



Policy and program options to prevent and address financial mistreatment of older persons

October 2026



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Government of New Brunswick
Government of Manitoba
Government of British Columbia
Government of Prince Edward Island
Government of Saskatchewan
Government of Alberta
Government of Newfoundland and Labrador
Government of Northwest Territories
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Government of Nunavut
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Québec contributes to the Federal/Provincial/Territorial Seniors Forum by sharing expertise, information and best practices. However, it does not subscribe to, or take part in, integrated federal, provincial, and territorial approaches to older adults. The Government of Québec intends to fully assume its responsibilities for older adults within its territory.

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List of abbreviations

2SLGBTQI+

Two-Spirit, Lesbian, Gay, Bisexual, Transgender, Queer, Intersex, and additional terminologies

CBA

Canadian Bankers Association

CCR

Coordinated Community Response

COVID-19

Corona Virus Disease of 2019

E-MDT

Enhanced Multidisciplinary Teams

FAST

Financial Abuse Specialist Teams

FCAC

Financial Consumer Agency of Canada

FINTRAC

Financial Transactions and Reports Analysis Centre of Canada

FPT

Federal, Provincial, Territorial

HCB

Habib Canadian Bank

MDT

Multidisciplinary Teams

MOA

Mistreatment of Older Adults

MOP

Mistreatment of Older Persons

PGT

Public Guardian and Trustee

POA

Power of Attorney

RRIF

Registered Retirement Income Fund

RRSP

Registered Retirement Savings Plan

TFSA

Tax Free Savings Account

STR

Suspicious Transaction Report

TCP

Trusted Contact Person

UAC

Unusual Activity Reports

WHO

World Health Organization

Executive summary

Financial mistreatment of older persons (MOP) is a serious but often hidden form of mistreatment that erodes:

- autonomy
- dignity, and
- financial security

As Canada's population ages, the prevention of such mistreatment, particularly the misuse of Powers of Attorney (POA), has become a priority. This report builds on prior federal, provincial, and territorial (FPT) work on MOP (also known as elder abuse or senior abuse), focusing on financial mistreatment and misuse of POA.

Drawing on a review of literature, jurisdictional frameworks, and targeted stakeholder engagement, the report identifies significant variability in how provinces and territories define and respond to financial mistreatment. While all jurisdictions maintain mechanisms such as Public Guardians and Trustees (PGTs) and POA legislation, their investigative powers, oversight processes, and resources differ. This variation creates systemic gaps, especially in early intervention and prevention. Very little has been evaluated in this area, making it difficult to empirically determine which approaches are working well.

Emerging evidence and stakeholder input point toward the effectiveness of multidisciplinary, networked collaborative models that bring together:

- financial institutions
- police
- PGTs
- health and social services, and
- community organizations

These approaches appear to improve detection and reporting by allowing complex cases to be escalated and addressed collaboratively. Where committed individuals and sustained partnerships exist within these networks, systems tend to function more effectively and with greater compassion toward older adults.

The report outlines several policy and program options to strengthen Canada's response, including:

- harmonizing POA frameworks and establishing mandatory registration or verification mechanisms
- developing a "Seniors Code Dashboard" with the banking sector to identify and voluntarily report on outcome indicators

- embedding education and evaluation across legal, financial, and community sectors to close current knowledge gaps; and
- expanding multidisciplinary, collaborative teams to include specialized financial mistreatment response teams that include:
 - banks
 - attorneys
 - PGTs
 - law enforcement along with
 - health
 - social services, and
 - community organizations

Financial MOP can be prevented through coordinated action. By fostering cross-sector collaboration, building consistent oversight mechanisms, and evaluating what works, governments and partners can better protect older Canadian adults and ensure that they can age with safety, respect, and confidence.

1. Understanding the scope and impact of financial mistreatment

Financial mistreatment of older persons (MOP) is not just a matter of lost money; it is a profound violation of trust that can strip individuals of their autonomy, dignity, and security. When someone in a trusted role, such as that of a Power of Attorney (POA), exploits or neglects an older person's finances, the consequences can include:

- loss of savings
- potential loss of housing, and
- loss of decision-making control

The emotional toll can worsen health and well-being (Lachs, M. S., and Pillemer, K., 2015). As Canada's population ages, preventing financial mistreatment is essential not only to protect individuals but also to ensure the sustainability of our social systems. At its core, the prevention of financial mistreatment is enabling older persons to age with confidence and care.

This report, entitled *Policy and Program Options to Prevent and Address the Financial Mistreatment of Older Persons*, is the second project commissioned by the FPT Ministers Responsible for Seniors Forum for the priority area: Senior abuse during the pandemic and beyond. It builds on the foundational report, [Preventing and Responding to the Mistreatment of Older Adults: Gaps and Challenges Exposed During the Pandemic](#), which examines all forms of abuse and neglect of older persons (Burnes, D., and Beaulieu, M., 2023, December). The current report narrows the focus to financial mistreatment, with particular attention to the misuse of POA. While frauds and scams (for example, CRA scams, phishing, and identity theft by unknown actors) are acknowledged as widespread issues, they are outside the scope of this report unless they intersect with known-person misuse (for example, familial or caregiving roles involving misuse of identity or online access). This distinction enables a more focused analysis of financial mistreatment, which occurs within a "relationship where there is an expectation of trust" in this report.

Definitions of MOP¹ or elder abuse vary. For this report, the authors use the federal policy definition of MOP and the description proposed for financial or material mistreatment.

Section 2: "Mistreatment of older persons (MOP) is a single or repeated event that involves a person, a group, a community, or an organization and occurs within a relationship where there is an expectation of trust, when an act, word, attitude, or lack of appropriate action causes or risks causing negative consequences for an older person."

¹ Note that "older persons" can refer to "seniors, older adults, or elders" and is used interchangeably.

Section 5.2: Financial or material mistreatment is a distinct subtype, and is characterized by *“acts, words, attitudes or lack of appropriate actions that cause or risk causing negative consequences on the financial integrity, health, security and well-being of an older person or their property.”*

- ***Violent expressions***, such as unauthorized banking transactions, coerced changes to wills, misappropriation of funds or property, forced contractual arrangements, and identity theft within relational contexts.
- ***Neglectful expressions***, including failure to manage the person’s assets in their best interest, ignoring their capacity for understanding, and withholding goods or services”

(Government of Canada, 2023)

Financial mistreatment of older persons can be a form of gender-based violence when it occurs because of an individual’s gender, gender identity, gender expression, or perceived gender.²

A POA is a type of agreement in which one person (the donor or grantor) appoints another, the attorney, to do what the individual has the legal right to do (Nayyer, 2014). Usually, a POA is intended to support autonomy and protect individuals during periods of incapacity. However, the misuse of POAs is a subset of financial mistreatment. For the purposes of this report, we have defined POA misuse as:

Power of Attorney (POA) misuse refers to situations in which an individual granted decision-making authority over another person’s financial or material affairs uses that authority in ways that are unauthorized, coercive, negligent, or not in the best interests of the donor. It may involve misappropriating assets, exerting undue influence, failing to keep financial records, or breaching fiduciary duty. Misuse of POA can range from neglect to criminal activity.

Adapted from: (Law Commission of New Zealand, 2000; Nayyer, 2014)

This report draws on three complementary sources of evidence:

- 1) a targeted literature review
- 2) a review of FPT policies and programs, and
- 3) engagement with key stakeholders

² To learn more about gender-based violence, please see: [About gender-based violence - Canada.ca](https://www150.ca/en/about-gender-based-violence)

The methodology is detailed in Appendix A – Methodology, while the summary from the key stakeholders is detailed in Appendix B – Summary of Targeted Engagement Findings

1.1 Evolution of financial mistreatment of older persons

Before the Corona Virus Disease of 2019 (COVID-19) pandemic, financial mistreatment was already recognized as both widespread and vastly underreported. The most current prevalence rates for financial mistreatment are reported at 2.5% for older adults over the age of 65 in Canada (Burnes, D., Pillemer, K., Rosen, T., Lachs, M. S., and McDonald, L., 2022). The prevalence rate has not increased over the past decade (McDonald, L.; Beaulieu, M.; Harbison, J.; Hirst, S.; and Podnieks, E., 2015); however, data is sparse and inconsistently collected. Comparing Canadian data to international data, financial mistreatment in community settings is estimated at 6.8% and higher in institutional settings, though this data is also limited with high variability between regions (World Health Organization, 2024).³ Further, a Québec study noted that mistreatment types typically occur concurrently, meaning that older persons rarely experience only one type of mistreatment. In this study, 93% of older persons who have experienced more than one type of mistreatment mention it alongside one, two, or three other types of mistreatments (Québec, 2020). The lower prevalence rates in Canada may reflect lower detection, narrower policy definitions, or more conservative reporting.

Impact of COVID-19 pandemic

There is no reliable data on the percentage of financial mistreatment that occurred during the pandemic. However, there is strong evidence that it became more serious, harder to detect, and more likely to go unnoticed (Burnes, D., and Beaulieu, M., 2023, December). As noted in the 2023 FPT Seniors Forum report, several pandemic-related factors contributed to this shift:

- **social isolation:** Many older adults were left without regular contact with trusted people such as neighbours, friends, or professionals, who might have noticed changes in behaviour, signs of distress, or unexplained financial problems. At the same time, remote or virtual service delivery limited practitioners' ability to observe behaviour, ask sensitive questions, or identify risks in the older adult's environment
- **stress and tension with families:** Unpaid caregivers, often family members, faced higher levels of burden due to reduced respite care, school closures, and fewer community supports. This extra pressure made some caregivers more

³ Please see reference to [WHO's database of promising interventions to prevent and respond to abuse of older people](#).

likely to become involved in financial mistreatment, especially when supports were unavailable or financial pressures were high

- **fewer in-person services:** Older adults had to rely more on family members, neighbours, or friends to handle day-to-day activities like:
 - grocery shopping
 - banking, and
 - paying bills

This increased dependency created more opportunities for misuse of funds, unauthorized transactions, or coercion. At the same time, reduced in-person contact with professionals such as bank staff, legal advisors, or healthcare workers made it harder to detect early warning signs of mistreatment. Remote or virtual service delivery limited practitioners' ability to:

- observe behaviour
 - ask sensitive questions, or
 - identify risks in the older adult's environment
- **challenges using technology:** As services became more virtual, many older adults needed help with online banking, government forms, or digital communication. This resulted in more chances for financial mistreatment, especially when tasks were handled by someone else. Older adults who were unfamiliar with online systems were more vulnerable to pressure, coercion, or unauthorized access to their accounts

Post-pandemic, some of the risk factors that made older adults vulnerable to financial mistreatment during COVID-19 may have lessened (for example, social isolation), while others (such as fewer in-person services and challenges using technology) remain. This suggests that some risk factors could have transformed into longer-term challenges.

1.2 Most prevalent types and risk factors of financial mistreatment in Canada

Financial mistreatment of older persons can take many forms, but most involve the misuse of money, property, or decision-making authority within a relationship of trust (Burnes, D., Pillemer, K., Rosen, T., Lachs, M. S., and McDonald, L., 2022). Common types include:

- pressuring or coercing an older adult to provide money
- theft or misuse of bank cards
- unauthorized changes to bank accounts or financial documents,
- misuse of Power of Attorney; and
- coerced changes to wills or beneficiaries, and denial of access to personal funds or assets

Financial mistreatment also includes situations where someone fails to meet their responsibilities while managing an older adult's money, resulting in unpaid bills, lost assets, or preventable financial harm (Burnes, D., Pillemer, K., Rosen, T., Lachs, M. S., and McDonald, L., 2022).

The Canadian Longitudinal Study also shows that several factors increase the risk of financial mistreatment, including:

- social isolation
- poor health
- cognitive or
- functional limitations
- dependency on others for daily activities, and
- living with or relying on someone experiencing
 - mental health challenges
 - substance use, or
 - financial stress

Older adults living alone, those with limited income, and those who face barriers to banking, such as digital literacy challenges or a lack of local financial services, also experience higher vulnerability (Burnes, D., Pillemer, K., Rosen, T., Lachs, M. S., and McDonald, L., 2022). Together, these risks highlight the need for:

- stronger safeguards
- clear POA practices, and
- accessible supports for older adults and their caregivers

1.3 Key characteristics influencing prevalence and detection

Older persons experience financial mistreatment at the intersection of demographic, geographic, and social vulnerabilities. While some Canadian studies offer insight into these dynamics (Burnes, D., Pillemer, K., Rosen, T., Lachs, M. S., and McDonald, L., 2022); (McDonald, L.; Beaulieu, M.; Harbison, J.; Hirst, S.; and Podnieks, E., 2015); (Burnes, D., and Beaulieu, M., 2023, December), critical gaps remain in the ability to detect and respond to mistreatment, especially among historically marginalized groups. International research, particularly emerging from Australia, the United Kingdom, and the United States, can provide context where Canadian-specific data is sparse.

Information from key informant interviews reinforced these findings. For example, in Alberta, factors that were associated with higher rates of financial mistreatment include:

- low household income
- low life satisfaction
- high stress levels
- low sense of belonging
- poor social networks

- poor health status (self-rated)
- prior experiences of mistreatment
- older age, and
- marital status (divorced/separated) (Key Informant Interview, 2025)

Demographic characteristics

Research and key informant interviews identified a number of demographic characteristics that can increase the risk of financial mistreatment of older persons:

- **gender:** Most studies find that older women are more likely to experience financial mistreatment due to factors such as longer life expectancy, living alone, and lower lifetime earnings; (Australian Institute of Family Studies, 2022); (Canadian Women's Foundation, 2022); (Fraga Dominguez, S., Storey, J.E., and Glorney, E., 2022); (World Health Organization, 2024). However, recent Canadian research from the Canadian Longitudinal Study on Aging suggests men may report financial mistreatment at higher rates, possibly due to differences in how mistreatment is defined, experienced, or reported (Burnes, D., Pillemer, K., Rosen, T., Lachs, M. S., and McDonald, L., 2022). Internationally, gender-based social norms and caregiving roles continue to frame older women as more vulnerable to financial dependence and coercion, particularly in contexts where intergenerational expectations are strong (Breckenridge, 2022);
- **age:** Increased age is associated with higher rates of cognitive impairment and dependency, which heightens vulnerability to POA misuse and coercion (World Health Organization, 2024);
- **education and literacy:** Lower education levels are associated with reduced detection and reporting, potentially due to limited financial literacy or access to support services (Burnes, D., Pillemer, K., Rosen, T., Lachs, M. S., and McDonald, L., 2022). Interviews also mentioned that inadequate translation of legal information and a lack of plain language supports can limit understanding for older persons;
- **disability:** Physical or cognitive disabilities can increase dependency on caregivers or family members for financial management, which may facilitate mistreatment and inhibit disclosure (Woman Abuse Council of Toronto, 2022);
- **race:** Racialized groups are at a particularly increased risk of MOP, including financial mistreatment. Specifically, according to a National Center on Elder

Abuse report (2016)⁴, Black older persons experience abuse, neglect, and exploitation 300% more than any other racial group. Generally, “multiple discriminations, cultural and personal perceptions of elder abuse, and various barriers in accessing support and information” contribute to under-reporting and heightened risk among racialized older adults (Canadian Association of Social Workers, 2021). Key informants also noted that racialized older persons face bias and receive fewer services;

Geographic factors

- **Rural and remote communities:** Detection is more difficult in rural and remote areas due to fewer local services (for example., legal aid, MOP response teams), reduced internet access, and stigma associated with reporting a family member in close-knit communities (Braun J. , 2025); (Walsh, C.A., Dukart, A., Roger, K., and Goodridge, D., 2024). Canadian datasets provide national prevalence estimates, but few studies offer regional breakdowns or examine rural-specific patterns (Burnes, D., Pillemer, K., Rosen, T., Lachs, M. S., and McDonald, L., 2022).
- **Congregate and institutional settings:** International studies have also noted that older adults in institutional or congregate housing settings may be vulnerable due to limited oversight or restrictive policies that inhibit disclosure (World Health Organization, 2024). Detection is often challenging in both private homes and institutional settings, particularly where relational dynamics are complex or staff lack MOP training (Department of Justice Canada, 2022).

Social and relational factors

- **Intimate partner violence⁵:** Financial mistreatment can act as a powerful form of control and entrapment, especially when the abuser is also a caregiver or intimate partner. Many older persons rely on current or former intimate partners financially, especially if one partner controls their shared income or pension. Financial dependence can create barriers to leaving an abusive relationship, including homelessness and a lack of access to money and credit (BC Association of Community Response Networks, 2024). In 2020, older women were twice as likely as older men to have been victimized by an intimate partner (16% versus 7%) according to police-reported data. However, this data only

⁴ *Mistreatment of African American Elders/ NATIONAL CENTER ON ELDER ABUSE*/[https://ncea.acl.gov/NCEA/media/publications/Mistreatment-of-African-American-Elders-\(2016\).pdf](https://ncea.acl.gov/NCEA/media/publications/Mistreatment-of-African-American-Elders-(2016).pdf), previously hyperlinked, has been deleted from the website due to the new DEI policy in the U.S..

⁵ Intimate partner violence is the most common form of gender-based violence and can occur at any point in an intimate partner relationship, even after the relationship has ended.

represents a small portion of the actual scope of the issue, as an estimated 80% of IPV goes unreported to police, and older persons are less likely to report victimization to the police compared with younger Canadians. National data shows that financial mistreatment often occurs alongside emotional abuse, jealousy, isolation, and other coercive behaviours that limit an older adult's independence and access to support (Conroy, 2021). Evidence from national reports further highlights that older adults who rely on others for daily care or decision-making may face heightened risks of financial exploitation, especially when isolation or dependency prevents them from accessing help (Conroy, S. and Sutton, D., 2022; Cotter, 2021). These dynamics have serious health consequences: older women who experienced partner-inflicted financial mistreatment described:

- depression
- anxiety
- chronic stress, and
- worsening physical health (Roberto, K.A. and McCann, B.R., 2023)

Together, these studies show that financial mistreatment is both an economic harm and a coercive strategy that can trap older adults in unsafe situations with serious mental and physical health consequences.

- **Immigration and sponsorship status:** Older immigrants, particularly those sponsored by family, may experience high levels of financial dependency, linguistic barriers, and mistrust of institutions, limiting their ability to report mistreatment (Woman Abuse Council of Toronto, 2022); (Walsh, C.A., Dukart, A., Roger, K., and Goodridge, D., 2024); (Gendered Violence Research Network, 2022).
- **Family composition and co-residence:** Living with adult children or caregivers can increase financial entanglement and dependency, which are key risk factors for mistreatment. Adult children are the most common perpetrators, and financial mistreatment often co-occurs with psychological or emotional mistreatment (McDonald, L.; Beaulieu, M.; Harbison, J.; Hirst, S.; and Podnieks, E., 2015); (Fraga Dominguez, S., Storey, J.E., and Glorney, E., 2022). While living with others can reduce isolation, it can also facilitate control and restrict opportunities to seek help (Walsh, C.A., Dukart, A., Roger, K., and Goodridge, D., 2024). On the other hand, older adults living alone may be targeted by acquaintances or neighbours under the guise of “helping,” particularly when POA authority or shared financial access is involved (Fraga Dominguez, S., Storey, J.E., and Glorney, E., 2022); (Carr, 2023). Further, key informants identified that family conflicts and feelings of shame can prevent the reporting of incidents.

- **Cultural norms and stigma:** Some Indigenous peoples and some immigrant populations have cultural expectations of intergenerational support that complicate perceptions of mistreatment. For these groups, financial control may not be recognized as mistreatment, especially when framed as caregiving or familial duty (Riding In, 2024); (Qu, L., Kaspiw, R., Carson, R., Roopani, D., De Maio, J., Harvey, J., and Horsfall, B., 2021); (Woman Abuse Council of Toronto, 2022). For Indigenous communities in particular, the lack of culturally grounded definitions of financial mistreatment contributes to underreporting. Older adults may be reluctant to label family behaviours as abusive, especially when reporting could disrupt family harmony or lead to punitive state involvement (Riding In, 2024). Social isolation, poverty, and the erosion of traditional family roles further contribute to vulnerability. Older adults living in remote Indigenous communities, Indigenous women, and Indigenous persons with disabilities are particularly at risk, especially when they depend on others for housing, caregiving, or access to banking (Buckland, J. & Daniels, C., 2024).
- **Language and system navigation:** As noted by key informants, language barriers and limited access to services can also contribute to older adults not recognizing or reporting mistreatment. As Walsh et al. (2024) note, older immigrants may not know how to describe mistreatment, access services in their own language, or feel comfortable approaching institutions, especially if they have experienced discrimination or state violence in their country of origin. In some cases, abusive family members act as gatekeepers to information, money, or services, effectively isolating older adults. These dynamics can make financial mistreatment both more difficult to detect and more challenging to address, especially if professionals are not trained to identify mistreatment in culturally diverse contexts (Walsh, 2024).
- **Social identity and exclusion:** Older adults identifying as gender and sexual minorities face a distinct set of risks for financial mistreatment that stem from social exclusion, historical discrimination, and non-normative family structures. Many older adults identifying as gender and sexual minorities have experienced family rejection, leaving them without traditional caregivers or POAs, increasing their reliance on informal networks or paid supports who may not act in their best interests (Egale, 2022). Additionally, older adults identifying as gender and sexual minorities may be reluctant to engage with mainstream financial, legal, or elder services due to previous experiences of discrimination or a lack of cultural competency among service providers (Canadian Women's Foundation and Wisdom2Action, 2022). These dynamics can result in mistreatment going unrecognized or unaddressed, not only by systems but by the victims themselves, who may fear outing, marginalization, or re-traumatization (Canadian Women's Foundation and Wisdom2Action, 2022). For older trans adults in particular, challenges in updating legal documents, navigating benefit

systems, or securing affirming housing may introduce further opportunities for financial control or obstruction (Egale, 2022).

