could clarify her words over the phone to help set up the account.

I called the head office and was told that the local branch had acted incorrectly. The bank manager could have either:

a) called me when Salma was in the bank and given verbal confirmation that she wanted to deposit money into her RDSP account or

b) she could have been offered the option of mailing in the cheque with a letter stating that she had a communication disability and was authorizing the depositing of money with her name and account number included. Normally they have a policy stating that the RDSP plan Holder needs to verbally authorize the deposit, but if she stated in the letter that she had a CD they would take the letter as authorization.

Salma chose option b, and mailed in her cheque with letter and her particulars as requested. She also included the phone number for her brother if they wanted to confirm the information. They called her brother to say they had received the cheque but still needed Salma to call them and confirm the deposit. So, the procedures explained to me as her support person weren't followed when she tried to comply with their guidelines.

Consequently, she had to book paratransit, come to my office, call the head office with me to provide communication support, and confirm deposit amount and account to put it in - even though all this was written in the letter with cheque.

This was a frustrating, demeaning experience for Salma and illustrated significant barriers to financial services.

Lessons learned:

- Financial institutions need to negotiate secure, accessible ways that people can manage their financial affairs.
- Financial institutions must have information and training to identify and document the role of a communication assistant and power of attorney for people with communication disabilities.
- Personal Support Workers who assist with communicating sensitive information over the telephone must have formal procedures to be authorized and directed by the individual with the communication disability.

More Information: [Webinar 4](#)