



**For more information visit:**  
[ukfinance.org.uk/its-your-money](https://ukfinance.org.uk/its-your-money)

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# IT'S YOUR MONEY

**How financial services providers can support you if you have experienced financial or economic abuse**

**If someone is controlling your money, you may be experiencing financial or economic abuse**

## It might involve:

- Withholding money from you
- Restricting your access to statements
- Stopping you from accessing your money
- Preventing you from using your credit card
- Preventing you from removing your name from a joint account you can't access.

## Faster Payment References

- The industry is committed to protecting customers from harm.
- If you have received online payments which contain abuse in the reference field, or make you feel harassed or threatened, please contact your financial services provider and let them know.
- You are encouraged to report any abuse you receive on banking systems
- Firms will seek your agreement before taking any action
- Firms will support you to feel empowered when using their systems.

**If you are in immediate danger, call the police on 999**

There is a lot of help and support available where you can talk things through and get some practical advice.

## Information and Resources

For information and links to resources and organisations visit: [ukfinance.org.uk/its-your-money](https://ukfinance.org.uk/its-your-money)



Check your Credit Report to understand your finances.

## Understanding your circumstances



- Only speak to your financial services provider or ask them to take the actions below if it feels safe to do so
- You are the best judge of whether making any changes might put you at risk of harm or place you in danger
- If you are in immediate danger, call 999
- Listen and follow the operator's instruction.

## If it's safe to do so, ask to speak to your financial services provider about your circumstances.

Your financial services provider will ensure employees have training covering a wide range of circumstances and will understand the difficulties you may be facing. They will be respectful and where appropriate, tailor solutions to your individual needs.

## STAYING SAFE

There are several ways your financial services provider may be able to support you to stay safe. This might include:

- changing your PIN and password for using your cards or online banking
- sending you a new debit or ATM card, for example if yours has been destroyed
- changing your settings so that you access your statements online if this is safest for you
- removing additional card holders from a credit card if it is held in your name
- working with you to protect information about your account
- obtaining your authority to give someone you trust access to your account if you need support with your banking
- supporting you to access specialist support, such as debt or legal advice.

**Your financial services provider may be able to contact other organisations if they think that someone who has power of attorney (the legal right to make financial decisions for you) is not acting in your interests.**

**If you think contacting the police or another organisation may put you at risk, please let your financial services provider know.**



## REGAINING CONTROL

Financial service providers may also help you to regain control of your money by:

- giving you information about the accounts they hold in your name
- helping you to open a bank account that is only in your name
- supporting you to separate any joint accounts, where this is possible
- offering flexibility if you are in debt (for example, providing you breathing space, freezing interest and charges, or refunding fees)
- signposting you to a qualified independent debt adviser who can support you to explore your options
- offering repayment plans or other support
- supporting you to access your statutory credit report, which will allow you to check if there are credit accounts with other providers which you may not be aware of.

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