These findings emphasize the urgent need to improve Canada's approach to financial MOP. As outlined, financial mistreatment is complex, underreported, and shaped by intersecting demographic, geographic, and social factors.

2. Provincial and territorial frameworks and power of attorney across Canada

Jurisdictions across Canada have developed different legal and policy frameworks designed to protect older persons from financial mistreatment, including through misuse of POA. These frameworks generally include statutory provisions and guidelines. These are aimed at identifying, preventing and addressing financial mistreatment of older persons and the proper administration of POAs. Overall, these frameworks are intended to safeguard the financial interests of older persons, especially those who may be vulnerable due to cognitive decline or other factors.

2.1 Current legal/policy frameworks protecting older persons

In Canada, federal and provincial/territorial legislation create legal frameworks that respond to financial MOP. Some legislation is not specific to older persons, for example, the *Criminal Code*. Other legislation, such as the federal *Privacy Act* and provincial/territorial privacy legislation, support reporting and identification rather than prosecution. As well, most provinces and territories each have legislation around POA and/or Personal Directives. In addition, we discuss the role of the PGT, adult protective systems, a provincial/territorial office, in the prevention and enforcement of financial mistreatment of older persons and POA misuse.

Federal frameworks

While there is no distinct crime labelled as 'mistreatment of older persons' or 'elder abuse', most offences in the *Criminal Code* apply to adults of any age (other than those specific to minors) (Criminal Code, R.S.C. 1985, c. C-46). People who commit financial mistreatment may be charged under the *Criminal Code* with the general offence that relates to the action taken, such as theft (s. 322) and fraud (s. 380), among others (Canadian Centre for Elder Law, 2022).

The *Privacy Act*, R.S.C. 1985, c. P-21 (Privacy Act R.S.C., 1985, c. P-21, 1985), and *Personal Information Protection and Electronic Documents Act*, S.C. 2000, c. 5 (2000) can also be considered as part of the financial MOP legal framework. For instance, certain provisions "allow a bank to disclose suspected financial abuse to whomever is appropriate to report abuse to in the jurisdiction" (Personal Information Protection and Electronic Documents Act, S.C. 2000, c. 5, 2000).

The COVID-19 pandemic brought up several opportunities. For example, there were new notions that banks might play a larger role in detecting financial mistreatment, that greater accountability could be asked for from the financial sector, and that a more robust system of checks and balances for POAs was needed (Burnes, D., and Beaulieu, M., 2023, December).

Provincial/territorial frameworks

While federal laws set broad protections, provincial and territorial jurisdictions have other legislation regulating different aspects of MOP (see Appendix C – Canadian Provincial/Territorial Frameworks for Financial Mistreatment of Older Persons). For the purposes of exploring financial mistreatment and misuse of POA, this report focused on POA and Substitute Decision Making legislation and the role of the PGT.

Trends in the above-mentioned legislation and policy definitions, and their potential impact on financial MOP, are outlined below.

Definitions of financial mistreatment of older person

As noted earlier, there is no full consensus around the policy definition of MOP across Canadian provinces and territories⁶. However, most provinces and territories name some form of financial exploitation in their policy definition, with the exception of New Brunswick (see Appendix D – Definitions of Mistreatment of Older Persons and Types of Mistreatments by Canadian Province or Territory). A lack of consensus can give rise to many nuances and adaptations, both in terms of positioning the problem and recognizing financial mistreatment and misuse of POA as a type of mistreatment (Department of Justice Canada, 2022).

Privacy legislation

While the *Privacy Act* governs federal institutions, each jurisdiction has its own legislation related to privacy. These legislations require reporting of certain privacy breaches in specific circumstances (Canadian Centre for Elder Law, 2022). Most jurisdictions (10 of 13) maintain a dedicated Information and Privacy Commissioner. Manitoba and New Brunswick use an Ombudsman model, while Québec operates

⁶ “While a policy definition could overlap with other types of definitions, it has a different purpose and thus different characteristics. A definition for scientific purposes would need to be very precise for it to be measurable since it is intended for research and data collection. In contrast, a legal definition is rather complex as variations and inconsistencies exist across the country as a result of overlapping provincial, territorial and federal powers. A legal definition can also be implied, rather than stated directly, and use specific legal language. Within the provinces and territories, this includes different legislative approaches in many relevant areas, including adult protection, family relations, marriage, property rights, health and human rights. At the federal level, this includes the *Criminal Code*.” [Mistreatment of Older Persons: Federal Policy Definition - Explanatory Document - Canada.ca](#)

under the *Commission d'accès à l'information*⁷. Nova Scotia and Nunavut supplement their oversight with review officers or Access to Information Privacy (ATIP) officers.

There is now nationwide convergence toward dual notification of privacy breaches. Every jurisdiction is required to notify affected individuals when there is a real risk of harm (financial, identity theft, or emotional). Additional notification to an oversight body takes place in nine jurisdictions (Alberta, British Columbia, Manitoba, New Brunswick, Newfoundland - and Labrador, Ontario, Quebec, Saskatchewan, Yukon). Private-sector notification is mandatory in Alberta, British Columbia, and Québec, and voluntary but encouraged elsewhere. Health information custodians⁸ almost always have an explicit statutory duty to notify.

The threshold for notification is:

- real risk of significant harm (financial, reputational, or identity theft – in 4 jurisdictions)
- significant harm (in 4 jurisdictions)
- risk of harm (4 jurisdictions)
- risk of serious injury (Québec), and
- risk-based/best practice (no strict legal threshold but expected assessment – in Nova Scotia and Nunavut)

See Appendix E – Regulator Organizations and Breach Protocols related to Financial Records.

Power or attorney legislation

In Canada, POAs are legal documents that authorize a person (the “attorney”) to make decisions on behalf of another person (the “grantor”) in case of incapacity or other specified conditions. There is no national standard for POA frameworks, and they vary by province and territory. See Table 1 for a description of the five types of POAs in Canada’s provinces and territories, taken from a review of legislation in each jurisdiction and federal advice (Federal/Provincial/Territorial Ministers Responsible for Seniors Forum, 2013).

Table 1: Types of powers of attorney in Canada

⁷ Access to information Commission

⁸ Health Information Custodian is an individual or organization (for example, hospitals, long-term care) that has legal custody or control of personal health information and is responsible for protecting it, using it appropriately, and disclosing it only as permitted by law (Personal Health Information Protection Act, 2004, S.O. 2004, c. 3, Sched. A, 2004).

Type of POA	Description	When it takes effect	Scope
General POA	Grants' authority over financial/legal matters. Ends upon incapacity or revocation.	Immediately unless specified	Financial and legal matters
Enduring (Continuing) POA	Continues (or "endures") after the grantor becomes mentally incapacitated. Recognized under most provincial laws.	Immediately or upon incapacity, depending on drafting	Financial and property matters
Springing POA	Only comes into effect upon a specified event, typically incapacity.	Upon a defined condition (for example: incapacity)	Financial/legal (sometimes personal) matters
POA for Personal Care	Covers decisions about health care, living arrangements, nutrition, hygiene, etc.	When the grantor becomes mentally incapable	Personal and health-related decisions
Combined POA	Combines financial/property and personal care authority in a single document.	Depends on drafting	Both personal care and financial matters

POAs fall broadly into several key types and relate closely to other forms of substitute decision-making such as personal directives, representation agreements, guardianship, and trusteeship.

The rules for creating, using, and monitoring POAs vary significantly, with important implications for prevention, detection, and accountability in cases of financial mistreatment. All Canadian provinces and territories require attorneys under a POA to maintain accurate records of financial transactions and decisions. This duty applies to both paid and unpaid attorneys; however, the degree of oversight and enforcement varies widely. There is no routine monitoring of these records unless a concern is raised.

Most oversight mechanisms are reactive, initiated only after suspected mistreatment has occurred. Without proactive monitoring or low-barrier review mechanisms, the risk of undetected financial mistreatment remains high, particularly in cases involving informal or family-based arrangements. Strengthening legislative requirements for

accessible oversight and harmonizing minimum standards across jurisdictions would significantly improve protections for older persons (Nayyer, 2014).

Across Canada, 11 provinces and territories have a specific POA Act in place. In addition, three jurisdictions have a Personal Directive Act, and six have relevant Acts grounded in health care. Notably, Representation Agreements in British Columbia combine aspects of personal directives and supported decision-making. Québec does not use the same terms but has equivalent structures through the Civil Code (for example, mandate, tutorship). The Territories (Northwest, Nunavut, Yukon) generally combine guardianship and trusteeship under a single statute. As well, combined personal and financial oversight (for example, via one Act) exists in Alberta, the Northwest Territories, and Nunavut. See Table 2 for POA and Personal Directive legislation and relevant details by jurisdiction, taken from a review of legislation in each jurisdiction.

Table 2: Power of attorney legislation and oversight and personal directive legislation by jurisdiction

Jurisdiction	POA Legislation	Guidance⁹	Oversight Mechanisms	Personal Directive Act	Relevant Health Care Act
Alberta	Yes	• No mandatory forms • Public education booklets • All persons 18 and older advised to prepare an EPA, Personal Directive, and Will • Requirements for witnesses	Public Guardian may investigate concerns and require accountings.	Yes	No
British Columbia	Yes	• Optional standard forms • POA guidance on statutory requirements • Age requirements • Requirements of witnesses and duty to account • Guide and planning tools available • Attorney's role is fiduciary	PGT can investigate, demand accountings, and initiate court proceedings.	No	No
Manitoba	Yes	• Guide • Specific professionals as witnesses • Distinguishes between paid and unpaid attorneys	Courts can compel accounting; no routine review.	No	Yes

⁹ Guidance refers to materials, information and witness requirements.

New Brunswick	Yes	• Guide on general POA provisions related to property • Optional forms • Two adult witnesses or a lawyer as witnesses	Limited statutory detail; oversight depends on court applications by interested parties.	No	Yes
Newfoundland and Labrador	Yes	• No form • Guide • One independent witness	Oversight via court application; no routine monitoring by public agency.	No	Yes
Nova Scotia	Yes	• Free POA-E App and guide to create a POA • Recommend that every adult prepare an enduring POA and a personal directive • Two adult witnesses who are not relatives and not one's lawyer	Public Trustee can investigate and initiate court involvement upon concern.	Yes	No
Ontario	Yes	• Official optional forms and booklet • Two adult witnesses who are not specific relatives • Steps to Justice offers stepwise guidance for completing a POA	Interested parties can apply to court to compel accounting; no proactive monitoring.	No	Yes
Prince Edward Island	Yes	• Guide, POA kit for purchase • At least one witness	Courts can compel accounting; limited proactive oversight.	No	Yes

Québec	Yes	• Examples on website. No witness required if prepared before a notary/lawyer.	Mandatory registration: notarial supervision required; legal recourse via <i>Curateur public</i> .	No	No
Saskatchewan	Yes	• Guidance booklet with forms included • Two adult witnesses or a lawyer as witness	Court-supervised; concerned parties may request review or accounting.	No	Yes
Northwest Territories	Yes	• Webpage, guides, tip sheets, and templates • One adult witness who is not a spouse, an individual with financial interest, and not one's attorney	The Public Guardian or the Public Trustee (separate positions in NWT) and either position may request accountings and initiate court involvement. Any interested person can make an application to the Supreme Court of the NWT requesting an order requiring the provision of accountings to the court.	Yes	No
Nunavut	Yes	• Guides and official forms • One adult witness who is not a spouse, individual with financial interest or one's lawyer	Virtually any interested person may make an application to the Court requesting an order requiring the provision of accounting to the Court. Public Trustee and courts can investigate misuse, request accountings, and revoke powers.	No	No

Yukon	Yes	• Guide • Mandated forms • Detailed rules for creating an enduring POA, including legal advice and explanatory notes • Two adult witnesses or a lawyer as witness	PGT can investigate and apply to the court to revoke an attorney's powers.	No	No
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Public guardian and trustee (PGT): Accounting, repository, financial measures

Public Guardians and/or Trustees exist in every province and territory in Canada. Public Guardians and/or Trustees act as substitute decision-makers when no one else is willing, appropriate, or legally authorized. They can investigate suspected financial mistreatment (to varying degrees across jurisdictions), apply to court to become a trustee or guardian, and take emergency protective actions as a response to suspected financial mistreatment.

Investigative differences

Investigative powers of PGTs vary significantly across the provinces and territories, with important consequences for preventing and responding to the misuse of POA and financial mistreatment.

- In British Columbia, the PGT has one of the most robust investigative mandates, with the ability to initiate inquiries upon receiving concerns, conduct assessments, and even freeze assets for up to 120 days under the *Public Guardian and Trustee Act* (Public Guardian and Trustee Act, [R.S.B.C. 1996] Chapter 383, 1996).
- Alberta similarly empowers its Office of the Public Guardian and Trustee (OPGT) to investigate allegations of abuse or financial exploitation, and, where necessary, initiate guardianship or trusteeship applications (Adult Guardianship and Trusteeship Act: Statutes of Alberta; 2008 Chapter A-4.2, 2008). The Power of Attorney Act does not outline a process for reporting a complaint against an attorney, which can result in situations where only limited actions can be taken against an attorney who may be misusing an older person's funds.
- Manitoba PGT and Saskatchewan PGT also conduct investigations into past mismanagement or abuse when serving as a trustee or administrator (The Powers of Attorney Act, C.C.S.M. c. P97., 1996; The Powers of Attorney Act, 2002, S.S. 2002, c. P-20.3., 2002; The Adult Guardianship and Co-decision-making Act, S.S. 2000, c. A-5.3, 2000).
- Québec's *Curateur public* (Public Curator) can investigate cases involving patrimonial abuse, especially under the Public Curator Act.
- The PGT in Ontario has a mandate to investigate allegations that a person is incapable of managing property and that they are at risk as a result of that incapacity. There does not need to be a formal finding of incapacity to trigger an investigation, but there does need to be 'reasonable grounds' to believe that the person is incapable. The purpose of the investigation is to determine whether a

Court Application for Guardianship is required to prevent serious adverse effects (loss of a significant portion of a person's property or failure to meet the basic necessities of life), and this only happens if there is no less intrusive mechanism to prevent the harm (Substitute Decisions Act, S.O. 1992, c. 30, 1992; Key Informant Interview, 2025).

- The Nova Scotia Public Trustee does not investigate or oversee the actions of an attorney already appointed under a POA (Powers of Attorney Act, R.S.N.S. 1989, c. 352., 1989).

Other provinces rely on non-PGT mechanisms for investigation.

- In Prince Edward Island, for example, the *Public Trustee Act* does not confer investigatory authority (Public Trustee Act, Chapter P-32.2, 2022); instead, the *Adult Protection Act* authorizes the Minister to investigate suspected mistreatment, including financial exploitation, through interviews, records requests, and capacity assessments (Adult Protection Act, R.S.P.E.I. 1988, c. A-5, 1988b).
- Likewise, New Brunswick's now-repealed *Infirm Persons Act* has been replaced by the *Supported Decision-Making and Representation Act* (2022), which came into force in 2024 (Supported Decision-Making and Representation Act, S.N.B. 2022, c. 60, 2022). While this Act modernizes guardianship, it does not assign investigatory powers to the PGT; financial mistreatment concerns must be addressed through adult protection or judicial mechanisms.
- In Newfoundland and Labrador, the *Adult Protection Act, 2021* provides the authority to evaluate, and/or investigate reports of financial mistreatment, neglect, and/or self-neglect. This work is completed by Newfoundland and Labrador Health Services through a social worker who can suggest supports and services to support the victim (Adult Protection Act, 2021, 2021, p. 2.14(2)).
- Similarly, Yukon's *Care Consent Act and the Public Guardian and Trustee Act* provide decision-making frameworks but lack explicit provisions for proactive financial mistreatment investigations (Care Consent Act, S.Y. 2003, c. 21, Sch. B, 2003b; Adult Protection and Decision Making Act, S.Y. 2003, c 21, Sch A, 2003a)
- In the Northwest Territories and Nunavut, both have a *Guardianship and Trusteeship Act* that defines substitute decision-making, but do not provide mechanisms for investigating misuse of POA, leaving a protection gap unless harm is evident and legal proceedings are initiated (Guardianship and Trusteeship Act, S.N.W.T. 1994, c29, 1994).

This variation of authority across Canada leaves significant gaps in early intervention and systemic response, particularly in jurisdictions where PGTs are not empowered to investigate unless incapacity is already legally established or there are reasonable grounds to believe that the donor is incapable. At the same time, there are also significant barriers to responding without reasonable/probable grounds that some threshold has been met. Participants consulted during this project repeatedly highlighted this limitation, noting that “*the PGT doesn’t have a lot of remedies to weigh in*” and that cases are often “*screened out*” unless there is clear, documented evidence of harm or incapacity.

2.2 Effectiveness of existing provincial/territorial laws, frameworks and measures

Existing legislation and the factors impacting effectiveness

As outlined in Table 2 above and Appendix C, the various POA Acts across Canada are not based on a uniform model. Initially, common law provided guidance on POA documents, including direction on selecting an attorney, defining the powers of the attorney, and addressing interjurisdictional issues (LexisNexis Canada Inc., 2025). While they share fundamental similarities, they also exhibit significant differences and have unevenly elaborated on the common law regarding POAs. As well, the effectiveness of these interventions can depend on the resources and responsiveness of the agencies involved (LexisNexis Canada Inc., 2025).

For instance, Ontario’s *Substitute Decisions Act* uses a framework that includes fiduciary duties for attorneys, such as exercising powers diligently, honestly, and in good faith for the benefit of the incapable person. This statute also mandates that attorneys consider the personal comfort and well-being of the incapable person when making decisions. In contrast, provinces like Alberta have less extensive statutory modifications to the common law, which may affect the consistency and comprehensiveness of protections (LexisNexis Canada Inc., 2025).

Further, most of these statutes do not recognize substitute decision-making documents created in other jurisdictions. This absence of interjurisdictional recognition has been said to undermine the effectiveness of a substitute decision-making plan. (Uniform Law Conference of Canada, 2016).

Participants highlighted limitations and gaps in the current legislative frameworks that hinder their effectiveness. In some examples, there was an issue with no formal oversight or complaint mechanism, leading those making the complaints to do so on an ad hoc basis. Other examples were that POA guidance was not formal or plain language enough for attorneys under POAs and Grantors to fully understand the requirements and responsibilities under these.

There were comments on systems being in place, but timeliness was an issue. Several participants mentioned that once financial mistreatment was discovered, the process to address this mistreatment might begin quickly, but that coordination with others in the sector, for example, financial institutions, slowed the process down to become entirely ineffective. Other factors hindering effectiveness were:

- lack of resources that limit proactive monitoring of misuse of POA
- evidence is hard to obtain due to privacy and reliance on slow, inconsistent bank cooperation
- legal process is costly, slow, and inaccessible for many older persons
- POA documents are often homemade and inconsistently accepted by banks
- banks' varying practices and delays increase mistreatment risks
- court action is often required without attorney cooperation

Overall, while significant protections are in place, the effectiveness of these laws and frameworks can be uneven due to the variability in statutory provisions and the practical challenges of enforcement across different jurisdictions.

2.3 Key vulnerabilities associated with the misuse of power of attorney

The misuse of POA is one of the most pervasive and difficult-to-detect forms of financial mistreatment experienced by older persons in Canada (Haider, 2023). The broad discretion of POAs, often with minimal oversight, can leave older persons highly vulnerable to exploitation, particularly when the appointed attorney acts in their own interest, rather than in the grantor's best interest.

Broad authority and lack of oversight

As noted by participants and as seen in the literature referenced below, a key vulnerability lies in the sweeping authority granted to attorneys under POA arrangements, which is often exercised without routine monitoring or reporting requirements. In many jurisdictions, once a POA is activated, there is no statutory obligation for attorneys to report to a central body unless a complaint is made or guardianship proceedings are initiated. As a result, misuse can go undetected for years.

This lack of oversight of POAs, combined with the largely passive and complaint-driven nature of investigations, was highlighted in the literature as a systemic issue (Thurston, M. and Anetzberger, G. J., 2022; Carney, 2021). Further, participants shared that evidence of misuse of POA is hard to obtain due to privacy requirements and reliance on slow and inconsistent cooperation from banks. As noted by one key informant:

“Resourcing is a huge part of this. If we wanted mandatory reporting as part of POAs, we would need an army of people to provide oversight.”

Capacity, undue influence, and consent

Another critical vulnerability involves the mental capacity required to grant a valid POA. If a grantor is experiencing cognitive decline at the time the POA is signed, the legal validity of the document may be questioned. However, these concerns often emerge after financial mistreatment has already occurred. Anecdotally, cases are seen where relatives/friends reach out about suspected misuse of POA on behalf of someone who is lacking capacity to provide consent. In *Drewniak v. Smith*, the court found that the grantor had the requisite capacity to grant the POA, despite the appellant’s claims of undue influence and diminished capacity that tainted the process (*Drewniak v. Smith*, [2024] M.J. No. 307). The court’s analysis underscored the difficulty of retroactively assessing coercion and capacity, particularly when no formal capacity assessment was conducted at the time of execution.

