

## SENIORS

### BACKGROUND

At Paradigm Quest, providing an excellent experience to all our customers is our priority. We are committed to meeting our customers' needs in a responsible manner. Older customers (60+ years) are more susceptible to misunderstanding information presented and becoming victims of financial abuse; additional care should be taken when interacting with senior clientele.

This guide provides advice on how to better communicate with customers, and on how to detect and prevent abuse.

### Assessing a borrower's ability to understand

A borrower, regardless of age, may exhibit signs of not having a complete understanding of information. Potential red flags and indicia include:

- Depending on a family member or friend to take care of them and their financial matters
- Difficulty understanding certain explanations or financial concepts
- Difficulty expressing themselves on their own
- Unaware of their rights or obligations
- Seemingly financially dependent
- Being socially isolated and not having support

### Assessing if there may be financial exploitation

Financial abuse is often committed by someone close to the client who is trying to benefit from their vulnerable financial situation. For instance, this person could be the attorney under a Power of Attorney, or a close family member. Financial abuse could be present in the following situations:

- Obtaining a down payment from a vulnerable person;
- Adding a vulnerable person as a co-debtor or guarantor;
- Applying for refinancing on behalf of the vulnerable person; and,
- Drawing funds from a Line of Credit.

These requests may generally seem legitimate because they are initiated by the client, but they may have been made under pressure from an ill-intentioned individual.

### Behaviours of people who exhibit incapacity or of falling victim to financial abuse include:

- Seeming stressed and anxious when asked about managing their finances;
- Displaying difficulty expressing themselves on their own;
- Refraining from intervening when a family member or other person gives instructions regarding their finances;
- Carrying out transactions that do not match their financial profile or are inconsistent with their needs;
- Requesting to carry out transactions in an urgent, unexplained, or aggressive manner;
- Unexplained request to add or change the powers of attorney; and,
- Expressing the desire to change mortgage lender further to your questions about the transaction.

### Improving communication

It is important to be aware of our clients' needs when offering products and services. To offer an exceptional experience, you must:

- Share information in a clear and simple language, either written or orally;
- Adjust the tone of your voice as well as your pace according to the client's needs;
- Recognize that each client has individual levels of knowledge related to their mortgage and its features. Take the time to ask the client if they understand what has been explained to them.
- Where appropriate, follow up with a confirmation email.
- Make documentation and information available in a manner according to the client's needs, when requested.

### If you suspect financial abuse

If you suspect an instance of financial abuse, please provide your client with the contact information for support services found in the Appendix on the following page.

