

## Safely exchanging money for essential items

Those who are self-isolating due to Covid-19 you may have to rely upon a volunteer to collect essential items on their behalf e.g. food shopping. There is always a risk that will come with giving money to others and although there have unfortunately been some reports of theft, these are extremely rare cases. Please read the following advice on how to minimise risks when exchanging money with others to collect or purchase items.

### Use online payments

You can use your online banking to make payments to others. Please also follow the advice of your bank around banking safely.

### You might also consider using the following methods:

- (i) Digital Bank Cards e.g. Starling, Monzo, Revolut. These work like normal bank cards but you can limit the amount that is spent. You simply top up the card with the amount of money you need to spend.
- (ii) Prepaid Cards – These cards can make purchases online and in shops like a normal debit or credit card. The difference is that you just ‘top up’, like TfL Oyster Cards, the amount that can be spent on the card. Similar to the digital cards you top up the card with the amount you need to spend.
- (iii) Asda have launched volunteer cards: <https://cards.asda.com/volunteer> to make it easy to exchange money safely.

### Online deliveries

If you are able to, we would strongly advise use the online delivery services of retailer. Deliver services are currently extremely busy and many are giving priority to elderly or vulnerable customers.

When ordering deliveries online you can instruct the delivery driver to knock on your door and then leave the items outside. Do not let people inside your home. Remember to always wash your hands thoroughly for at least 20 seconds after handling any deliveries.

### Click & Collect services

Order online and get someone (friend/relative/neighbour/volunteer) to collect it for you. You will have paid for the items already, so no money needs to exchange hands.

Remember to always wash your hands thoroughly for at least 20 seconds before and after and handling any deliveries.

We would normally strongly advise not to do this, however this is an unusual time. If it's your only option you may have to consider giving a card or money to someone rather than risking going outside when you are sick.

Our advice is to first ask a family member, friend or trusted neighbours. If you don't have anyone you know locally that could help, ask for a local volunteer to help through the council's volunteer response, as these volunteers will have been through the appropriate DBS checks.

If you are giving a card or cash to someone you don't know, we recommend that you let a friend or family member you trust know that you are doing this. Have an agreement with the person over a text conversation or written down what they buy and what they will do with the card/cash once it is spent.

### **Help from a local charity or community group**

There are a number of local community organisations in the borough who may be able to provide a DBS checked volunteer to help you.

Here are a few recommendations for anyone needing to exchange money for essential items:

- Limit the amount you give someone.
- Use online transfers either through your online banking, or using PayPal, so the transaction is recoded
- If you are handing over a bank card to limit the amount on the card – for example with a digital or prepaid card, only top it up with the amount you actually need to be spent.
- Use contactless if you do choose to give someone your card and you have contactless payment set up, they will be able to make contactless payments where no pin is needed, up to £30 (Again we strongly advise against doing this unless in an emergency situation)
- Never share your pin code
- If using cash keep amounts as small possible and be sure to wash hands and money to avoid transferring virus. You can wipe down the new 5 and 10 pound notes easily
- Ask to hold onto their ID whilst they do purchases for you this creates a reason for them to return and you have a way identifying them if they do not return. If you do this please be careful not to lose the document and do not share any information about the person to others, unless they have not returned with your items
- Ask to take their photo. It may feel awkward or uncomfortable to do this, but a volunteer should understand why you want to do this.
- Remember reasonable people will not be offended if you ask them take precautions listed above.

If someone behaves in a way that makes you feel uncomfortable or unsafe remember that it is not your fault. You can contact the police on 101 to report a non-emergency crime.