The literature reinforces the fragile nature of coercion and consent around POAs, noting that older persons experiencing grief, illness, or social isolation are more susceptible to coercion, especially when family members or caregivers are the ones pressuring them to name a particular attorney (Braun J. , 2025).

Legal and ethical failures in professional practice

Several legal cases also illustrate the role of professionals, particularly attorneys, in enabling misuse of POA. In *Law Society of Ontario v. Stevens* ([2019] ONLSTH 114 (CanLII). <https://canlii.ca/t/j2cxg>), the attorney was named as POA for an elderly client, raising concerns about conflict of interest and the importance of informed consent. Similarly, in *Campbell v. Xenoyannis* ([2015] O.J. No. 3992), the court condemned the practice of unduly pressuring a vulnerable older person into granting a POA without independent legal advice. These cases demonstrate that professional conduct and ethics play a central role in either safeguarding or exacerbating the risks associated with POAs.

Overreliance on informal trust and lack of understanding

A significant failure of POA regimes is the poor selection and inadequate understanding of attorneys under POAs. Older persons often appoint family members as attorneys without a full appreciation of the legal and fiduciary obligations involved (Carney, 2021). Key informant interviews reinforced these academic findings. Several participants emphasized that family members appointed as attorneys often do not understand their responsibilities, and that there are no proactive systems to monitor their actions unless a complaint is made. As one key informant noted:

“The problem isn’t always intentional abuse, it’s that people don’t know what they’re supposed to do, and no one checks.”

This combination of uninformed agents and absent oversight represents one of the clearest vulnerabilities in Canada’s POA framework.

2.4 Policy and legal reforms to strengthen protections

The World Health Organization (WHO) underscored the need for more research and development of evidence-based solutions to improve protections against mistreatment of older persons, including financial mistreatment. The WHO also named the need for rigorous evaluation to establish the efficacy of these protections (World Health Organization, 2022, p. 13). To specifically strengthen protections against POA-related financial mistreatment, Canadian jurisdictions could look to approaches adopted by other countries. These approaches address vulnerabilities at all stages of the POA lifecycle (for example: creation, use, oversight, and redress).¹⁰

Mandatory registration

In the UK, *Lasting Powers of Attorney* fall into two categories: health and welfare or property and financial affairs. Similar to POAs in Canada, only adults can create these documents. However, in contrast to jurisdictions across Canada, these LPAs must be registered with the Office of the Public Guardian, a central body, before they can be used (UK Government, n.d.). While mandatory registration has limitations (for example, not monitoring the agents), it would prevent hidden or forged POAs and allow for tracking and verification by financial institutions and healthcare providers.

Specific statutes addressing financial mistreatment

In 2020, in the United States, 30 states and the District of Columbia had a criminal statute in place that specifically addressed financial mistreatment of older persons, and three states have criminal penalties to address theft from an older person (Jackson, S.L. & Hafemeister, T.L., 2022). Some of the varying approaches to defining financial MOP, and providing for criminal responses include:

- enactment of Specific Financial Exploitation Statutes recognizing the unique vulnerabilities of this population
- mandatory reporting of suspected financial mistreatment by healthcare workers and financial institutions
- enhanced penalties for crimes involving the financial exploitation of older adults

¹⁰ The policies and legal reforms from non-Canadian and Canadian jurisdictions, while not always comparable, can offer some fresh perspectives.

As previously outlined, most Canadian jurisdictions have specific statutes in place to address financial mistreatment and misuse of POA, suggesting that they are aligned with international better practices. However, there is no mandatory reporting of suspected financial mistreatment across all types of MOP in Canada, nor are there enhanced penalties for these crimes.

Supported decision-making: an emerging alternative to substitute financial decision-making

Supported decision-making (SDM) is an increasingly recognized alternative to traditional substitute decision-making models such as guardianship or POA. Instead of transferring authority to another individual, SDM allows older persons to retain their legal capacity while receiving support from trusted persons to understand, consider, and communicate decisions. While not yet widely implemented, SDM frameworks are gaining international attention as a more rights-based and autonomy-preserving response to the risk of financial mistreatment.

In Canada, SDM occurs in multiple jurisdictions (for example, Ontario, Alberta, Yukon – see Appendix C). For example, in Alberta, under the *Adult Guardianship and Trusteeship Act* (Adult Guardianship and Trusteeship Act: Statutes of Alberta; 2008 Chapter A-4.2, 2008) there is co-decision making for non-financial decisions for adults with significantly impaired capacities. Co-decision-maker authority allows someone to assist an adult who needs help with making personal decisions on their own. The co-decision-maker and adult work through decisions together, and the adult makes the final decision (Office of the Public Guardian and Trustee, n.d.).

In the United States, the National Resource Center for Supported Decision-Making has supported SDM pilot projects across 14 states and the District of Columbia. These projects aim to promote the “Right to Make Choices” among people with disabilities and older adults, helping avoid unnecessary guardianship and reduce the risk of exploitation through substitute authority structures (Whitlatch & Diller, 2022). Notably, following the introduction of SDM legislation in Wisconsin, court petitions for guardianship declined by nearly 20%, suggesting early signs that SDM can be a viable protective alternative (Whitlatch & Diller, 2022).

In New Zealand, while SDM is not yet fully legislated, sustained international pressure under the UN Convention on the Rights of Persons with Disabilities (CRPD) has prompted reviews of national guardianship laws. The New Zealand Law Commission has undertaken public consultations and proposed legal reforms that recognize supported decision-making, with attention to Indigenous rights under *Te Tiriti o Waitangi* and principles of relational trust and autonomy (Hipkiss, 2024).

Despite these promising developments, implementation of SDM remains limited for older adults, particularly those with dementia or dynamic cognitive disabilities. Researchers stress the need for further evidence on how to structure SDM agreements safely, especially given the unique risks of coercion and financial mistreatment in later life (Braun J. , 2025).

Education across the sector

Increasing awareness of the issue is a policy reform that was repeatedly mentioned in literature, documents, and by key informants. Multiple jurisdictions have developed educational resources that are targeted toward both older adults and the general public to increase knowledge on this issue.

As one key informant commented:

“Financial mistreatment is one of the biggest problems that seniors experience. [...] Seniors feel they have to provide for their family, but they know they are stretching their finances. They don’t understand the POA... They don’t read carefully what they are signing. They give their bank card to their family member and give their PIN. Often when they call [the bank], they think the bank is stealing their funds or they aren’t getting statements. We ask who has access? ... Then we explain – it’s not the bank that steals your money.”

Numerous service providers spoke to the need for education for professionals working to address financial mistreatment. As one said:

“There should be mandatory continuing education on elder abuse for lawyers, financial advisors, and health providers. Development of practices, standards, checklists, guidance, and questions that will assist service providers and professionals when supporting older adults.”

Overall, these models and approaches provide insights into how Canadian provinces and territories might adapt different practices to strengthen autonomy and reduce financial MOP. The different approaches, including mandatory registration at a central agency, mandatory reporting, and enhanced criminal penalties for MOP, are all opportunities to strengthen current tools. Positive developments include the work done in Alberta to pilot supported decision-making and the work at the national level and across jurisdictions to educate older adults. Work to educate professionals remains the purview, primarily, of advocacy groups.

3. Role of financial institutions in prevention and detection

Financial institutions play a critical role in the early detection and prevention of financial MOP. As frontline service providers, they are uniquely positioned to observe red flags such as unusual withdrawals, abrupt changes in account access, or inconsistent

behaviour by individuals acting under a POA (Mann, 2023). Legal scholars and advocates of older adults have noted that banks and credit unions are among the few institutions that have both routine contact with older clients and real-time access to transactional data that could indicate mistreatment (Stelma-Roorda R. , 2021; Hansen K. M., 2022).

This was further echoed in interviews conducted as part of this project, where key informants noted that financial institutions are often the “first to see” potential misuse of POA and other forms of relational exploitation. In one example shared, a joint bank account may show repeated transfers. While the older person is aware of the activity, they may be misled about the reasons for the transfers. Yet, as interviewees noted, frontline staff frequently lack the tools, authority, or clarity to act decisively when suspicions arise. As one key informant said:

“There should be a more standardized form for POAs. The pros are that banks will recognize it. The cons are that people’s financial lives are not standardized in a lot of ways. It can be really dangerous – typically with money, once it’s gone, you will not get it back.”

Strengthening the role of financial institutions is therefore not only prudent but essential to a more responsive, upstream approach to preventing financial mistreatment. Their ability to recognize problematic POA use, escalate concerns appropriately, and intervene before funds are irretrievably lost is central to protecting older persons.

3.1 Legislative and regulatory context

Understanding the role of financial institutions also requires clarity on Canada’s regulatory structure, which is divided between federal and provincial/territorial governments.

Federally regulated financial institutions

Both domestic banks that are authorized to accept deposits and foreign bank subsidiaries authorized to carry on business in Canada are regulated under the [*Bank Act* \(S.C. 1991, c. 46\)](#), overseen by the Department of Finance Canada. The Office of the Superintendent of Financial Institutions (OSFI) supervises solvency and prudential matters, while the Financial Consumer Agency of Canada (FCAC) supervises market conduct obligations for consumer protection and strengthens the financial literacy of Canadians. FCAC has oversight of regulatory frameworks, public commitments and codes of conduct such as the *Code of Conduct for the Delivery of Banking Services to Seniors*.

In June 2022, the federal *Bank Act* was amended with some consumer provisions and a corresponding set of regulations (Financial Consumer Protection Framework Regulations (SOR/2021-181), 2021), collectively styled as the Financial Consumer Protection Framework (FCPF). While not designed specifically to address elder mistreatment of older persons, several reforms can be relevant to the prevention and detection of financial MOP, including misuse of POAs.

Key protections for older persons include:

- **appropriate products or services:** banks must have policies and procedures in place to ensure products and services are appropriate for a consumer's circumstances and financial needs. (Financial Consumer Agency of Canada, 2024). This can help guard against older adults being sold products without a proper assessment of their circumstances and financial needs. However, it does not fully prevent older adults from purchasing products that are not appropriate for them
- **plain language and clear disclosure:** banks must use clear and simple language in contracts and key disclosures (Bank Act, S.C. 1991, C.46, 1991). For older adults with low literacy or cognitive decline, this can reduce the risks of misunderstanding or being misled about POA authority or account changes
- **electronic alerts:** banks must send e-alerts for low balances in specific circumstances unless customers opt out (Financial Consumer Agency of Canada, 2025). For older clients, these alerts can serve as an early signal of suspicious withdrawals or misuse of POA
- **complaint handling:** banks must deal with complaints within 56 days and disclose their internal complaint handling process (Financial Consumer Protection Framework Regulations (SOR/2021-181), 2021).¹¹ This provides older persons (or advocates acting on their behalf) with clearer channels to raise any dissatisfaction and concerns about suspected mistreatment
- **increased accountability for financial institutions:** following amendments to administrative monetary penalties in 2020, the FCAC gained stronger powers including the ability to levy fines of up to \$10 million (Financial Consumer Agency of Canada, 2024). These enhanced measures promote the protection of financial consumers and deter non-compliance with consumer protections

¹¹ If a complaint is not resolved within 56 days, consumers can submit their complaint to the external complaints body for handling complaints: the Ombudsman for Banking Services and Investments.

- older persons now have clearer rights to information and recourse, though much still depends on whether frontline staff are trained to recognize red flags and escalate them appropriately

The framework sets a minimum consumer protection baseline for all federally regulated banks and credit unions, but provincially regulated credit unions (or caisses populaires in some jurisdictions), heavily used by older persons in smaller communities, remain with uneven protections.

Provincially regulated credit unions and caisses populaires

A credit union (caisse populaire) is a financial cooperative owned by its members. In most Canadian provinces, credit unions are chartered under provincial legislation, meaning their incorporation, governance, and regulatory oversight fall under provincial law, rather than federal banking law (for example: [Credit Unions and Caisses Populaires Act, 2020, S.O. 2020, c.36, Sched 7](#) in Ontario; [Financial Institutions Act \(RSBC 1996\) Chapter 141](#) in British Columbia; [Credit Union Act, RSA 2000, c C-32](#) in Alberta). Each jurisdiction has its own legislation. This suggests that protections for older persons can vary depending on whether they bank with a federally regulated bank or a provincially regulated credit union.

For example, in Ontario, the Financial Services Regulatory Authority of Ontario (FSRA) supervises the Credit Unions. FSRA has powers to issue compliance orders and set aside “restricted party transactions,” but there is no explicit requirement for credit unions to monitor or escalate cases of suspected misuse of POA or MOP. Some credit union services are also excluded from Ontario’s Consumer Protection Act, leaving potential gaps in recourse for older members (Financial Consumer Agency of Canada, 2017). In British Columbia, while there are measures in place around fair treatment and complaint handling, the content of each credit union’s code may vary, and there is no province-wide standard for POA or MOP protocols, which can lead to inconsistencies (BC Financial Services Authority, n.d.). Lastly, Alberta does not require a market conduct code. Oversight focuses on solvency and registration rather than consumer vulnerability, leaving few statutory protections specific to MOP or misuse POA (Adult Guardianship and Trusteeship Act: Statutes of Alberta; 2008 Chapter A-4.2, 2008). Other financial service providers (such as securities dealers, trust companies, and insurance firms) are generally provincially regulated under separate acts and overseen by provincial securities commissions or insurance regulators (Office of the Superintendent of Financial Institutions, 2024).

Enablers and barriers of current legislation

Canada's shared jurisdiction over financial and legal matters creates both enablers and barriers to detecting and preventing financial mistreatment of older persons. While recent federal reforms and voluntary codes have strengthened consumer protections, misuse of POA remains governed primarily at the provincial level, leading to uneven legal authority and uncertainty for financial institutions.

Enablers within the federal framework

The federal regulatory environment provides several enabling levers that can support improved detection and prevention:

- the **Financial Consumer Protection Framework (FCPF) (2022)** codifies that Banks must have policies and procedures in place to ensure products or services they offer or sell are appropriate for a consumer, allows for plain language, and timely complaint handling (as described above) the **Seniors Code** (Canadian Bankers Association, 2019) and the **Canadian Bankers Association's (CBA) Commitment on POAs and Joint Accounts** (Canadian Bankers Association, 2014) have encouraged banks to build internal governance structures, including executive-level Seniors Champions and employee escalation protocols
- **electronic alerts and monitoring requirements** under the *Bank Act* allow institutions to alert consumers when their balance drops below a specified threshold, which could flag potential exploitation

System-level barriers that Persist

Despite these enablers, critical gaps remain in how legislation and regulation interact:

- **absence of interjurisdictional coordination:** there is no mechanism linking federal financial oversight with provincial elder protection or guardianship authorities
- **liability uncertainty:** bank employees hesitate to freeze or report suspicious transactions for fear of breaching privacy or fiduciary obligations
- **lack of legal safe harbour:** without statutory protection, institutions risk legal exposure if they act without the client's consent, even when exploitation seems clear
- **information silos:** privacy rules and fragmented authority prevent the creation of cross-sector protocols connecting banks, PGTs, police, and community agencies

Canada's current framework gives financial institutions the tools to see financial mistreatment, but not always the authority or clarity to act.

The Senior's Code and financial consumer agency of Canada (FCAC)'s role

The [Code of Conduct for the Delivery of Banking Services to Seniors](#) ("Seniors Code") was adopted by the Canadian banking industry in 2019, with full implementation beginning in 2021 (Canadian Bankers Association, 2019). Developed in consultation with CBA, financial institutions and consumer stakeholders, the Code is an industry-led commitment rather than a legislative requirement. Its purpose is to guide banks when they deliver banking products and services to Canada's seniors. The Code could contribute to strengthening protections for older adults, improving accessibility of banking services, and providing greater consistency across institutions in how they support older clients.

The FCAC oversees compliance with the Seniors Code as part of its mandate to monitor banks' adherence to codes of conduct and public commitments. While FCAC does not create or amend the Code, it requires banks to:

- Designate a member of management to act as the Seniors Champion
- Integrate the Code's seven principles into policies and practices, and
- Publish an annual public report describing how the institution has implemented the Code and improved services for older persons (Financial Consumer Agency of Canada, 2019)

The Seniors Code also references the CBA's Commitment on Powers of Attorney and Joint Deposit Accounts. Because POAs are governed by provincial and territorial law, the Commitment does not impose new legal standards. Instead, it suggests banks make clear, accessible information available about how POAs and joint accounts function, the risks they present, and safeguards that may reduce misuse.

The purpose of the Seniors Code is "to set out principles that apply to banks to guide them when they deliver banking products and services to Canada's seniors" with specific emphasis on plain-language communication, staff training, awareness of financial mistreatment, and appropriate escalation procedures (Financial Consumer Agency of Canada, 2019). Appendix F provides a summary of what each bank reported to the FCAC regarding their current policies and practices as it pertains to the Senior's Code.

3.2 Gaps in policies and practices of Canadian financial institutions

A review of the 2023–24 Seniors Code annual reports of 40 financial institutions (Schedule I and II banks, federal credit unions, and foreign bank subsidiaries), as

reported on the [FCAC website](#), was used to assess current practices and identify potential gaps in detecting and preventing financial mistreatment, particularly misuse of POAs. The assessment recognizes that reporting may not fully reflect current practices; instead, they are a gauge to identify common practices and leading practices.

Across the 40 institutions, the quality of reporting under the Seniors Code varied widely. Reports ranged from rich, practice-based narratives describing decision frameworks, escalation models, and internal governance, to one-page summaries reiterating Code principles with little evidence of practice.

Best-practice reporting was characterized by:

- clear examples of how frontline staff identify and respond to suspected financial mistreatment or POA misuse
- defined escalation processes, naming specific roles or teams
- integration of the Seniors Code into the institution's Regulatory Compliance Management (RCM) framework, and
- transparent communication about internal monitoring, metrics, or review cycles

Less robust reporting tended to:

- simply restate the seven Code principles
- use general assurances ("staff are trained," "we monitor fraud") without describing scope, frequency, or efficacy, and
- omit examples of how policies are applied in practice or evaluated

The following table highlights some of the notable practices identified from the annual reporting and how these practices support detection and prevention of financial mistreatment and POA misuse:

Table 3: Examples of notable practices from annual reporting on the Seniors Code

Institution	Notable Practice	How it addresses gaps
Bank of Montreal (BMO)	Quarterly tracking of unusual activity reports (UARs) and suspicious transaction reports (STRs) related to older persons; staff guide on red flags; integrated AML response.	Builds quantitative visibility into potential financial and POA-related exploitation by tracking unusual account activity. Reduces the sector-wide data gap and supports earlier detection of attorney misuse through pattern recognition and documentation.

Institution	Notable Practice	How it addresses gaps
Canadian Western Bank (CWB)	Bi-monthly triage meetings between compliance teams and the Seniors' Champion; dedicated phone/email channels for older persons.	Strengthens inter-departmental communication and ensures POA-related or relational concerns raised at the frontline are escalated and reviewed systematically, addressing the common barrier of fragmented case-handling.
Citibank Canada	Detailed escalation workflow including temporary transaction holds for suspected exploitation; emphasis on privacy, security, and autonomy.	Addresses the policy gap around response authority in POA misuse cases: give staff a clear mandate to pause transactions when an attorney's actions appear inconsistent with the client's interests, balancing protection with autonomy.
Scotiabank	Robust training modules on capacity, decision-making, and financial mistreatment; explicit inclusion of the Seniors Code within its regulatory compliance framework.	Fills the knowledge gap around cognitive decline and attorney overreach by equipping staff to recognize subtle behavioural or capacity-based red flags, a common precursor to POA misuse. Embedding the Code in compliance systems ensures these scenarios are managed institutionally, not ad hoc.
National Bank	Dedicated phone line for clients aged 70+; transaction monitoring integrated into compliance system; staff responsibility to intervene.	Links automated detection with human intervention, ensuring potential POA misuse identified through monitoring is not lost in the system. The older person-specific hotline provides a clear channel for clients to report suspected mistreatment.
HomeEquity Bank	Plain-language and accessible communication standards (braille, large print, clear language) plus training focused on clients aged 55+.	Reduces informed consent and comprehension barriers that often enable POA misuse, enabling older persons to understand what authority they are granting and how to seek help if something feels wrong.
Caisse populaire	Comprehensive decision trees and internal guidance for identifying and	Provides front-line staff with structured decision-making tools to interpret suspicious behaviours by

Institution	Notable Practice	How it addresses gaps
acadienne limitée (UNI)	responding to financial exploitation.	attorneys or joint account holders, addressing a widespread lack of procedural clarity in smaller institutions.

Gaps in policies and practices that create barriers to detection and prevention

Findings from the literature, key informant interviews, and institutional reporting suggest persistent gaps in how financial institutions detect and prevent financial mistreatment, particularly misuse of POAs.

Ambiguity about roles and authority: the research literature highlights that financial institutions are often uncertain about their authority to act when they suspect exploitation under a POA (Stelma-Roorda R. , 2021; Nayyer, 2014). Interview participants reinforced this challenge, noting that bank employees are frequently perceived as “first responders” without clear guidance or referral pathways.