## PROVINCES

## PEOPLE OR ORGANIZATION

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QUEBEC	<p><a href="https://www.aideabusaines.ca/en/">https://www.aideabusaines.ca/en/</a></p> <ul style="list-style-type: none"> <li>▪ Integrated Health and Social Services Centers (CISSS) in the client’s area. <ul style="list-style-type: none"> <li>➤ The phone numbers are listed in the phonebook and at <a href="https://www.msss.gouv.qc.ca/en/">https://www.msss.gouv.qc.ca/en/</a>.</li> </ul> </li> <li>▪ Commission des droits de la personne et des droits de la jeunesse du Québec (CDPDJ): <ul style="list-style-type: none"> <li>➤ 514-873-5146 or 1-800-361-6477</li> </ul> </li> <li>▪ Elder Mistreatment Helpline (Ligne Info-Abus): <ul style="list-style-type: none"> <li>➤ 514-489-ABUS (2287) or 1-888-489-ABUS (2287)</li> </ul> </li> <li>▪ Public Curator of Quebec (has the power to intervene, investigate and protect incapable people who have been abused or mistreated – each territorial direction takes in charge the file reported): <ul style="list-style-type: none"> <li>➤ 1-800-363-9020</li> </ul> </li> <li>▪ Association québécoise pour la défense des droits des retraités et préretraités (AQDR – French only) : <ul style="list-style-type: none"> <li>➤ 514-935-1551</li> </ul> </li> </ul>
ONTARIO	<p><a href="https://www.ontario.ca/page/information-about-elder-abuse#section-3">https://www.ontario.ca/page/information-about-elder-abuse#section-3</a></p> <ul style="list-style-type: none"> <li>▪ Seniors Safety Line: 1-866-299-1011</li> <li>▪ Ontario Human Rights Commission (Toronto): 416-326-9511 or 1-800-387-9080</li> <li>▪ Seniors’ INFOline: 1-888-910-1999</li> <li>▪ Ontario Network for the Prevention of Elder Abuse: 416-640-7784</li> <li>▪ Senior Crime Stoppers (to anonymously report crimes against seniors): 1-800-222-TIPS (8477)</li> <li>▪ Office of Public Guardian and Trustee: 1-800-518-7901</li> </ul>
ALBERTA	<p><a href="https://www.alberta.ca/get-help-elder-abuse.aspx">https://www.alberta.ca/get-help-elder-abuse.aspx</a></p> <ul style="list-style-type: none"> <li>▪ Seniors' Abuse Help Line, Edmonton: 780-454-8888</li> <li>▪ Kerby Elder Abuse Line, Calgary: 403-705-3250</li> <li>▪ Family Violence Line: 310-1818</li> </ul>
BRITISH COLUMBIA	<p><a href="https://www2.gov.bc.ca/gov/content/family-social-supports/seniors/health-safety/protection-fromelder-abuse-and-neglect/where-to-get-help">https://www2.gov.bc.ca/gov/content/family-social-supports/seniors/health-safety/protection-fromelder-abuse-and-neglect/where-to-get-help</a></p> <ul style="list-style-type: none"> <li>▪ BC Center for Elder Advocacy and Support: 1-866-437-1940 or 604-437-1940</li> <li>▪ Health and Seniors' Information Line: 1-800-465-4911</li> <li>▪ VictimLINK: 1-800-563-0808</li> <li>▪ Crime Stoppers: 1-800-222-TIPS (8477)</li> <li>▪ Public Guardian and Trustee o Vancouver: 604-660-4444 <ul style="list-style-type: none"> <li>➤ Victoria: 250-356-8160</li> <li>➤ Kelowna: 250-712-7576</li> </ul> </li> </ul>
SASKATCHEWAN	<p><a href="https://cnpea.ca/en/what-is-elder-abuse/get-help/saskatchewan">https://cnpea.ca/en/what-is-elder-abuse/get-help/saskatchewan</a></p> <ul style="list-style-type: none"> <li>▪ Seniors Information Line: 1-888-823-2211</li> <li>▪ 24 Hour Abuse Line: 1-800-214-7083</li> <li>▪ Public Guardian and Trustee: 306-787-5424</li> </ul>

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MANITOBA	<a href="https://www.gov.mb.ca/seniors/safety.html">https://www.gov.mb.ca/seniors/safety.html</a> <ul style="list-style-type: none"><li>▪ Seniors Abuse Support Line: 1-888-896-7183</li><li>▪ Protection for Persons in Care Office: 204-788-6366 or 1-888-896-7183</li></ul>
NEW BRUNSWICK	<a href="https://www2.gnb.ca/content/gnb/en/departments/social_development/seniors.html">https://www2.gnb.ca/content/gnb/en/departments/social_development/seniors.html</a> <ul style="list-style-type: none"><li>▪ Violence Prevention Centre: 1-888-992-2873</li></ul>
NOVA SCOTIA	<a href="https://novascotia.ca/seniors/stopabuse/booklet_4.asp">https://novascotia.ca/seniors/stopabuse/booklet_4.asp</a> <ul style="list-style-type: none"><li>▪ Senior Abuse Line: 1-877-833-3377</li><li>▪ Adult Protection Services: 1-800-225-7225</li><li>▪ Nova Scotia Seniors' Secretariat: 1-800-670-0065</li><li>▪ Information and Referral Line: 902-424-0065</li><li>▪ Victims Services: 1-800-470-0773</li></ul>
PRINCE EDWARD ISLAND	<a href="https://www.princeedwardisland.ca/en/information/health-pei/adult-protection-program">https://www.princeedwardisland.ca/en/information/health-pei/adult-protection-program</a> <ul style="list-style-type: none"><li>▪ Adult Protection Program: 902-368-6717</li></ul>
NEWFOUNDLAND	<a href="https://drive.google.com/file/d/15IUCTBoTT90I_g9agV8A73LGVFvmrwTX/view">https://drive.google.com/file/d/15IUCTBoTT90I_g9agV8A73LGVFvmrwTX/view</a> <ul style="list-style-type: none"><li>▪ Senior NL: 1-800-563-5599</li></ul>