“They are constrained by privacy legislation – who can they report it to? Should they call the police? Can they disclose to family? There is a knowledge gap we see. Some report it and some don’t.”

In the absence of national standards, financial institutions rely on internal escalation procedures (as outlined in the Annual Reports) that may not align with local protection or guardianship systems.

Inconsistent escalation and follow-up: the Seniors Code analysis shows that while most institutions describe having escalation procedures, these vary considerably in detail and formality. Some banks outline clear processes for reporting suspicious transactions or POA misuse to compliance teams or Seniors Champions, while others refer vaguely to escalation “where appropriate.”

Emphasis on fraud over misuse of POA: both the literature and the Seniors Code reports reveal that most institutional policies address “financial mistreatment” through the lens of fraud detection and scam prevention. Further, in a recent survey on banking of Canadians, half of Canadians aged 75 and older (51%) reported they had not received information from their bank about protecting themselves from financial mistreatment, fraud, or scams (Financial Consumer Agency of Canada, 2019). Training modules, risk assessments, and complaint mechanisms tend to focus on external threats (for example: phishing, identity theft) rather than the more prevalent relational forms of exploitation, such as misuse of POA or coercive control by family members or caregivers (Mann, 2023; McDonald, L.; Beaulieu, M.; Harbison, J.; Hirst, S.; and Podnieks, E., 2015).

- **Fragmented coordination between financial institutions and provincial authorities:** stakeholder interviews highlighted that when a bank suspects misuse of POA, there is no clear reporting destination or protocol. Staff may be aware of the issue but uncertain whether to contact police, the PGT, or an internal compliance team. This gap mirrors findings in the literature that describe a “disconnect between observation and action” (Hansen, Morgan, Teaster, & Thomas, 2022). Provincial legislation, PGT offices, and financial regulators operate largely in silos, resulting in inconsistent follow-up and missed opportunities for prevention
- **Limited depth and reinforcement of training:** the analysis of the Annual Reporting on the Seniors Code confirms that nearly all financial institutions report training staff on issues affecting older persons. However, descriptions of training vary widely in scope and frequency.¹² The literature suggests that short, compliance-based training may raise awareness but does little to change practice unless reinforced through supervision, scenario-based learning, and accountability mechanisms (Stelma-Roorda R. , 2021; Mann, 2023)
- **Lack of data and evaluation:** across both the Seniors Code reporting and the literature, there is a lack of performance measurement or evaluation related to financial mistreatment. Only one bank publicly reported metrics on suspicious transaction tracking related to older persons. Without data, neither institutions nor regulators can assess whether policies are preventing harm or simply documenting it
- **Accessibility and digital exclusion:** while most banks report improvements in plain-language communication and accessibility, the literature and interviews emphasized that digital banking has introduced new barriers for older adults who rely on in-person support to detect or discuss concerns. The pandemic accelerated a shift toward online banking, which has increased independence for some older persons but also created new opportunities for isolation and exploitation (Mann, 2023)

3.3 Global best practices

While Canada has taken initial steps to promote age-inclusive banking through the voluntary Seniors Code, international jurisdictions are experimenting with more robust and enforceable models. Although these practices have not all been formally evaluated or proven effective, and do not directly focus on POAs, they offer promising approaches

¹² Reporting may not be an accurate description of actual practices within banks.

that could inform and inspire Canadian reforms. The following examples illustrate how other countries are addressing the financial MOP and misuse of POA in ways that may be adaptable to the Canadian context.

Safe harbor protections and “Trusted Contact” models – United States

Two complementary mechanisms in the United States have reduced hesitation among financial institutions to intervene when exploitation is suspected.

The **Senior Safe Act**, signed into law on May 24, 2018, provides legal immunity (“safe harbor”) to financial institutions and their staff when they report suspected elder financial exploitation to designated authorities, provided staff have received appropriate training (North American Securities Administrators Association, 2023). This approach addresses concerns noted in the literature that fears of breaching privacy or fiduciary duty can deter staff from reporting suspected abuse (Canadian Foundation for Advancement of Investor Rights, 2017). While some good faith reporting provisions already exist in Canada, the U.S. framework responds directly to those concerns by clarifying liability protections and standardizing reporting procedures.

The **U.S. Financial Industry Regulatory Authority (FINRA)** further requires firms to request the name of a “Trusted Contact Person” (TCP) when opening new accounts. The TCP is a consent-based contact, not a substitute decision-maker, who can be reached if the firm suspects exploitation or diminished capacity. This allows institutions to delay disbursements or reach out to someone designated by the client if financial exploitation is suspected without violating privacy rules (Financial Industry Regulatory Authority, 2023).

In interviews for this project, stakeholders observed that a TCP mechanism could serve as a complementary safeguard within Canada’s banking system. Where misuse of a POA is suspected, the TCP could offer an additional, pre-authorized point of contact to verify concerns without violating privacy law.

While the TCP requirement already applies in Canada’s securities sector under rules issued by the Canadian Securities Administrators (CSA) and the Canadian Investment Regulatory Organization (CIRO), it does not extend to federally regulated banks. Analysis of how the Seniors Code has been implemented showed that at least one financial institution asks clients to consider having the name of a TCP on file (Wealth One Bank of Canada, 2024).

Together, the safe-harbour and TCP frameworks illustrate how legal clarity and proactive consent can shift financial institutions from passive observers to empowered protectors, reducing hesitation to act when misuse of POA or other exploitation is suspected.

Financial consumer protections and regulatory oversight – United Kingdom

The UK's *Financial Conduct Authority* (FCA) enforces a legal “Consumer Duty,” which holds financial firms accountable for how they support vulnerable clients, including older adults. This includes regulatory requirements for demonstrating proactive identification, staff training, and response protocols for cases involving potential coercion, undue influence, or cognitive decline among older adults (Financial Conduct Authority, 2021). The FCA’s Duty is mandatory, supervised, and enforceable through penalties and public disclosures. In the UK model, institutions must report on how they meet four measurable outcomes:

1. products and services that meet the needs of consumers
2. price and value that are fair and proportionate
3. consumer understanding that enables informed decisions; and
4. consumer support that ensures ongoing assistance and fair treatment

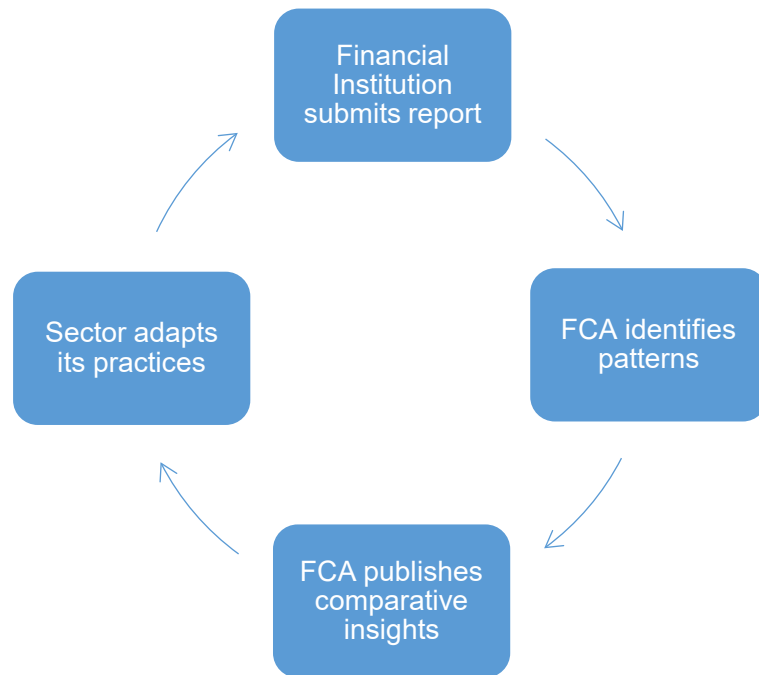
A distinctive strength of the FCA model is its commitment to sector learning through transparency. Rather than relying only on inspections and penalties, the FCA regularly publishes “good and poor practice” reports drawn from its supervisory reviews. These publications serve as education and guidance tools for the sector, helping institutions understand what high-quality implementation looks like in practice. For example:

- the [FCA’s multi-firm review on the treatment of vulnerable customers](#) compiled concrete examples of what firms were doing well, such as embedding vulnerability considerations into product design and developing dedicated escalation playbooks, and contrasted them with weaker practices, like relying solely on awareness training or failing to collect outcome data (Financial Conduct Authority, 2025).
- the **FCA publishes case studies and anonymized examples** in its [“Dear CEO” letters](#) and [thematic reviews](#), which translate regulatory expectations into real-world scenarios that compliance and frontline teams can use for training (Financial Conduct Authority, n.d.).

These materials are publicly accessible, enabling peer learning and reinforcing that vulnerability and elder protection are not only compliance issues but also benchmarks of service quality.

This approach creates a continuous learning loop:

Table 4: *Financial Conduct Authority (FCA) continuous learning loop*



Over time, this fosters a shared understanding of “what good looks like” and a culture of transparency around serving vulnerable clients.

In addition to policy reporting, financial institutions are expected to collect, analyze, and report data showing whether clients, especially vulnerable ones, are receiving good outcomes. This includes information such as:

- the number and nature of complaints from vulnerable clients
- patterns of account freezes or holds due to suspected exploitation
- time-to-resolution for reported cases, and
- staff training completion and confidence levels (Financial Conduct Authority, 2021)

The FCA requires that these outcomes be reviewed at the Board level at least annually, with evidence of improvement or corrective action. Firms must retain data demonstrating compliance and provide it to the FCA on request (Financial Conduct Authority, 2021). In essence, the FCA model demonstrates that measurement drives accountability. By linking supervisory transparency with outcome reporting, the regulator not only enforces standards but also educates and mobilizes the entire sector toward continuous improvement.

In Canada, where the FCAC identifies areas for improvement, the agency will communicate its expectations to banks and use its [supervision framework](#) to help them improve and update their services and information for older persons.

Clearer authority for power of attorney (POA) verification – New Zealand

New Zealand's Protection of Personal and Property Rights Act (1988) and associated reforms provide financial institutions with clearer authority to verify Enduring Powers of Attorney (EPOA). Banks may request evidence of capacity at the time an EPOA is activated and, in some districts, access a public register of validated documents (Law Commission of New Zealand, 2000). This reduces the likelihood of fraudulent or misused POAs being accepted at face value.

Financial abuse specialist teams (FAST) – United States

While less policy-oriented, the idea of including financial institutions in Elder Abuse Multidisciplinary Teams (MDTs) also shows up as a global best practice. In some jurisdictions, including California, they have created FAST teams that focus on complex financial mistreatment cases. Teams can include representatives from public agencies only (for example, Adult Protective Services, law enforcement, the Public Guardian) or a mix of public-private, including representatives from legal professionals, real estate, and banking (National Center on Elder Abuse, 2023).

FAST teams are focused on financial mistreatment and are typically convened by local or state governments and meet regularly to:

- review difficult or systemic cases, often those involving misuse of POA misuse, capacity concerns, or cross-jurisdictional issues
- share expertise among financial institutions, investigators, and legal specialist
- develop coordinated intervention plans, including temporary holds, guardianship petitions, or restitution strategies; and
- identify prevention trends to inform training and community education

Evaluations of FAST programs report improved multi-agency coordination, faster case resolution, and better outcomes for complex cases involving financial mistreatment, neglect, and physical (Malks, B., Schmidt, C.M., & Austin, M.J., 2002; Navarro, 2010). FAST demonstrates how banks can operate not just as reporters of suspected exploitation, but as active members of community-based protection networks.

4. Reporting, enforcement, and support mechanisms

As has been noted in previous sections, older adults who are financially mistreated, particularly in cases involving misuse of POA, face significant barriers to seeking help or redress. Unlike fraud by strangers, financial mistreatment by known persons is often hidden and complicated by emotional ties, coercive control, cognitive decline, or legal uncertainty. Many older adults face significant structural, procedural, and psychological barriers to reporting. Even when mistreatment is identified, systems for enforcement,

protection, and redress are fragmented and inconsistent across provinces and territories. This section explores current reporting mechanisms, barriers to disclosure, supports for isolated adults, enforcement and prosecution challenges, and strategies for coordinated response.

4.1 Challenges older persons face without access to banks

Current data collection efforts in Canada do not capture the intersection between digital exclusion, financial dependence, and financial MOP, particularly when the mistreatment is relational rather than transactional. Older persons who are unable to manage online banking or do not have consistent access to physical financial institutions may become reliant on family members or caregivers to handle routine financial matters, such as paying bills, checking balances, or withdrawing money. These informal arrangements, while often well-intentioned, can also create opportunities for exploitation, coercion, or long-term control (Burnes, D., and Beaulieu, M., 2023, December, pp. 9,14).

While under-researched in Canada, there is some international research that provides insights. In Australia, studies have found that older persons who relied on others for banking were significantly more vulnerable to financial mistreatment, particularly from adult children. Dependence on a trusted person to manage bank access or government benefits was a common dynamic in substantiated mistreatment cases (Australian Institute of Family Studies, 2022). Similarly, a study of older persons in Israel described how the process of “aging out” of financial independence, due to vision impairment, cognitive fatigue, or the shift to digital systems, often precipitated subtle forms of financial control by adult children, especially in households where roles were blurred and legal boundaries unclear (Band-Winterstein, 2014).

Interviews echoed these findings. Participants described older clients who had delegated financial tasks to their children or informal caregivers, initially for convenience, but later discovered unauthorized withdrawals, misused credit cards, or restrictions placed on their spending. In some cases, caregivers prevented the older adult from accessing their own money or accounts. As one advocate shared:

“We see a lot of situations where the adult child ‘helps’ with banking, but really, they’ve taken over completely. The senior doesn’t know how much money they have or how it’s being spent.”

This situation was especially pronounced among older adults who had not re-engaged with in-person services after the pandemic, or who lived in rural areas where physical bank branches had closed (Burnes, D., and Beaulieu, M., 2023, December).

Digital exclusion compounds these risks. Older adults who are not computer literate are less able to track transactions, monitor for irregularities, or seek online legal advice.

Even the process of filing a complaint or accessing help may require digital forms or emails. Participants noted that some older adults avoided reporting financial mistreatment altogether because they lacked private or secure access to technology. Without in-person bank tellers, in-home services, or trusted third parties, financial mistreatment remains hidden and unchallenged.

4.2 Current reporting mechanisms

Older persons experiencing financial mistreatment, including the misuse of a POA, have limited, and often inconsistent, avenues for reporting mistreatment across Canada. While each province and territory offers some form of MOP reporting or response service, the infrastructure varies across provinces/territories. This section outlines:

- the current reporting landscape, including
- formal legal obligations
- sectoral mechanisms (for example: banking and legal services)
- the role of PGTs, and
- the contribution of community-based teams

Formal reporting mechanisms

Mandatory reporting of MOP, particularly financial mistreatment and misuse of POA, is a contentious issue in policy and practice. Proponents argue it is essential to protect older adults, especially those who are cognitively impaired, isolated, or being exploited by trusted individuals (Walsh, C.A., Dukart, A., Roger, K., and Goodridge, D., 2024). As noted in several jurisdictions, financial mistreatment is the most commonly reported form of MOP, yet also among the most under-detected and under-prosecuted (Department of Justice Canada, 2022). Concerns are particularly acute in cases of financial mistreatment or misuse of POA, where victims may fear retaliation, loss of family support, or institutionalization.

Participants emphasized that, while mandatory reporting may increase visibility, it must be paired with education, capacity, and culturally appropriate services to avoid unintended harm.

Provincial reporting requirements

Approaches to reporting vary across provinces and territories. Currently, there is no province with a mandatory reporting law that applies universally across all types of MOP (Department of Justice Canada, 2022). Below are three broad approaches currently taken across Canada:

- **general mandatory reporting:** legislation in some provinces and territories requires any person to report suspected MOP, including financial mistreatment, regardless of setting. Applies to: Saskatchewan, Nova Scotia, and PEI. Newfoundland and Labrador also has mandatory reporting for all forms of mistreatment, neglect, and/or self-neglect (including financial mistreatment) of adults over 18 years old
- **sector-specific reporting:** legislation (for example: *Alberta's Protection for Persons Care Act*) requires any person (or, in some cases, only professional caregivers) aware of mistreatment in *care settings* to report. Applies to: British Columbia, Alberta, Manitoba, New Brunswick, and NWT. In Ontario, there are two legislations (section 75 of the Retirement Homes Act, 2010, and section 28 of the Fixing Long-Term Care Act, 2021) that require anyone who sees or suspects harm or risk of harm of a resident of a retirement or long-term care home to immediately report it. In Québec, all professionals or service providers in the health care sectors and social services as defined by the Professional Code, who, in the course of their duties or practice, have reasonable grounds to believe that a person is a victim of mistreatment, must report mistreatment
- **permit but do not require reporting:** legislation assigns designated agencies to respond to mistreatment reports. Applies to Manitoba, Yukon, and Nunavut

This inconsistency in legal duty contributes to confusion around how and what to report when it comes to financial mistreatment. While sector-specific reporting is clarifying, these legislative tools tend to focus more on physical mistreatment and neglect rather than financial mistreatment or misuse of POA.

Institutional and sectoral pathways

Older adults who experience financial or POA mistreatment encounter a patchwork of reporting and support options across Canada, with wide variation in mandate, specialization, and capacity.

Support lines and websites

Currently, every province and territory have some form of MOP or general victim support line (see Appendix G - Provincial and Territorial Helplines and Networks); however, the scope and specialization vary widely. Some support websites and hotlines of note include:

- **Victim's Services Directory** which is a resource available to older adults to identify victim services in their region (Department of Justice Canada, 2024)

- **BC's SAIL line** offers legal information and victim services, including POA advice
- **BC's VictimLinkBC** is also a support line that provides information and referral services to all victims of crime. This hotline also provides information to victims of crime in the **Yukon**
- **Québec** provides citizens with [a Senior Adult Mistreatment Helpline](#) called Ligne Aide Maltraitance Adultes Aînés (LAMAA), which is a province-wide listening, referral and support helpline specialized in mistreatment of seniors and vulnerable adults (The Mistreatment Helpline, n.d.)
- **Newfoundland and Labrador's Toll-Free Abuse and Neglect** line includes assistance for those in situations of mistreatment, including financial mistreatment. Situations are reviewed by a social worker and, if appropriate, a plan will be put in place to protect the adult
- **Ontario's Seniors Safety Line** is a crisis and support line that offers 24/7 support with trained staff capable of flagging financial mistreatment 1-866-299-1011 (Canadian Network for the Prevention of Elder Abuse, 2022)
- **Ontario's Elder Abuse Prevention Ontario (EAPO)** provides education, training, and information on elder abuse, including financial mistreatment, 1-833-916-6728
- **Manitoba, Alberta, New Brunswick, and PEI** offer MOP lines operated by provincial networks or health authorities, though many focus primarily on safety or physical mistreatment (Canadian Network for the Prevention of Elder Abuse, 2022)
- **Alberta** has a Family Violence Info Line that provides 24/7 support via phone, text, and online chat (and available in over 170 languages). Those responding to calls are trained to provide information and support for family violence and MOP and are capable of spotting financial mistreatment. This hotline is funded by the Government of Alberta and delivered by a third party. Regional-specific lines also exist in Calgary and Edmonton
- **Saskatchewan and the Territories** typically route calls through health regions, social services, or the RCMP (Canadian Network for the Prevention of Elder Abuse, 2022)

Hotline staff usually offer information and referrals and, thus, are not trained in complex financial or POA issues. Newfoundland and Labrador uses a risk continuum to triage

reports of abuse or neglect, including financial mistreatment. Other jurisdictions do not offer a financial mistreatment-specific triage model, despite the prevalence of financial mistreatment.

Police and law enforcement

One reporting mechanism is simply providing a report to police. Police can receive reports of financial mistreatment involving theft, fraud, or coercion. However, participants and research identified:

- literature suggested that without a specialized training in analyzing POAs or elder law, an ability to analyze financial evidence, or skills in interviewing victims with incapacity, police investigators may not be aware that they are investigating a crime (Hansen, Morgan, Teaster, & Thomas, 2022)
- lack of documentation of financial mistreatment taking place (for example, a reliance on the older adult's perception or no independent corroboration) makes prosecution difficult (Walsh, C.A., Dukart, A., Roger, K., and Goodridge, D., 2024)
- officers may not have specialized training in the financial MOP

Specialized units in larger cities (for example: Toronto, Calgary, Peel) show promise, but these resources are not available nationally (Public Safety Canada, 2021).

Banks and financial institutions

As noted in Section 3, banks are often the first to notice suspicious activity and may report or receive reports about suspected financial mistreatment. Staff must navigate tensions between:

- customer confidentiality
- suspected financial mistreatment, and
- legal uncertainty about capacity or coercion

Legal clinics and advocacy organizations

Legal clinics such as Ontario's Advocacy Centre for the Elderly (ACE) or British Columbia's Community Legal Assistance Society (CLAS) routinely receive reports of suspected misuse of POA. While these organizations can offer advice and assist with legal filings, they have no investigatory power and often face resource constraints.

Public guardian trustee (PGT) offices

PGTs are often mistaken as “go-to” agencies for reporting financial mistreatment. While they have expertise in protecting incapable adults, their intervention powers are highly limited:

- PGTs generally intervene only when the adult is legally incapable and there is no one else appropriate to act
- they do not routinely investigate misuse POA – operating reactively by necessity – unless incapacity is demonstrated and/or no suitable attorney is available
- in some provinces (for example: British Columbia and Newfoundland and Labrador), PGTs can freeze accounts or initiate guardianship applications, but only in specific legal circumstances

Participants repeatedly noted confusion among professionals and the public about the PGT’s scope, leading to inappropriate referrals and delays in protection.

One PGT official shared,

“Our role isn’t to police all POAs. We get dozens of calls about misuse, but if the older person is capable or has a named attorney, we may not be able to act.”

Furthermore, interviewees named that PGTs face barriers, including limited capacity and resource constraints related to high caseloads, staffing limitation, and necessary processes to ensure administrative fairness, which can exacerbate harm for individuals who require immediate intervention to prevent further financial mistreatment.

In conclusion, contrary to public perception, PGTs have limited power to act on financial mistreatment of persons.

4.3 Barriers to reporting

Barriers are multifaceted and persistent across settings, as confirmed in both literature and interviews.

- **Emotional and relational barriers:** Older adults may fear losing housing, family contact, or dignity if they report a family member. Feelings of shame and guilt are common, especially when the perpetrator is an adult child (Walsh, C.A., Dukart, A., Roger, K., and Goodridge, D., 2024). As noted by one participant

“Very clear pathways for reporting abuse are really lacking. They want to have reporting, but they are afraid of the repercussions. They’re afraid of what might happen with their caregiver. We see a lot of fear.”

- **Lack of clarity around misuse of POA:** Many older adults, and some professionals, do not understand that misuse of a POA is usually criminal (Key Informant Interview, 2025)
- **System complexity and inaction:** The reporting landscape is fragmented (as noted above), even in jurisdictions where there are formal response systems. Older adults and service providers alike are unsure where to turn or what follow-up to expect. In most provinces, MOP teams are under-resourced and lack authority to act (Canadian Network for the Prevention of Elder Abuse, 2022)
- **Cognitive impairment or capacity issues:** Cognitive decline can make it harder for older adults to disclose, particularly when they depend on the abuser for care. Service providers in one study noted the complexity of working with older adults whose capacity fluctuated (Walsh, C.A., Dukart, A., Roger, K., and Goodridge, D., 2024). This issue is of particular importance for older adults, as many have a POA in place due to cognitive decline. It is often another family member or friend who notices the mistreatment by the attorney. The mistreatment occurs because the attorney is taking advantage of the fact that the older adult does not understand the situation
- **Cultural and linguistic barriers:** Immigrant and Indigenous older adults often face distinct barriers. The fear of deportation, language limitations, and mistrust of authorities all contribute to underreporting (Burnes, D., and Beaulieu, M., 2023, December)

4.4 Options to improve enforcement and prosecution

Despite the serious harm caused by financial mistreatment and the misuse of POA, prosecution remains rare in Canada. Criminal enforcement pathways are available from a legal perspective, but in practice are not used to create accountability, particularly when the perpetrator is a family member, and no physical harm is present. Most systems defer to informal or civil remedies, leaving many older persons without meaningful redress. As one participant noted: *“...There has to be more than a rap on the knuckles.”*

Legal and systemic barriers

Financial mistreatment cases face multiple enforcement challenges:

- police frequently classify misuse of POA as a civil matter, even when criminal wrongdoing is suspected (Key Informant Interview, 2025)
- victims may lack the documentation or capacity required to support legal proceedings (Walsh, C.A., Dukart, A., Roger, K., and Goodridge, D., 2024)
- prosecutors and judges often lack specialized training in financial MOP, capacity law, and coercion dynamics (Beaulieu and Spencer, 2022)

As one legal advocate shared, “Unless there’s outright theft and incapacity, these cases rarely go anywhere.” Participants consistently reported that, even when mistreatment is clear, the justice system often lacks the tools, will, or resources to act.

Preference for family reparation

In practice, many cases are resolved informally through family reparation, for example, asking the attorney to step down, negotiating repayment, or reassigning financial roles (Department of Justice Canada, 2022). Older persons often prefer to avoid legal action due to shame, emotional bonds, or fear of losing care or housing (Band-Winterstein, 2014; Jackson, S.L. & Hafemeister, T.L., 2022). Service providers may reinforce this approach, seeing it as more practical or less harmful. This approach can also be less intrusive, which is sometimes a mandated approach in guardianship/adult protection cases.

While reparation can stop the immediate harm, it rarely results in accountability or restitution. One of the participants spoke about the need for harsher penalties for misuse of POA, which would serve as a deterrent. Without consequences, mistreatment may continue unchecked, especially in cases of ongoing dependency.

4.5 Government and community solutions

No single agency can fully address the emotional, legal, financial, and safety concerns that arise in these complex, relational forms of mistreatment. As a result, researchers and practitioners increasingly advocate for multisectoral collaboration as the most effective way to prevent, identify, and respond to financial mistreatment.

The value of multisectoral models

Academic literature highlights the importance of coordinated community responses (CCRs), enhanced multidisciplinary teams (E-MDTs), and restorative case management approaches that bring together health professionals, legal clinics, banks, social workers, and police to share information, conduct joint assessments, and deliver wraparound

support (Burnes, D., Pillemer, K., Rosen, T., Lachs, M. S., and McDonald, L., 2022; Jackson, S.L. & Hafemeister, T.L., 2022). These approaches are particularly effective for financial mistreatment, which often requires simultaneous attention to legal authority (for example, POA status), mental capacity, family dynamics, and asset protection.

Research also emphasizes that effective responses to financial mistreatment demand services that may come from different jurisdictions to be better connected and that support one another. However, Canadian jurisdictions often lack the mandates and infrastructure to provide this (Department of Justice Canada, 2022).

The role of mistreatment of older persons (MOP) networks in Canada

The *Future Us: A Roadmap to Elder Abuse Prevention in Canada* report (2022) identifies significant disparities across provinces and territories in terms of the MOP infrastructure. This report details that eight provinces or territories have formal MOP strategies, six operate dedicated MOP networks, and just four receive annualized government funding to sustain those networks. In the subsequent years, it is possible that jurisdictions have made changes that are not reflected here. This fragmented landscape has direct consequences for older persons experiencing financial mistreatment or misuse of POA. See Table 3 for jurisdictions, relevant strategies, networks, and annualized funding.

Table 5: Mistreatment of older persons strategies, prevention networks and annualized funding across jurisdictions

Jurisdiction	MOP Strategy	Mistreatment Prevention Network	Annualized Funding
Alberta	Yes	Yes	Yes
British Columbia	Yes	Yes	Yes
Manitoba	Yes	Yes	Yes
New Brunswick	No	No	No
Newfoundland and Labrador	Yes	Yes	No
Nova Scotia	Yes	No	No
Ontario	Yes	Yes	Yes

Prince Edward Island	No	Yes	No
Québec	Yes	Yes	Yes
Saskatchewan	No	No	No
Northwest Territories	Yes	Yes	Yes
Nunavut	No	No	No
Yukon	No	No	No

Where MOP networks are in place, they play a critical role in:

- training professionals, including financial and legal service providers, to recognize and respond to financial mistreatment
- coordinating response teams across sectors
- educating the public on warning signs and available supports; and
- facilitating referrals to police, Public Guardians and Trustees (PGTs), and legal clinics

Few provinces support a comprehensive, multi-agency, integrated approach to the prevention of MOP. British Columbia and Alberta stand out as exceptions. With an investment of \$1.4 million from the Government of British Columbia, its Community Response Networks were able to expand and strengthen multi-agency coordination and deliver targeted public education campaigns focused on misuse of POA and financial exploitation (Government of British Columbia, 2021). One of the participants discussed the impact of this relatively small investment:

“Even a small investment helped get the right people talking, banks, legal clinics, health teams, and suddenly we were preventing harm instead of just reacting to it.”

Alberta also has a CCR model with 25 communities across the province currently participating. Clients are directly referred to a trained MOP case manager in their region. Local service providers develop a community-specific, multidisciplinary approach to preventing and addressing MOP in their community. CCRs in Alberta bring together local service providers to address and prevent mistreatment of older persons through supports such as:

- counselling
- dispute resolution

- legal aid
- crisis response
- health services
- shelter services
- safe and affordable housing
- court support or
- financial assistance

Other collaborative models

- **RISE (Canada/US):** The RISE (Repair, Intervention, Support, and Empowerment) model provides a trauma-informed case management approach for older adults who are capable but experiencing mistreatment. Currently, RISE is delivered across Ontario via EAPO. According to research, it is one of the few models explicitly designed to address relational mistreatment, like misuse of POA, through restorative practices, case coordination, and legal and psychosocial supports (Burnes, D., Pillemer, K., Rosen, T., Lachs, M. S., and McDonald, L., 2022)
- **E-MDTs (New York State):** E-MDTs in New York State offer one of the most rigorously evaluated models for responding to MOP, with a strong focus on financial exploitation and misuse of POA. These county-based teams bring together professionals from adult protective services, law enforcement, mental health, civil legal services, healthcare, and forensic accounting to collaboratively review and manage complex cases. E-MDTs operate across all counties in New York and are supported through the New York State Office for the Aging. Evaluations have shown that E-MDTs improve case resolution, enhance inter-agency communication, and enable earlier and more effective interventions, particularly in situations involving contested capacity or suspected financial coercion (Morano, 2022; Jacobsen, 2023). Their inclusion of legal and financial expertise makes them uniquely equipped to address misuse of POA, while their collaborative structure ensures a balanced, trauma-informed approach to enforcement and support

Specialized legal supports for financial mistreatment and misuse of power of attorney

While multisectoral MOP networks are essential for coordinated prevention and response, specialized legal advocacy organizations also play a vital role in addressing financial mistreatment and the misuse of POA.

In Ontario, the Advocacy Centre for the Elderly (ACE) is a recognized leader in elder law. ACE provides:

- direct legal services to older adults experiencing financial exploitation

- public legal education on misuse of POA, consent, and capacity, and
- training for professionals in healthcare, housing, and social services sectors (Advocacy Centre for the Elderly, 2025)

Though not formally part of a MOP network, ACE frequently collaborates with these networks and legal clinics across Ontario. Their tools, webinars, and policy guidance are widely used to enhance legal literacy and build system capacity to respond to financial mistreatment.

Similarly, in Alberta, the Alberta Elder Abuse Awareness Council (AEAAC) provides training (including financial mistreatment) for professionals and older adults, coordinates the CCR model, and offers assistance to those in situations of financial mistreatment.

In jurisdictions without coordinated MOP teams, community legal clinics provide vital support, offering legal advice and representation to older adults facing financial exploitation or misuse of POA. While these services vary by region, many clinics work in partnership with MOP networks or health and social services to respond to complex cases.

These legal organizations fill crucial gaps in jurisdictions where MOP networks may be limited, underfunded, or absent. Their deep expertise in POA frameworks, capacity law, and older persons' rights also makes them important partners in the development of more comprehensive provincial responses. Promising practices, including coordinated MOP networks, specialized legal clinics, and MDTs like CCRs in Alberta or RISE and New York's E-MDTs, demonstrate the value of collaborative, trauma-informed responses.

5. Policy options and recommendations

The literature review, of FPT policies and programs, and information gathered in targeted interviews have highlighted key policy areas where changes could be recommended to better address financial MOP. Recommendations that are grounded in these findings are provided on the following pages. These recommendations provide policy options for F/P/Ts to consider within each specific context. For example, where networks are robust, P/Ts might consider different policy recommendations than a P/T with a less robust network.

5.1 Policy recommendation for education and training

Key informants reported that attorneys under POA, as well as older adults, often did not fully understand issues around POA. They reported that they heard that attorneys under POA felt intimidated, and the legal elements of the process felt complicated. At the same time, those in financial institutions and the justice system could benefit from a deep understanding of what POA is and how to identify financial mistreatment.

Participants and literature outlined education and training as a low-cost way to address these concerns.

Table 6: Policy recommendations to strengthen education and training on powers of attorney and financial mistreatment of older persons

Recommendation	Description
Improve POA education and legal supports	Older persons need better access to education about POA and its risks, before naming an attorney or accepting this role. • General education should be provided to have a POA in place in advance. Education should be in plain language and available through banks, legal clinics, seniors' centres, and online • Develop province/territory-specific online self-directed courses that could be connected to a centralized registry • Awareness efforts should also target caregivers, health/social service providers (for example: social workers), and financial institutions to ensure all parties understand their responsibilities • Enhance education for police to better understand if/how to respond to cases of financial mistreatment and misuse of POA

5.2 Policy recommendations for financial institutions

The following recommendations build directly on insights shared by key informants, who emphasized widespread gaps in oversight, coordination, and institutional accountability when addressing financial mistreatment and misuse of POA. They respond to participants' calls for clearer processes, stronger intersectoral collaboration, and more transparent, measurable systems within the financial sector to prevent, detect, and respond effectively to the financial MOP.

Table 7: Policy recommendations for financial institutions to prevent, detect, and respond to financial mistreatment of older persons

Recommendation	Description
Create specialized financial response teams linked to MOP networks	Most provinces and territories already have coordinated MOP prevention networks. To strengthen their ability to detect and respond to financial mistreatment, including in POA cases, specialized financial response teams within banking institutions should be embedded within or partnered with these networks. - Financial institutions should have designated teams that address the financial mistreatment of older persons. These teams should work with representatives from legal aid services and/or MOP prevention networks - These teams would provide case-based consultation, support financial institutions in responding to suspected mistreatment, and offer joint training across sectors - Pilot integration models in regions where MOP networks are well-established, such as Ontario’s Elder Abuse Prevention Ontario or Alberta’s CCR Networks
Develop a “Seniors Code Dashboard” of outcome indicators	Similar to FCA in the UK, develop a “Seniors Code Dashboard”, encouraging voluntary publication of outcome indicators, supporting transparency without requiring immediate legislative change. - Provide leading practice examples from reports publicly - Encourage feedback from financial institutions about how to report on outcomes

5.3 Policy recommendations on networks

Networks that hold specialized knowledge of MOP are aware that financial mistreatment and misuse of POA are one of the most prevalent types of mistreatments. Key informants and the literature confirmed that while not every jurisdiction has networks, and it takes time to develop them, they are effective where they exist. The networks require increased specialization to address financial mistreatment and misuse of POA.

Table 8: Policy recommendations to strengthen networks and coordinated responses to financial mistreatment of older persons and misuse of powers of attorney

Recommendation	Description
Establish and consider funding MOP prevention networks across all jurisdictions, and ensure financial mistreatment and misuse of POA is included	MOP networks are essential for coordinating responses to financial mistreatment and misuse of POA. While some provinces maintain strong networks, other jurisdictions lack any formal mechanism for collaboration. • Where jurisdictions require capacity building, work with current networks to find resources • Fund and mandate MOP networks in every province and territory, with a clear scope that includes financial mistreatment and misuse of POA • Require/enable networks to engage local financial institutions, legal clinics, health and social services, and law enforcement in coordinated responses through capacity building and funding
Create and maintain a public directory of financial mistreatment reporting pathways	Older persons and their families often do not know where to turn for help with financial mistreatment and misuse of POA. A centralized, up-to-date public resource would improve access and awareness. • Develop a national online and telephone-accessible directory listing financial mistreatment and misuse of POA reporting mechanisms in every province and territory • Include detailed information on what types of mistreatments each service addresses, what to expect when reporting, and contact information for legal, financial, and protective services • Ensure accessibility for older persons with limited digital literacy, including phone-based navigation and multilingual support
Develop national guidelines for multisectoral response to financial mistreatment	• There are currently no national guidelines on how sectors should collaborate to respond to financial MOP and misuse of POA. Clear guidance would support the development of consistent, high-quality interventions • Establish national guidelines for community-based MOP teams, modelled on promising practices such as CCRs in Alberta, RISE, and E-MDTs • Include guidelines for information sharing, risk assessment, legal and health collaboration, and

	support for older persons with fluctuating or diminished capacity
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5.4 Policy recommendations to improve oversight of power of attorney

Key informants confirmed that attorneys acting under POAs are often unclear on the nature of their duties and that there is limited guidance and oversight for actions taken under POAs. The literature reinforced those findings and identified registries and other functions as possible antidotes to financial mistreatment of older persons. The literature also identified different duties of the PGT role. When attorneys under POAs understood that oversight was being expanded, this often created a change in behaviour. The literature emphasized familial repair as the best outcome from enforcement.

Table 9: Policy recommendations to improve oversight, accountability, and safeguards for powers of attorney

Recommendation	Description
Harmonize POA guidance across Canada	POA legislation and guidance vary widely across jurisdictions, leading to confusion and gaps in protection. • Establish national minimum standards for capacity assessment, attorney duties, and safeguards against misuse • Promote consistent terminology, forms, and procedures across provinces and territories • Encourage collaboration through a national working group on legal protections for older persons
Strengthen oversight of attorneys acting under POA	Once a POA is activated, there are often few mechanisms in place at the provincial/territorial level to ensure the attorney is acting in the older person's best interest. • Explore periodic reporting or accounting requirements, especially once capacity is lost • Strengthen the complaints process and investigative mechanisms if a complaint is lodged • Enable substitute decision-makers to be monitored by oversight bodies or advocacy services
Establish centralized POA registries	Without a centralized system, service providers often have no way to verify whether a POA is valid or current.

	• Develop a standardized form for POA that responds to specific jurisdictional needs • Create POA registries (similar to those used for last wills and testaments) that allow legal professionals and authorized agencies to confirm appointments • Enable financial institutions and health providers to access necessary information without breaching privacy (as in New Zealand) • Include built-in alerts for known risks (par example: if an attorney has been removed for cause in another case)
Expand supported decision-making alternatives to POA	Conduct evaluations to determine the efficacy of Supported Decision- Making programming. • Develop monitoring and evaluation strategies to track impacts on financial safety, autonomy, and satisfaction among older participants • Consult a variety of stakeholders and older persons with lived experience in co-designing policies and safeguards
Strengthen legal advocacy services for older adults facing financial mistreatment and misuse of POA	Older persons often lack access to legal services that can support them in navigating financial mistreatment and POA disputes. Specialized older persons' law supports are unevenly distributed across Canada. • Expand funding for legal clinics that offer services in older persons law, including capacity, consent, financial exploitation, and POA disputes • Ensure legal services are culturally safe and accessible to older adults in rural, remote, and linguistically diverse communities
Strengthen alternative legal pathways for financial mistreatment cases	Many older persons do not want to pursue criminal charges but still seek a meaningful resolution. Similar to the CCRs in Alberta, alternative legal pathways must be strengthened. • Explore funding and evaluating restorative justice and civil resolution options specifically tailored to the financial MOP cases • Consider a safe reporting mechanism that can investigate misuse of POA

	• Ensure these programs work in collaboration with older person-serving organizations in the design of such programs, that they include safeguards to protect older persons from any further harm as a result of participating in such processes, and ensure voluntary, informed participation • Explore mechanisms for financial restitution and formal reassignment or oversight of POA arrangements as part of non-criminal interventions
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5.5 Policy recommendations to better address the needs of older adults in equity-deserving groups experiencing financial mistreatment

The literature identified gaps in understanding regarding the prevalence and detection of financial MOP, particularly when it comes to older adults in equity-deserving groups. It also outlined the limits in detection, particularly across cultural and language barriers. Key informants also noted specific groups of older adults who were more at risk in their experience, due to intersecting barriers.

Table 10: Policy recommendations to better respond to financial mistreatment among older adults in equity-deserving groups

Recommendation	Description
Enhance research and disaggregated data collection of the financial mistreatment	Investment is needed in disaggregated data collection to better understand and respond to the prevalence and detection of financial mistreatment among: • older women, particularly those living alone or with low income • immigrant and sponsored older persons • indigenous older adults • older persons with disabilities, and • 2SLGBTQI+ identifying older persons These efforts should include both community-based studies and integration of relevant indicators into large-scale surveys (for example: CLSA, Canadian Community Health Survey).

Address geographic inequities in detection and response	Older persons in rural and remote communities face significant barriers to detection, redress, and support. It is necessary to: • consider funding regionally tailored outreach and MOP networks • expand mobile legal and financial clinics, and • support digital infrastructure and in-person alternatives for financial transactions and reporting mistreatment
Support cultural safety and language accessibility in services	To address social and systemic barriers to detection and reporting, frontline services should: • be available in multiple languages and formats • include training on cultural understandings of family roles and respect for older adults, and • partner with culturally specific organizations to co-design prevention tools for the MOP

6. Conclusion

Across the literature and stakeholder engagement, the evidence is clear: financial mistreatment is widespread, under-detected, and deeply intertwined with social isolation, cognitive decline, family conflict, and gendered power dynamics. The most harmful cases often occur in relationships of trust, usually within families or caregiving arrangements where coercive control, dependency, and emotional abuse make detection difficult. Research also shows that older adults who face intersecting marginalization (gender, immigration status, disability, 2SLGBTQI+ identity, poverty) experience higher risks and fewer safe reporting pathways. Collectively, evidence on prevalence demonstrates that financial mistreatment is not only a financial harm; it is a relational and structural issue.

The cross-jurisdictional analysis shows significant variation in definitions, oversight powers, investigatory authority, and data availability across provinces and territories. No jurisdiction has a fully integrated or consistently evaluated POA oversight system. Most rely on complaint-driven models and under-resourced Public Guardian and Trustee (PGT) offices, which limit proactive prevention. Overall, this research suggests that a more harmonized, preventive, and accessible POA system could improve the detection and prevention of financial mistreatment.

Interviewees noted that banks are often the first to notice financial red flags, yet research suggested that policies, training, and reporting practices remain inconsistent across institutions. Research also found that frontline staff face tension between privacy

obligations, uncertainty about capacity and coercion, and fears of liability, which can lead to hesitation and missed opportunities for early intervention. The Seniors' Code has improved awareness, but further improvements could be made. International evidence (for example: FAST teams, E-MDTs, mandatory training models) provided insight into ways in which banks can play a more proactive role.

From the perspective of older adults, they encounter a fragmented, inconsistent system when seeking help. While helplines exist in every province and territory, most lack specialization in financial or POA issues. Police can be better trained around POA cases. Legal clinics can assist but have limited reach and no investigatory powers. Older adults without bank access, technology, or transportation face additional barriers. Promising models include risk-based triage systems, financial mistreatment specialist units, coordinated community response tables, and multidisciplinary teams. These models demonstrate that cross-sector approaches are more effective.

The collective evidence across this report points to several overarching conclusions.

- first, prevention and detection require stronger, consistent education paired with public awareness efforts tailored to diverse older adults
- second, the financial sector needs improved guidance, outcome monitoring, and standardized training to act confidently on suspected mistreatment
- third, networks and multidisciplinary models show the most promise for complex cases, but need stable funding, dedicated coordination, and evaluation
- fourth, provincial/territorial POA systems require modernization, harmonization, and more accessible oversight mechanisms, including registration, verification, and auditing options
- finally, equity-deserving groups need tailored and culturally safe interventions, supported decision-making options, and accessible reporting pathways

Appendix A – Methodology

This report draws on three complementary sources of evidence:

- 1) a targeted literature review
- 2) a review of Federal/Provincial/Territorial (FPT) policies and programs, and
- 3) targeted engagement with key stakeholders

These sources were selected to ensure a well-rounded understanding of the issues surrounding the financial mistreatment of older persons in Canada, with a particular focus on the misuse of Power of Attorney (POA).

Literature review

The literature review drew on two major sources:

- **FPT Working Group Materials:** A total of 22 documents were identified by the FPT Working Group.
- **Independent Academic and Grey Literature Search:** An additional 43 documents were identified through a structured scan of academic and grey literature using targeted search terms across platforms such as Google Scholar. These search terms included:
 - “Financial Abuse Prevention” (since 2021)
 - “Power of attorney abuse older adults”
 - “Power of attorney” AND “elder abuse” AND comparative OR international OR UK OR Australia
 - “Elder financial abuse” AND “banks” AND Canada
 - “Prevalence of financial abuse”
 - “Financial abuse prevention AND Indigenous elders AND Canada”
 - “Elder abuse” AND “rural Canada” AND services OR programs
 - “Older adults financial abuse enforcement”
 - “Power of Attorney abuse Canada COVID-19”
 - “Power of attorney” AND “First Nations” AND financial exploitation
 - “Elder mistreatment” AND “northern” OR “remote” communities Canada

This combined literature base informed the context, trends, and knowledge gaps that underpinned our analysis.

Review of FPT policies and programs

Publicly available information on federal, provincial, and territorial legislation, policies, and operational programs were reviewed to assess the way in which each jurisdiction approaches:

- the regulation and oversight of POA
- the prevention and detection of financial mistreatment, and
- the provision of support to older persons

The researchers also conducted a search on LexisNexis to identify relevant case law.

Targeted engagement

The project team, in collaboration with Employment and Social Development Canada (ESDC) and with input from the FPT Working Group, identified a range of stakeholder organizations to invite to participate in interviews. In total, outreach was made to 27 organizations, and interviews were successfully completed with representatives from nine organizations.

Participants were informed that they were participating in their professional capacity and representing their organizations, rather than speaking anonymously. Interviews were conducted in English and French where appropriate. Notes from all interviews were collated and analyzed thematically to extract common challenges, promising practices, and gaps in the current system.

Individuals and organizations we successfully spoke with included¹³:

- Joanne Blinco, Executive Directors
Alberta Elder Abuse Awareness Council
- Kevin Coughlin, Manager, Personal Decision Services
Public Guardian and Trustee of British Columbia
- Patti Redmond, Director, Client Services Branch
Emily Griffith, Deputy Public Guardian and, Trustee
Keith Taller, Counsel, Policy, Corporate Legal Services
Ontario Office of the Public Guardian and Trustee
- Sara O'Dea, Executive Director
Alberta Office of the Public Guardian and Trustee
- Laura Ostler, Prevention Consultant
Raeann Rideout, Director, Strategic Partnerships
Marta Hajek, Chief Executive Officer
Elder Abuse Prevention Ontario (EAPO)
- Michel Tremblay, Directeur exécutive
Fédération Des Aînés Et Des Retraités Francophones De L'Ontario (FARFO)
- Huong Pham, Executive Director
Assaulted Women's Helpline (AWHL)-Seniors Safety Line (SSL)
- Bethanie Pascutto, Staff Litigation Lawyer
Kimber-lee Wargalla, Licenced Paralegal and Community Outreach Co-Ordinator

¹³ Selected provinces were included in interviews.

Steven Caswell, Staff Litigation Lawyer
Advocacy Centre for the Elderly (ACE)

- Bénédicte Schoepflin, Executive Director
Canadian Network for the Prevention of Elder Abuse (CNPEA)
- Kimberly Leanord, CEO
Newfoundland and Labrador Network for the Prevention of Elder Abuse (Seniors NL)

This qualitative data was instrumental in triangulating findings from the literature and policy review and ensuring that recommendations were grounded in real-world experience. See Appendix B for a summary of findings.

Appendix B - Summary of targeted engagement findings

Nine of 27 identified organizations took part in interviews. A tailored interview guide was developed for each organization. Interview questions are named in the summary below. They cover issues such as:

- challenges and gaps in approaches toward financial mistreatment across jurisdictions
- ways in which systems balance risks and autonomy of older adults in financial mistreatment cases, and
- how government agencies, community organizations, financial institutions, and the public could work together more effectively to prevent and address financial mistreatment of older persons, among other topics.

Seven interviews were carried out in English over Zoom, and one was carried out in French. In one instance, an organization was provided with the questions in English and French and they provided written responses.

How does your organization support older adults experiencing financial abuse or Power of Attorney (POA) misuse?

Organizations offer services such as:

- intake/triage and referral
- direct legal services (for example: Office of the Public Guardian and Trustee),
- guardianship oversight, and
- Public legal Education (PLE)

Organizations also cover:

- policy and reform
- community engagement and awareness (for example: workshops/webinars to senior) and partnerships, as well as
- work with oversight bodies

What types of financial abuse or POA misuse most frequently come to your organization's attention? What mechanisms or processes does your office have in place when concerns about POA misuse (for example: cognitive capacity) are raised? Under what circumstances does your office step in?

Common issues in POA misuse were named mainly as financial abuse by family or caregivers. For example:

- a lack of understanding of POA powers (especially when created without legal advice)
- isolation, cognitive decline, and coercion that can increase vulnerability; or
- joint or competing POAs that complicate decision-making

Participants noted their offices typically lack authority to investigate POA misuse. Instead, complaints are screened and referred to courts or other supports. Serious cases (for example: missing funds, property risk), are referred to the Public Guardian and Trustee (PGT).

One participant named that if their office assumes decision-making authority for an individual, all concerns are managed through the complaints system to ensure accountability and transparency. Another noted that staff follow strict policies and procedures to support transparency, and that regulations require transparency of records to family and adherence to management plans.

Participants also named systemic barriers including:

- lack of oversight or complaint mechanisms for POAs
- costly and slow legal action, and that
- the digital divide, language, and cultural factors limit access to help.

Recommendations to prevent misuse included more education, early intervention, standardized POA tools, and better access to legal support were made

Are there groups of older adults who face greater barriers to legal protection or enforcement?

Participants named key challenges as well as identifying specific groups of older adults. Challenges included:

- Lack of family support or attentive allies to spot abuse
- Language and cultural barriers, especially for immigrants and newcomers.
- Socio-economic differences that affect awareness and access to help.
- Family conflicts and shame that prevent reporting
- Underreporting of elder abuse (mainly financial)
- Risk factors such as isolation, gender, living situations, and cognitive/physical impairments
- Racialized seniors face bias and fewer services
- Inadequate translation and legal education limit understanding
- Patriarchal norms that influence POA dynamics

What are the main challenges or barriers your office encounters in investigating and pursuing financial abuse cases tied to POAs? What do you see as barriers in the current legal framework that make it difficult for older adults to contest POA misuse or address financial abuse?

Participants noted challenges including:

- Lack of resources that limit proactive monitoring of POA misuse
- Privacy impacts on evidence collection
- Reliance on perceived slow, inconsistent bank cooperation

- Legal process is costly, slow, and inaccessible for many seniors
- POA documents are often “homemade” and inconsistently accepted by banks
- Financial institution variation in practices and delays increase abuse risks

What reforms or clarifications to POA laws, provincially or federally, would improve safeguards against misuse?

Participant named the following suggestions:

- Create a specialized tribunal: A low-cost, expert body to resolve POA disputes quickly and outside of courts
- Standardized POA forms and registry: Plain-language forms with legal info for both parties and a central registry to track active/revoked POAs and support verification
- Clearer legal guidance: Ensure attorneys understand duties upfront and clarify when POAs take effect as many seniors wrongly assume this takes place only after incapacity
- Better access to legal support: Expand affordable legal help; most seniors cannot afford private lawyers
- Built-in accountability: Include recourse mechanisms in POA documents to address misuse
- Public and cultural education: Targeted outreach, especially for newcomers, on risks and responsibilities under POA
- Bank staff training: Equip banks to detect and respond to financial abuse with sensitivity
- Support services and community outreach: Fund and promote anonymous, accessible services like the Seniors Safety Line

What improvements are needed in prevention, detection and enforcement of financial and POA-related mistreatment cases? Are there promising models from other jurisdictions?

Within prevention, participants recommended prioritizing public and legal education on POAs and financial abuse. They also suggested launching national awareness campaigns and standardizing educational tools. In terms of detection, participants recommended:

- training frontline staff (for example: banks) in age-inclusive practices,
- creating consistent monitoring systems and
- improving data collection, and
- expanding case management and response capacity

Finally for enforcement, recommendations included:

- establishing clear, safe reporting pathways
- imposing stronger penalties for POA misuse, and

- scaling up proven response models, nationally

Promising models were said to include CCRs (for example: Alberta, Ontario) that unite:

- health
- social work
- police, and others
- mandatory reporting protocols for financial institutions (for example: BC); and
- clear legal frameworks and
- system navigation resources; and
- specialized elder abuse teams in some police services

Quebec and Australia were perceived as funded aging strategies enabling data collection and prevention. Others said cross-sector training and education, plus investment in prevention are effective; and capacity assessments and balancing autonomy with protection are also important. However, several participants named that there are no nationally- oriented best practices yet, so federal support and unified strategies are needed.

How does your office collaborate with financial institutions, legal professionals, health care providers, and community organizations when concerns about POA misuse arise?

Participants said that collaboration centers on strong ties with health authorities, who help coordinate abuse investigations. Financial institutions also provide key evidence but vary in responsiveness due to:

- differing policies
- privacy concerns, and
- limited understanding of their duties

It was noted there are dedicated fraud teams and ongoing education to improve cooperation.

Further, community groups support vulnerable adults outside PGT's scope, while long-term care and service providers assist investigations. The PGT maintains bank contacts to aid investigations, though staff turnover and inconsistent validation pose challenges. Overall, effective collaboration was said to require ongoing communication, education, and coordination across all partners.

Are there gaps in public understanding of POAs or legal professionals' obligations? What role could public legal education or legal professional training play in preventing financial abuse or improving access to justice? What systemic or policy changes at the federal, provincial/territorial, or community level would better protect older adults from financial mistreatment, particularly involving POAs?

Participants highlighted that public understanding of POAs is limited. They named that attorneys under POAs often do not know:

- when POAs apply
- the duty to keep records, or that
- property covers all assets

There is also confusion about lawyers' roles, including who they represent and civil vs. criminal issues.

Further, legal professionals can only represent the senior client, not family members, and paralegals can only offer general information. It was said that better public legal education and professional training could:

- clarify these points
- helping prevent abuse and
- improve access to justice

In terms of systemic and policy changes, participants suggested to:

- Standardize POA laws and create a mandatory national POA registry.
- Fund multidisciplinary elder abuse response teams.
- Provide affordable legal support for older adults.
- Update Public Guardian policies and clarify medical professionals' roles in capacity assessments.
- Foster collaboration among financial, legal, and health sectors with federal coordination.
- Engage local politicians to raise community awareness.
- Expand coercive control laws to protect elders beyond intimate partner abuse

How has your organization adapted or responded to the issue of financial mistreatment during the pandemic and beyond?

Two participants commented steps taken by their organizations. They:

- expanded virtual and in-person education on financial abuse
- offered case support through their programming
- collaborated with safety units and professionals
- used social media for outreach, and
- participated in a national network

Finally, they aimed to leverage the Canadian Anti-Fraud Centre and increase in-person workshops.

How effective are current legislative frameworks in protecting older adults from financial mistreatment involving POAs?

It was said that legislation and banking responses to POA financial abuse are inconsistent and limited by privacy rules. Further, law enforcement is uneven, and there is little oversight or complaint processes for POAs. It was suggested that better legal support, clear authority for banks, regular monitoring, and education for POA holders are needed to prevent abuse effectively.

What additional strategies could strengthen public awareness, professional training, or education initiatives to better prevent financial mistreatment of older adults?

Strategies to strengthen prevention of financial mistreatment were said to include:

- normalizing early conversations about financial planning and POA through public campaigns
- mandating ongoing elder abuse training for professionals like lawyers and financial advisors, supported by practical tools and guidelines
- developing culturally sensitive education materials and services for diverse communities; and
- increasing public service announcements and advertisements to raise awareness, especially given current funding shortages

Appendix C - Canadian provincial/territorial frameworks for financial mistreatment of older persons

Table 11: Overview of provincial and territorial legislative frameworks addressing financial mistreatment of older persons in Canada

Province/Territory	POA Legislation	Key POA Features	Other Financial Abuse/ Mistreatment Legislation
Alberta	<i>Powers of Attorney Act, RSA 2000, c P-20 (Powers of Attorney Act, R.S.A. 2000, c. P-20., 2000a)</i>	Allows for enduring POA, includes provisions for the attorney's duties and responsibilities, outlines the process for addressing abuse. Addresses financial mistreatment through detailed duties and responsibilities of the attorney.	In Alberta, financial mistreatment encompasses the misappropriation or improper and illegal conversion of a significant amount of money or other valuable possessions (Protection for Persons in Care Act, SA 2009, c P-29.1, 2009). The Protection Against Family Violence Act defines family violence to include any act or threatened act that intimidates a family member by creating a reasonable fear of property damage or injury to a family member (Protection Against Family Violence Act, RSA 2000, c P-27, 2000b). Currently, mandatory reporting of financial mistreatment in Alberta is limited to individuals residing in a hospital or care facility, with no requirement for reporting outside of these settings. Adult Guardianship and Trusteeship Act, supports decision-making through guardianship and trusteeship. (Adult Guardianship and Trusteeship Act: Statutes of Alberta; 2008 Chapter A-4.2, 2008)
British Columbia	<i>Power of Attorney Act, RSBC 1996, c 370. (Power of</i>	Provides for enduring POA, includes specific requirements for validity and execution.	In British Columbia, financial mistreatment is characterized by the misuse of funds and assets belonging to a person in care by someone who is not in care, or the acquisition of property and funds from a

	Attorney Act, RSBC 1996, c. 370., 1996)	Includes provisions to prevent financial mistreatment, such as monitoring and accountability measures.	person in care by someone who is not in care without their knowledge and full consent, or that of their parent or representative (Residential Care Regulation, B.C. Reg. 96/2009, 2009). The Adult Guardianship Act also includes financial abuse in its definitions of abuse and neglect (Public Guardian and Trustee Act, [R.S.B.C. 1996] Chapter 383, 1996). While the former legislation does not specify an age criterion, the latter applies to adults aged 19 years or older. According to the Residential Care Regulations (Residential Care Regulation, B.C. Reg. 96/2009, 2009), mandatory reporting of financial mistreatment is required only for individuals living in a care facility. The Representation Agreement Act manages personal and financial affairs, promotes awareness. (Representation Agreement Act, RSBC 1996, c. 405, 1996b) for individuals who may be unable to manage their affairs due to incapacity. The Act also focuses on promoting awareness of the rights and processes involved in creating representation agreements.
Manitoba	<i>The Powers of Attorney Act, CCSM c P97.</i> (The Powers of Attorney Act, C.C.S.M. c. P97., 1996)	Includes provisions for enduring POA and mechanisms to protect against abuse. Contains measures to prevent financial exploitation, including oversight mechanisms	Provincial legislation has incorporated definitions of financial abuse into their broader definitions of abuse and neglect. While there is no age criterion for "abuse," "neglect" specifically refers to individuals aged 18 years or older. Mandatory reporting of financial mistreatment is not required for adults living in the community. However, there is an obligation to report for individuals residing in care facilities. (The Protection for Persons in Care

			Act, C.C.S.M. c. P144, 2000) Additionally, the Vulnerable Persons Living with a Mental Disability Act mandates reporting all suspected cases of financial mistreatment among vulnerable individuals to Manitoba Family Services and Consumer Affairs. (The Vulnerable Persons Living with a Mental Disability Act, C.C.S.M. c V90, 1993)
New Brunswick	<i>Enduring Powers of Attorney Act, SNB 1987, c E-7.1 (Property Act, R.S.N.B. 1973, c. P-19., 1973)</i>	Governs the use of enduring POA, includes provisions for the attorney's duties and responsibilities. Contains measures to prevent financial exploitation, including oversight mechanisms.	In New Brunswick, the legislation governing powers of attorney is the Enduring Powers of Attorney Act, which came into force on July 1, 2020 (Enduring Powers of Attorney Act, S.N.B. 2019, c. 30., 2019). This Act replaced earlier provisions found in the Property Act and the Infirm Persons Act, providing a comprehensive framework for enduring powers of attorney, including those for property and personal care. An "abused elderly person" is defined as an abused adult aged 65 years or older, but the definition excludes financial mistreatment. (Family Services Act, SNB 1980, c. F-2.2, 1980) Consequently, there is no specific definition, legislation, or mandatory reporting requirements for financial mistreatment. The Infirm Persons Act was repealed and replaced by the Supported Decision-Making and Representation Act, which received Royal Assent on December 16, 2022. This new legislation introduces a modern framework for adults requiring decision-making support, emphasizing autonomy and human rights.

			(Supported Decision-Making and Representation Act, S.N.B. 2022, c. 60, 2022)
Newfoundland and Labrador	<i>Enduring Powers of Attorney Act, SNL 2005, c E-11</i> (Enduring Powers of Attorney Act, S.N.L. 2005, c. E-11., 2005a).	Includes provisions for enduring POA and mechanisms to protect against abuse. Addresses financial mistreatment through detailed duties and responsibilities of the attorney.	The Family Violence Protection Act includes financial mistreatment in its definitions of spousal abuse and family violence. (Family Violence Protection Act, SNL 2005, c. F-3.1, 2005b) Spousal abuse is described as any intentional, reckless, or threatened act or omission that creates a reasonable fear of bodily harm or property damage. Family violence encompasses actions that control, exploit, or restrict the applicant's access to financial resources to ensure their financial dependency. There are no age criteria specified. Adult Protection Act Provincial Policy Manual: While the Adult Protections Act itself does not elaborate on POA, it does provide mechanisms for mandatory reporting as well as intervention and protection that could be relevant in situations where a POA is being misused. For example, the Act allows for emergency intervention in financial affairs and the involvement of the Provincial Director of Adults in Need of Protective Intervention. (Newfoundland & Labrador Centre for Health Information, 2020)
Northwest Territories	<i>Powers of Attorney Act, SNWT 2001, c 15</i> (Powers of Attorney Act, S.N.W.T. 2001,	Similar to provincial laws, includes provisions for enduring POA and mechanisms to address abuse.	The Protection Against Family Violence Act encompasses financial mistreatment, along with psychological and emotional abuse, that causes harm or fear of harm to the applicant, their children, or any child in their care. Currently, there is no mandatory requirement to report financial mistreatment.

	c. 15., 2001), <i>Guardianship and Trusteeship Act</i> (Guardianship and Trusteeship Act, S.N.W.T. 1994, c29, 1994)	Contains measures to prevent financial exploitation, including oversight mechanisms. Administers substitute decision-making.	(Protection Against Family Violence Act, S.N.W.T. 2003, c. 24, 2003)
Nova Scotia	<i>Powers of Attorney Act, RSNS 1989, c 352</i> (Powers of Attorney Act, R.S.N.S. 1989, c. 352., 1989), <i>Adult Capacity and Decision-making Act</i> (Adult Capacity and Decision-Making Act, Bill No. 16, 1st Sess., 63rd General Assembly, 2017)	Provides for enduring POA, includes specific requirements for validity and execution. Addresses financial mistreatment through strict requirements for execution and monitoring. Manages personal/financial affairs under guardianship.	The Protection for Persons in Care Regulations defines financial abuse as the misappropriation or improper and illegal conversion of money or other valuable possessions for individuals aged 16 years or older. (Protection for Persons in Care Regulations, NS Reg 364/2007, 2007) These regulations mandate the reporting of financial mistreatment for anyone residing in a healthcare or care facility. (Protection for Persons in Care Act, S.N.S. 2004, c. 33, 2004)
Nunavut	<i>Powers of Attorney Act,</i>	Similar to provincial laws, includes provisions for	The Family Abuse Intervention Act defines financial abuse as any conduct intended to control, exploit, or

	<i>SNu 2005, c 12</i> (Powers of Attorney Act, S.Nu. 2005, c. 12., 2005), <i>Guardianship and Trusteeship Act</i> (Guardianship and Trusteeship Act, S.N.W.T. 1994, c.29, 1994)	enduring POA and mechanisms to address abuse. Addresses financial mistreatment through detailed duties and responsibilities of the attorney. Provides estate and guardianship management.	restrict a person's access to financial resources to ensure their financial dependency (Family Abuse Intervention Act, S.Nu. 2006, c 18, 2006). There is no mandatory requirement to report financial mistreatment.
Ontario	<i>Substitute Decisions Act</i> , S.O. 1992, c. 30. (Substitute Decisions Act, S.O. 1992, c. 30, 1992)	Governs POA for property and personal care, includes provisions for appointing an attorney, their duties, and mechanisms to address abuse. Includes provisions to address financial mistreatment, such as unauthorized use of funds and self-dealing.	Financial abuse has been specifically defined by the Long-Term Care Homes Act as being “any misappropriation or misuse of a resident’s money or property” (Long-Term Care Homes Act, 2007, S.O. 2007, c. 8, 2007). Under this legislation, any individual who suspects financial mistreatment of a resident in a Long-Term Care facility must report this to the Facility director (Carr, 2023). There is also the Retirement Homes Act (Retirement Homes Act, S.O. 2010, c.11, 2010) that requires anyone who sees or suspects harm or risk of harm of a resident of a retirement home to immediately report it.
Prince Edward Island	<i>Powers of Attorney Act</i> , RSPEI 1988, c P-16 (Powers of	Provides for enduring POA, includes specific	The Powers of Attorney and Personal Directives Act (“the PAPD Act”) received assent on November 29, 2023, and came into force on November 1, 2025. The expanded PAPD Act permits an individual to now

	Attorney Act, R.S.P.E.I. 1988, c. P-16., 1988a), <i>The Public Trustee Act</i> (Public Trustee Act, Chapter P-32.2, 2022)	requirements for validity and execution. Contains measures to prevent financial exploitation, including oversight mechanisms. Trust and estate management, guardianship services.	appoint someone to make personal decisions as well as financial decisions. The Adult Protection Act encompasses financial mistreatment within its definitions of abuse and neglect. (Adult Protection Act, R.S.P.E.I. 1988, c. A-5, 1988b) Anyone can report suspected financial mistreatment of individuals they believe require assistance or protection to the Minister of Health and Wellness. However, there is no mandatory obligation to report such cases.
Quebec	<i>Civil Code of Quebec, CQLR c CCQ-1991.</i> (1991)	The protection mandate and power of attorney are defined in the Civil Code of Québec. A protection mandate requires a notarized document or a private document Addresses financial mistreatment through strict requirements for validity and execution.	The Charter of Human Rights and Freedoms (Canadian Charter of Rights and Freedoms, Part I of the Constitution Act, 1982, being Schedule B to the Canada Act 1982 (UK), c. 11., 1982) states that every elderly and disabled person has the right to protection from any form of exploitation, including the exploitation of older individuals. According to the Commission des droits de la personne et des droits de la jeunesse, exploitation involves the mistreatment of an older person who is vulnerable and dependent on others for basic needs. (Commission des droits de la personne (Szoldatits) c. Brzozowski, 1994 CanLII 1792 (QC TDP), 1994) This mistreatment can include economic, physical, psychological, social, and moral abuse. In certain circumstances, financial mistreatment may constitute financial abuse, and in such cases, reporting may be mandatory if it meets the criteria set out in Section 21 of the Mistreatment Act (Government of Québec, 2017).

Saskatchewan	<i>The Powers of Attorney Act, 2002, SS 2002, c P-20.3 (The Powers of Attorney Act, 2002, S.S. 2002, c. P-20.3., 2002), The Adult Guardianship and Co-decision-making Act (The Adult Guardianship and Co-decision-making Act, S.S. 2000, c. A-5.3, 2000)</i>	Governs the creation and use of POA, including enduring POA, outlines the attorney's duties and the process for addressing abuse. Includes provisions to address financial mistreatment, such as unauthorized transactions. Manages property and personal decisions via guardianship.	According to the Public Guardian and Trustee Act, financial abuse is defined as the misappropriation of funds, resources, or property through fraud, deception, or coercion (Public Guardian and Trustee Act, S.S. 1983, c P-36.3, 1983). Additionally, financial mistreatment is included under domestic violence legislation, which encompasses any intentional or reckless act or omission that results in bodily harm or property damage, any act or threatened act that creates a reasonable fear of bodily harm or property damage, forced confinement, or sexual abuse. (The Victims of Interpersonal Violence Act, S.S. 1994, c V-6.02, 1994) There is no mandatory requirement to report financial mistreatment.
Yukon	<i>Powers of Attorney Act, RSY 2002, c 174 (Enduring Power of Attorney Act, R.S.Y. 2002, c. 73., 2002a), Care Consent Act (Care Consent Act,</i>	Similar to provincial laws, includes provisions for enduring POA and mechanisms to address abuse. Addresses financial mistreatment through comprehensive definitions and protections.	Financial mistreatment is addressed under both adult protection and domestic violence legislation. The Adult Protection and Decision Making Act defines abuse as the deliberate mistreatment of an adult that results in financial damage or loss, including the denial of use or possession of personal property. (Adult Protection and Decision Making Act, S.Y. 2003, c 21, Sch A, 2003a) Neglect is specifically defined as causing financial damage or loss to the adult, and includes self-neglect. The Family Violence Prevention Act defines family violence to include any intentional

	S.Y. 2003, c. 21, Sch. B, 2003b)	Substitute decision-making under Care Consent Act.	or reckless act or omission that causes bodily harm or property damage, as well as any act or threatened act that creates a reasonable fear of bodily harm or property damage. (Family Violence Prevention Act, R.S.Y. 2002, c 84, 2002b) There is no mandatory reporting requirement for financial mistreatment. However, anyone can report suspected financial mistreatment to the Seniors' Services/Adult Protection Unit, except in the case of individuals in correctional facilities. (Adult Protection and Decision Making Act, S.Y. 2003, c 21, Sch A, 2003a)
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Appendix D - Definitions of mistreatment of older persons and types of mistreatments by Canadian province or territory

Reproduced in part from (Department of Justice Canada, 2022)

Table 12: Definitions and types of mistreatments of older persons across Canadian provinces and territories

Province/Territory	Definitions ¹⁴	Types
Alberta	“Elder abuse includes any intentional or reckless act or wilful and negligent disregard, occurring within a relationship of family, trust or dependency, directed at someone 65 years of age or older, that: • causes physical, emotional or psychological harm • involves the misappropriation or misuse of money or other personal possessions or personal or real property • subjects an individual to non-consensual sexual contact, activity or behaviour • fails to provide the necessities of life.” (Government of Alberta, 2022, online) *	• Financial • Emotional • Physical • Sexual • Neglect
British Columbia	“Abuse” means the deliberate mistreatment of an adult that causes the adult: (a) physical, mental or emotional harm, or (b) damage or loss in respect of the adult's financial affairs.”	• Physical assault • Sexual assault • Humiliation • Intimidation • Overmedication

¹⁴ The type of publication they originate from is denoted by asterisks -: * government website/** legislation/** public policy/**** services

	(Government of British Columbia, 1996, online) **	• Withholding medication • Censoring • Invasion of privacy • Denial of access to visitors • Self-neglect
Manitoba	“Abuse”: “An act or omission that is mistreatment, whether physical, sexual, mental, emotional, financial or a combination of any of them, and causes or is reasonably likely to cause death of a patient, serious physical or psychological harm to a patient, or significant loss to a patient’s property”. (Government of Manitoba, 2000, online) **	• Physical • Mental and emotional • Sexual • Financial • Neglect
New Brunswick	A neglected or abused adult is “a disabled person or an elderly person, or is within a group prescribed by regulation, and is a victim of or is in danger of being a victim of physical abuse, sexual abuse, mental cruelty or any combination thereof”. (Government of New-Brunswick, 2021, online) **	• Physical abuse • Sexual abuse • Mental cruelty • Neglect
Newfoundland and Labrador	“Abuse is the deliberate mistreatment of an adult that causes or is reasonably likely, within a short period of time, to cause the adult (1) serious physical, psychological or emotional harm, or (2) substantial damage to or substantial loss of real or personal property, including financial assets. Abuse can be physical, sexual, emotional,	• Physical • Psychological • Emotional • Verbal • Sexual • Financial • Spiritual, religious and cultural • Neglect

	psychological, spiritual, cultural, verbal, or financial.” (Government of Newfoundland and Labrador, 2021, online) *	• Self-neglect
Northwest Territories	“Abuse of older adults can take on the forms of physical, sexual, psychological/emotional and financial abuse or neglect.” (Government of Northwest Territories, n.d., online)	• Physical • Sexual • Psychological • Financial abuse • Neglect
Nova Scotia	“Elder abuse is the infliction of harm on an older person. It involves any act, or failure to act, that jeopardizes the health and/or well-being of an older person. Such action or inaction is especially harmful when it occurs within a relationship where there is an expectation of trust.” (Government of Nova Scotia, 2005, p. 28) ***	• Physical • Sexual • Financial • Emotional • Violation of human/civil rights • Neglect
Nunavut	“Family abuse occurs when a person, a child of or in the care of a person, a parent of a person or another family member of a person is subjected to one or more [intentional or reckless] acts or omissions by another person with whom the person has: a) a spousal relationship; (b) an intimate relationship; (c) a family relationship; or (d) a care relationship.” (Government of Nunavut, 2006, p. 2-3) **	• Mental or emotional • Damage to property • Physical harm • Sexual abuse • Financial exploitation • Privation of necessities of life
Ontario	“as any act or lack of action, within a relationship where there is an expectation of	• Physical • Psychological

	trust that harms a senior and causes them distress or risks their health or welfare” (Government of Ontario, 2021, online) *	• Sexual • Financial • Neglect
Prince Edward Island	“Abuse of older adults refers to actions that harm an older person or jeopardize the person's health or welfare. There is no single cause of elder abuse. It may occur in relation to a single event or combination of life events such as physical or mental health illness, retirement, employment or family difficulties, addiction, or a dispute. It can affect older adults of any background, culture, religion, and economic status.” (Prince Edward Island Government, 2015, online) *	• Physical • Emotional/verbal • Financial • Sexual • Neglect • Denial of civil and human rights • Self-neglect
Quebec	“There is Mistreatment when an attitude, a word, an act or a default of appropriate action, single or repeated, occurs within any relationship with a person, a community or an organisation where there is an expectation of trust, which causes, intentionally or not, harm or distress to an adult.” (Government of Québec, 2022, p. 6, unofficial translation) “a single or repeated act, or a failure to take appropriate action, that occurs within a relationship where trust is expected and that, intentionally or unintentionally, causes harm or distress to a person” Chapter L-6.3	Violence or neglect taking the type of: • Physical • Psychological • Sexual • Material or financial • Organizational • Ageism • Violation of rights

Saskatchewan	“Elder abuse is the mistreatment of an older person. It can be physical abuse, emotional abuse, or neglect. The person who does it may be a caregiver, a family member, a spouse, or a friend. There are three types of elder abuse. They are: Domestic abuse. This usually happens in the person's home or in the home of the caregiver. The abuser is often a relative, a close friend, or a paid companion. Institutional abuse. This happens in a nursing home, foster home, or assisted- living facility. The abuser's job is to help care for vulnerable adults. Self-neglect. In addition to abuse from others, a vulnerable adult may not take care of himself or herself very well.” (Saskatchewan Health Authority, 2021, online) *	Types: • Domestic abuse • Institutional abuse • Self-neglect Acts: • Violence • Emotional or psychological abuse • Sexual abuse • Neglect • Abandonment • Financial abuse
Yukon	“Abuse: “abuse” means the deliberate mistreatment of an adult that (a) causes the adult physical, mental, or emotional harm, or (b) causes financial damage or loss to the adult.” (Government of Yukon, 2003, p. 67) **	• Physical • Mental/emotional • Financial

Appendix E - Regulator organizations and breach protocols related to financial records

Table 13: Regulator organizations and breach protocols related to financial Records

Jurisdiction	Privacy commissioner/ Ombuds person	Oversight Body	Who Must Be Notified	Threshold / Trigger
Alberta	Privacy commissioner	Office of the Information and Privacy Commissioner of Alberta	Commissioner and affected individuals	Real Risk of Significant Harm for RROSH for PIPA; risk of harm under HIA
British Columbia	Privacy commissioner	Office of the Information and Privacy Commissioner for British Columbia	Public bodies must notify Commissioner and affected individuals FIPPA; private sector encouraged	Reasonable expectation of significant harm
Manitoba	Ombudsman	Manitoba Ombudsman	Ombudsman and affected individuals FIPPA/PHIA	Risk of significant harm RROSH
New Brunswick	Ombudsman	The Office of the Ombudsman (New Brunswick)	Ombud and affected individuals RTIPPA; Ombud and affected individuals PHIPAA	Risk of significant harm
Newfoundland and Labrador	Privacy commissioner	Office of the Information and Privacy Commissioner for	OIPC and ATIPP Office for public bodies; PHIA custodians notify OIPC and affected individuals	Risk-based assessment per protocols

		Newfoundland and Labrador		
Northwest Territories	Privacy commissioner	Office of the Information and Privacy Commissioner for Northwest Territories	HIA custodians notify IPC and affected individuals as required by regulations	Duty to give notice under HIA s.87; IPC can initiate review
Nova Scotia	Privacy commissioner	Office of the Information and Privacy Commissioner of Nova Scotia	Under PHIA, notify affected individuals or the Review Officer (s.69–70). FOIPOP/MGA	Notification required under PHIA; best practice under FOIPOP/MGA
Nunavut	Privacy commissioner	Office of the Information and Privacy Commissioner of Nunavut	No explicit mandatory notification provision	Policy-based; consult ATIPP Office
Ontario	Privacy commissioner	Information and Privacy Commissioner of Ontario	FIPPA prov. institutions: notify IPC and affected individuals where RROSH; PHIPA: notify IPC and affected individuals; MFIPPA pending updates	RROSH public; PHIPA penalties/AMPs available since 2024
Prince Edward Island	Privacy commissioner	Information and Privacy Commissioner of Prince Edward Island	HIA custodians must notify Commissioner and affected individuals	Mandatory for HIA breaches

Québec	Commission d'accès à l'information du Québec OR Autorité des marchés financiers	Commission d'accès à l'information du Québec OR Autorité des marchés financiers	Enterprises/public bodies notify CAI and affected individuals where risk of serious harm; maintain incident register	Risk of serious injury includes financial loss
Saskatchewan	Privacy commissioner	Office of the Saskatchewan Information and Privacy Commissioner	Government institutions/local authorities: notify affected as appropriate	Risk-based; duty to protect under FOIP/LA FOIP
Yukon	Privacy commissioner and Ombudsman	Yukon Information and Privacy Commissioner and Yukon Ombudsman	HIPMA custodians must notify affected individuals and IPC; ATIPP public bodies follow protocol	Significant harm threshold under HIPMA

Appendix F – Summary table of seniors' code implementation by Canadian financial institutions¹⁵

Table 14: Overview of seniors code implementation measures across Canadian financial institutions

Institution	Employee Training	Communication	Policies and Practices	References
Amex Bank of Canada	• Introduction to Seniors Code • Fraud and scams • Financial abuse • Powers of attorney	Dedicated Seniors Support page: • how to manage account online • Shopping confidently (including Fraud protection and identity theft) • getting the most out of your card • supporting card members (including information in accessible formats and POA)	• Annual mandatory training for customer-facing employees and leadership • Regular monitoring of transactions to look for unusual transactions (offered to all customers) • Escalate incidents and complaints related to senior customers • Seniors' Champion reviews any changes to policies, procedures or processes	(Amex Bank of Canada, 2023)
Bank of China (Canada)	• Seniors' concerns: ○ managing and protecting assets ○ POA ○ joint account ○ financial abuse ○ fraud and ○ Scams • senior banking experiences	Disclosure displayed physically at branches and digitally on website: • services to seniors consolidated disclosure of information relevant to older persons • joint deposit account and POA disclosure	• Existing anti-laundering transactions monitoring and fraud detection and prevention programs • Complaint handling procedures includes guidance to employees to address complaints raised by older persons and required to escalate any	(Bank of China (Canada), 2024)

¹⁵ Information was gathered from reports posted on the [FCAC website](#)

Institution	Employee Training	Communication	Policies and Practices	References
	- voluntary commitments and code of conduct - seniors code of conduct - Bank of China (Canada)'s actions The resource persons, including without limitation the Seniors Champion, compliance officers and branch managers, can assist employees by providing additional information about topics such as: - bank resources related to older persons - financial mistreatment - fraud - scams - incapacity - the powers of attorney and - joint deposit accounts	customer complaint handling procedure	potential financial mistreatment or fraud to Bank's Fraud Risk Management Policy escalation process	
Bank of Montreal (BMO)*	BMO's Accessibility Plan - Dedicated Seniors Banking website covering: - everyday banking designed for older persons - digital banking support and education - information on accessible in-branch or at home services	Seniors section of website covers: - everyday banking solutions designed for older persons - digital banking support and education - information on accessible in-branch or at home services	- Annual mandatory training to BMO employees on issues affecting our senior customers - Detection – ongoing market scans of potential threats and scams; red flag employee guide focused on suspected financial mistreatment of vulnerable customers	(BMO, 2025)

Institution	Employee Training	Communication	Policies and Practices	References
	- information on understanding Powers of Attorney and Joint Deposit Accounts - a link to online security centre, includes resources on common scams and how to recognize and prevent financial elder abuse - instructions for reporting fraud	- information on understanding Powers of Attorney and Joint Deposit Accounts - a link to our online security centre, which includes resources on common scams to watch for, and how to recognize and prevent financial elder abuse - instructions for reporting fraud	- Response – streamlined processes for when fraud or suspected frauds; requirement for employees to complete electronic UARs; review of UAR submissions to determine whether a STR needs to be filed with the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC) - Monitoring and reporting: Quarterly tracking of the number of senior abuse-related UARs and STRs filed, including the number of unique cases and the cause of each case	
Bank of Nova Scotia (The) (Scotiabank)	Mandatory training for client-facing. Topics include: - senior client overview - senior friendly practices - understanding mental capacity and decision-Making - powers of attorney and joint accounts - fraud - scams, and - financial abuse	Branch: - Customer information Centre – includes topics on POAs and Joint Deposit accounts - Fraud Awareness Guide - Fraud Prevention Checklist - Series of Financial education presentations - Senior Friendly branch handout Online:	- Support for employees (including a series of training modules and internal resources, representatives in recognizing circumstances where older persons may need additional assistance and identifying and escalating incidents of suspected financial mistreatment or fraud - Escalation procedures connect frontline	(Scotiabank, n.d.)

Institution	Employee Training	Communication	Policies and Practices	References
		• seniors resource centre - provides information on: ○ digital and online banking services ○ accessibility features ○ account security, and ○ protection against fraud • security centre and dedicated page on common scams targeting older persons • finance for older persons, • timely financial literacy communications sent to older clients via email	employees with management and support departments to help older persons • Seniors Client Policy enables employees to consider older persons' needs • Accommodations Framework and best practices guide to deliver a barrier-free banking experience • The seven principles of the Code are included in regulatory compliance management framework • Seniors Team helps the Bank to remain compliant with the Code while also formalizing and executing a strategic roadmap • Perspectives Podcast: So, What Exactly is a Power of Attorney? Featuring Laura Tamblyn Watts, CEO of CanAge	
Bridgewater Bank	Mandatory training for new employees and refresher training every 2 years. Covers: • compliance with the Code (7 Principles)	Accessible website for older persons: • includes information on code of conduct • powers of attorney and joint deposit accounts	• For mortgage product line, the Bank has created procedures for situations that require independent legal advice, such as indication or suspicion the	(Bridgewater Bank, 2023)

Institution	Employee Training	Communication	Policies and Practices	References
	- communicating with older persons - fraud and financial mistreatment and signs to look for when dealing with older persons - fraud and examples of scams that target older persons - the CBA's Commitment on powers of attorney and joint deposit accounts - available employee resources that can assist them while helping older persons - complaint escalation processes and how to support older persons	- senior abuse - accessibility Brochure Information for Older Canadians	person providing support may not understand or be capable of understanding or indication the person is not providing support voluntarily and of their own free will - Any fraud or suspicious activity is escalated through STR process - Enhancements to savings withdrawal process that includes a review of each withdrawal with enhanced due diligence to determine that the customer is not being instructed by someone else to withdraw funds	
B2B Bank	Unknown	Documents in accessible format	Unknown	(B2B Bank, n.d.)
Caisse populaire acadienne ltée (UNI)	Mandatory training for employees: - financial exploitation of the elderly: - recognizing - analyzing and - responding to it - self-training on government pensions	- Personalized support to help older adults understand their needs and concerns. - Offers a variety of ways to communicate in person, by telephone, through branch displays, mailings, traditional media and social networks	Procedures for employees, front-line representatives and specialized units are made available so that older persons can contact the Seniors' Champion to obtain guidance in potential cases of financial mistreatment. For example:	(UNI, 2024)

Institution	Employee Training	Communication	Policies and Practices	References
		• Offers monthly account statements in paper or virtual format • Offers a support guide to powers of attorney and joint accounts, which provides a framework for the provision of banking services • Makes available private areas at its branches so that older members and clients can carry out their banking transactions in complete confidentiality • Offers additional support in using electronic services • Publishes articles on fraud on its social networks to inform them • Publishes relevant information on its website for this clientele • Is committed to creating an inclusive culture by integrating accessibility into its behaviors. It encourages education and awareness of the importance of accessibility in all spheres of the organization: its built environment, technologies and communications	• process for supporting a victim of financial mistreatment • recognizing financial exploitation • financial mistreatment of the elderly: recognize, review and react • elder abuse decision tree • powers of attorney and joint accounts Blogs contributing to financial literacy and fraud prevention are published on its website.	

Institution	Employee Training	Communication	Policies and Practices	References
		- In addition, a section of the information portal is dedicated to the provision of banking services to members and clients aged 60 years and over, and contains links to: - Code of Conduct for Seniors - Senior's Champion Report		
Canadian Imperial Bank of Commerce (CIBC)	Business and Mandatory Testing and Training (BMTT). Reviewed annually and is updated to ensure content is accurate, relevant and is fully accessible	CIBC Seniors Support Centre and Simplii Seniors Support Centre offer consolidated information relevant to older persons, including meeting their accessibility needs, common types of older person-targeted scams, programs and products for older persons, and financial advice and well-being content - Developed two new videos to add to existing older persons video library: (1) Scams: to increase awareness of common scams and how clients can protect themselves (2) Power of attorney (POA): to educate	- Created a new video to educate clients about common types of scams and red flags to avoid - Sent an email to clients about scams and one-time verification code (OTVC) phishing to raise awareness of what to watch for, to avoid falling victim to these scams	(Canadian Imperial Bank of Commerce, 2023)

Institution	Employee Training	Communication	Policies and Practices	References
		older persons about powers of attorney and joint deposit accounts - Proactively raise awareness and promote resources available to older persons through an email campaign - In 2023, reached current older person clients and reach new older persons as they pass their 60th birthday		
Canadian Western Bank (CWB)	- Annual role-based training to educate our team members about the diverse needs of older persons, and how to spot elder or financial mistreatment, suspected fraud and scams targeted at older persons. - Provides Accessibility training to all employees. - Employees can access a Seniors Code information hub on the internal intranet - Bi-monthly triage meetings to discuss older person-related issues and recent experiences with the Seniors' Champion	- A dedicated age-friendly banking webpage - Digital and print brochures featuring larger font and colour contrast, and a resource guide for older persons, their family members, and other trusted support contacts - Web-based communications and materials designed with older persons' accessibility in mind - Specialized phone and email communication channels for older persons to reach dedicated internal resources	- Internal governance policies and operational procedures for our client-facing teams that outline training requirements, how to identify circumstances where older persons may require additional assistance with their banking activities, and escalation processes for suspected financial mistreatment and fraud of older persons - Integration of the Seniors Code into our regulatory compliance management framework, ensuring strong governance and	(Canadian Western Bank, 2024)

Institution	Employee Training	Communication	Policies and Practices	References
	Numerous older persons' concerns escalated to Seniors' Champion	Dedicated areas within our banking centres to facilitate private conversations and respect older persons' privacy and security	controls related to our seniors' program - A dedicated team of subject matter experts focused on resolving matters that impact seniors - Leveraging our anti-money laundering capabilities to focus on identifying suspected fraud against seniors	
Capital One	Annual competency-based training for internal employees and customer-facing suppliers on the Seniors Code: - financial mistreatment, fraud and scams, and - powers of attorney - available resources for employees on matters relevant to older persons, including escalation channels	Capital One Canada has a consolidated online Seniors Guide that provides information specifically relevant to older persons, such as online safety, account management (including how to set up a power of attorney), online banking, accessibility options, and our Seniors Code Annual Report.	- Continues to conduct comprehensive anti-money laundering and fraud detection, as well as transaction monitoring to mitigate potential financial harm to customers, including older persons - Provides older persons with information on common scams used to target older persons and what to do if there is suspicious activity on their account, as well as additional measures older persons can take to be secure online - All employees who serve older persons have direct	(Capital One, 2023)

Institution	Employee Training	Communication	Policies and Practices	References
			access to Citi's Senior Champion to request for guidance about older person related matters	
Citibank Canada	Mandatory Seniors' Code training bi-annually via the online portal. New employees must complete this as part of onboarding training. As of January 3, 2024. Topics include the following: • effective communication with seniors • acknowledging and understanding the clients' needs • prevention and detection of financial exploitation/abuse and fraud • elder abuse and financial exploitation with examples • commitments of power of attorney and joint deposit accounts • available resources for employees and representatives on matters relevant to senior's banking needs • escalation processes; and • business supervision including	• Citi has a dedicated public web page – Resources for Seniors that provides information on prevalent older persons banking needs and relevant information including Powers of Attorney and Joint Deposit Accounts • Copies of this information can be provided to older persons upon request	• Know Your Customers and customer due diligence reviews, employee training, ongoing monitoring of customers' activity and transactions • When Citi becomes aware of the potential for financial harm to an older person due to financial exploitation, fraud, or scams, work to mitigate that exposure while respecting the older person's privacy, security, and autonomy • Any potential for financial harm is escalated to Seniors' Champion for review and action	

Institution	Employee Training	Communication	Policies and Practices	References
	- transaction monitoring - detection on diminished capacity and - elder abuse and - temporary hold			
Coast Capital Savings Federal Credit Union	Mandatory annual training on Seniors Code. Training includes: - financial mistreatment fraud and scams - power of attorney - joint accounts - complaint handling - privacy incidents	Devoted a section on its website called Senior Banking that showcases products and services designed especially for older members: - products: Free and discounted accounts - ways to bank: in-branch, online and by phone - future planning: retirement planning, will and estate planning, powers of attorney and joint deposit accounts - tools and planning resources: retirement planning calculator, Registered Retirement Income Fund (RRIF) calculator, Tax Free Savings Account (TFSA) vs Registered Retirement Savings Plan (RRSP) calculator and mortgage prepayment calculator - cybersecurity Hub: Arming older persons with	- Established a Senior Membership Committee in 2021 to bolster awareness across the organization about the Seniors Code and to foster awareness about the unique banking needs and challenges for older members - Seniors Week and Seniors Month: hosted a series of virtual and in-person fraud seminars in June 2023 that focused on creating awareness and prevention of common scams and fraud trends - National Seniors Day and Elders Month: Held an in-person seminar on wealth management and fraud prevention and participated in a podcast on finances and taxes aired in October. Fridays with Seniors podcast is produced by the Seniors Services Society of BC	(Coast Capital, 2023)

Institution	Employee Training	Communication	Policies and Practices	References
		knowledge on protecting themselves	and regularly invites subject matter experts to speak on topics of interest for older persons	
Concentra/ Equitable Bank	Customer facing employees complete mandatory “Delivery of Banking Services to Seniors” training, covering topics such as: - the principles of the Code - powers of attorney - joint deposit accounts - financial mistreatment and fraud - elder abuse and fraud - elder abuse indicators and scams - escalation to the Seniors’ champion and - available resources for older customers	Dedicated webpages on equitablebank.ca and eqbank.ca called “Seniors and Us” and “Seniors Matter”¹⁶ respectively. Includes information on: - product lines targeted to older persons - power of attorney and joint account - accessibility - understand elder abuse and financial fraud - other resources such as scams and frauds, publications and research, and programs and services for older persons	- Extensive tools and investigative procedures in place to prevent, detect and reduce financial harm to all customers, including older persons - Take further steps to mitigate the risk of elder and financial mistreatment or fraud - In instances where there are questions on what steps to take next or on how to address an issue of financial harm, employees are instructed to escalate any concerns to the Bank’s Seniors’ Champion, who will directly engage the business before determining if additional mitigation or changes to processes are warranted	(Equitable Bank, 2024)

¹⁶ Researcher could not find “Seniors Matter” on EQbank website

Institution	Employee Training	Communication	Policies and Practices	References
CS Alterna Bank	- Internal resources for employees to create greater awareness about the tools, training, policies and procedures - Annual mandatory training for all employees includes topics such as powers of attorney, joint deposit accounts, supporting older persons with diminished capacity, financial mistreatment, fraud, scams, financial harm identification, escalation processes, and the available resources for older customers	Senior Support Centre – offers resources for older persons. Resources include information on: - self-serve banking - banking package discounts - online fraud protection - financial planning - information on powers of Attorney and joint accounts - accessibility options and - helpful forms - regular educational webinars	Building awareness around issues impacting older persons with Alterna employees and engaging with individual older persons, organizations representing older persons and subject matter experts to help ensure Alterna continues to meet the needs of older persons	(Alterna Bank, 2023)
Desjardins	Desjardins Group requires mandatory security and fraud-prevention training for all employees and managers. This includes a core learning path on recognizing unusual transactions, privacy and consent obligations, and fraud risks, completed shortly after hiring, with ongoing annual refreshers through security and risk-awareness programs	Provides public guidance on recognizing common scams (for example: grandparent, impersonation, romance, and investment fraud) and on protecting accounts and reporting incidents. It also promotes security literacy, such as safeguarding cards, using strong passwords, and limiting information sharing, which supports prevention of financial exploitation, including among older adults	No publicly posted elder-specific policies, but security and compliance frameworks align with Canadian AML, privacy, and financial-crime laws	(Desjardins Group, n.d.)

Institution	Employee Training	Communication	Policies and Practices	References
	While the training is framed broadly around fraud, privacy, and security, it provides a strong foundation for identifying red flags of financial mistreatment, such as unusual withdrawals or potential manipulation - supporting earlier detection and protection of older clients			
Fairstone Bank of Canada	All Fairstone employees undergo annual training on the Senior's Code, which is regularly updated to reflect the evolving needs of older persons and the identification of vulnerable sectors	A dedicated Resources for Seniors to spotlight relevant resources. Proactively disseminated retirement-focused content through Fairstone.ca, with a specific emphasis on enhancing financial literacy among older persons. This content encompasses various aspects of financial planning for retirement, including considerations regarding borrowing money during retirement. In addition, Fairstone published in 2023 a volume of retirement-focused content on Fairstone.ca in order to support the financial	Fairstone has appointed a Seniors Champion to promote and raise awareness of matters impacting older persons and provide leadership in the implementation of the Code	(Fairstone Bank, 2023)

Institution	Employee Training	Communication	Policies and Practices	References
		literacy of our aging population. The purpose of the content is to support Canadians' financial planning as they plan for retirement. Those resources are available in the Learn section of the Fairstone website		
General Bank of Canada (GBC)	- The Financial Abuse for Older Adults training is offered to all bank employees biennially and new employees complete the training within their initial 30 days at the bank - The training course addresses different aspects of elder abuse, which includes Power of Attorney and recognizing and identifying elder abuse - Provided additional role specific training for all employees who serve older persons to ensure key developments are included, and training is kept relevant - Maintains an enhanced complaint handling process which includes training surrounding	- A webpage on its site specifically for older persons at www.generalbank.ca/seniors, which includes key information on Power of Attorneys, joint accounts, and recognizing elder abuse - Maintains a dedicated email for older persons to contact with any concerns or queries (seniors@generalbank.ca) which is provided on the website	- The customer verification process includes communication practices for older persons during interactions via phone or email - Periodic reviews on higher-risk older individuals are completed to ensure proper due diligence is performed and aligned with the Procedures - Maintains an escalation process for addressing any complaints related to older customers, ensuring timely notification to the Seniors' Champion - Maintains an enhanced process for vulnerable and at-risk older persons This process includes direct communication with the	(General Bank of Canada, 2023)

Institution	Employee Training	Communication	Policies and Practices	References
	complaints that impact our senior customers		older person to eliminate concerns of fraud or negative influence Issues a letter to all joint borrower older persons, which includes information that is related to the recently opened account and provides resources that are related to older persons	
Habib Canadian Bank (HCB)	Continually trained and will continue to train our front-line and back-office staff to ensure effective communication with older clients. During 2023, the following training sessions were conducted: - conference calls: This included training, which is followed by open discussion sessions - training decks with a knowledge test with minimum passing scores - habib Canadian Bank: 2023 Seniors Code Report During the course of the year, training was provided on the following areas:	- Reference posters displayed in all the staff areas at the three. - Office Assistance is also available to the front-line staff from Compliance function if needed - Relevant material is provided to older clients - The same is available on the Bank's website section that is dedicated to older persons under 'Seniors' Tool Kit'. The Bank aggregates information relevant to older persons	- Compliance Function, Risk Function, the Seniors' Champion, the Senior Complaints Officer, and relevant Business functions are required to jointly assist the front-line staff in the event of potential financial harm due to financial mistreatment, fraud or scams, and to mitigate the potential for financial harm, while respecting clients' privacy, security, and autonomy - Fraud management framework is based on the key components of prevention, detection, and response	(Habib Canadian Bank, 2023)

Institution	Employee Training	Communication	Policies and Practices	References
	• consumer provisions, including Powers of Attorney and Joint Deposit Accounts • complaints by older clients and escalation process • business promotion and sales practices with an emphasis on older clients and people with disabilities • handling and training older persons on a one-on-one dedicated basis to prevent fraud and scams; • fraud and scams: various types of fraud, preventative and detective controls against fraud, investigating and reporting fraud • easing the older customer identification process • using Call Back process to safeguard our customers against fraud through verification of identity for online requests • the role and responsibilities of the Seniors' Champion • the role and responsibilities of the Senior Complaints Officer		• 'Know Your Customer' (KYC), customer due diligence and enhanced due diligence processes, and most importantly, an automated transaction monitoring system that can generate an alert for the front-line about unusual activity on the account that enables the front-line staff to immediately take preventative measures	

Institution	Employee Training	Communication	Policies and Practices	References
	• older clients' deceased account handling • identification of older customers facing barriers • sensitive privacy-related issues that could cause harm to older persons			
Haventree Bank	Dedicated "Delivery of Banking Services to Seniors" training program launched to frontline employees in October 2021 and completed by December 2021. This is a mandatory training program that must be completed within 30 days of a new hire's start date, with quarterly awareness campaigns, and an annual refresher: • explaining the importance of a safe banking experience for older clients • naming the Seniors' Champion at Haventree Bank • describing the process for escalating a suspected concern involving an older client • Identifying red flags in customer service and/or underwriting transactions	• Accessible documentation • Dedicated website for older persons which consolidates information, resources, and tools such as: ○ encouraging financial literacy ○ Links to resources by the Canadian Bankers Association ○ Haventree Bank's support of a national charity dedicated to the financially vulnerable ○ Instructions for reporting fraud ○ Information on understanding Powers of Attorney and Joint Deposit Accounts • A link to the annual Seniors Code report	• If an employee suspects that an older client is a victim of financial mistreatment or fraud, it is their responsibility to intervene to protect the client while respecting the client's privacy and autonomy. This is accomplished as follows: • Robust 'Know Your Customer (KYC)' and customer due diligence processes • Employee training focused on anti-money laundering (AML), older person vulnerability factors, signs of financial mistreatment, POA abuse, and types of older person scams • Ongoing market scans of potential financial threats and scams • Red flag employee guide focused on suspected	(Haventree Bank, 2023)

Institution	Employee Training	Communication	Policies and Practices	References
	when interacting with older clients • Listing remedies available to address red flags Two case studies discussed to bring real-world application: • identifying red flags in mortgage applications to refinance an existing loan (for example: potential for financial harm, regulatory issues and legal implications) • identifying red flags when servicing older clients (for example: financial literacy and unauthorized third parties)		financial mistreatment of vulnerable customers, including older person-specific red flags • Requirement for employees to complete Unusual Transaction Reports (UTRs) to support further investigation of potential elder financial mistreatment or exploitation • Review of UTR submissions to determine whether a STR should be escalated to the FINTRAC • Additional activities as required, such as transaction monitoring, red flag changes, frontline communications, and leadership escalation	
Home Bank	Annual training reflects consultations with internal subject matter experts: • detection and prevention of financial abuse and mistreatment, fraud and scams • CBAs Commitment on Power of Attorney and Joint Deposit Accounts	• Customer communications available in formats that consider the needs of older persons • Training to employees on formats and delivery channels • Continuously enhance the presentation of information relevant to older persons	Seniors' Champion works with Business Units to: • identify and document indicators of potential financial harm to older persons • revise bank practices to improve the identification and prevention of financial harm to older persons, including an effective	(Home Bank, 2024)

Institution	Employee Training	Communication	Policies and Practices	References
	• available resources on matters relevant to older persons' banking needs. • escalation processes for complaints and reports of fraud, financial mistreatment, or scams	• Adhere to clear language principles • Websites developed using Web Accessibility guidelines (WSAG) 2.0 Level AA	transaction monitoring program that identifies unusual transactions. • ensure that new products and services are reviewed for potential financial harm to older persons	
Home Equity Bank	Within first six weeks, new team members must complete one-time and annual training sessions. Training covers fraud policies and incident management processes, Sales Practices Policy, protecting client privacy and complaint handling procedures. New team members must also complete mandatory CHIP Hero training to ensure they fully understand the Seniors Code and its principles within 60 days of joining. This training includes: • understanding the Seniors Code principles • power of Attorney (POA) process • spotting financial mistreatment and scams • when and how to escalate if financial mistreatment or scams are suspected	• Sales Practices Policy, encompasses clear language expectations, ensures all Bank communications are customer-focused: clear, simple, and honest • Communications such as application documents, annual statements or marketing materials can be made available to customers in large print or braille upon request • Website meets Web Content Accessibility Guidelines (WCAG) 2.0 at level AA, and employees are available to support customers through online activities should they require assistance • Since January 2022, HomeEquity Bank customers have been	• Continue to share perspectives and extensive knowledge on relevant and emerging subjects related to financial health and well-being in retirement • Incorporating the principles of the Seniors Code into the Bank's Regulatory Compliance Management Framework • Maintaining policies and procedures for adding Power of Attorney (POA) to client accounts • Creating robust fraud policies to manage and mitigate risk • Complaint management process designed to ensure an objective and fair complaint resolution, including mandatory annual training for all	(HomeEquity Bank, 2023)

Institution	Employee Training	Communication	Policies and Practices	References
	communicating effectively with our 55 and over customer base	receiving easier-to-read annual statements	customer-facing employees - An Incident Management Process to report, investigate, and remediate complaints - Complaints Management System and Complaints Resource Centre to ensure consumer complaints are managed in an effective and timely manner - Engaging with customer reviews on Google and Trustpilot to ensure transparency, accountability and continual improvement to the customer experience - Chief Customer, Brand and Advice Officer, has served as Senior's Champion since the Seniors Code was introduced nearly six years ago	
ICICI Bank Canada	Provide all customer-facing employees with an annual refresher on resources available to them regarding matters related to older persons, including:	Endeavour to maintain simplicity, clarity and accuracy in our communications, ensuring that all customers, including	Established an internal 'Seniors' Code Working Group' to oversee proper compliance with the Seniors' Code.	(Industrial Credit and Investment Corporation of India Bank

Institution	Employee Training	Communication	Policies and Practices	References
	- the identification of financial mistreatment and - the escalation process to raise cases to concerned departments	older persons, can easily access important information. The Bank website has a separate section dedicated to supporting older persons' banking needs. The section contains valuable information and resources on: - savings Opportunities for Seniors - a Guide to Protecting Seniors Against Financial Abuse, Fraud and Scams - information on powers of Attorney and joint accounts - safe, Secure and accessible ways to bank	The procedures include: - the Mandate of the Seniors' Champion - a process for ongoing review and implementation of end-to-end process on circumstances and banking needs of Seniors - updating processes for internal reporting of potential or suspected financial mistreatment or fraud cases - implementing strong anti-money laundering and know your client process to monitor and control financial mistreatment risks - periodic training to employees on spotting red flags and identifying incidents of suspected financial mistreatment or fraud of older persons	Canada, 2023)
Industrial and Commercial Bank of China (Canada)	All Bank employees and representatives complete mandatory competency-based annual training on the Code and how the Bank meets its commitment with topics including:	Offering banking services in English, Cantonese and Mandarin to best help clients, particularly older persons, by reducing language barriers and ensuring accurate support	In 2023, the Bank successfully assisted older persons to identify and avoid two cases of financial fraud. Examples of appropriate steps include:	(Industrial and Commercial Bank of China (Canada), 2023)

Institution	Employee Training	Communication	Policies and Practices	References
	- financial abuse, fraud and scams, and how to have these possibly sensitive discussions - commitment on Powers of Attorney and Joint Deposit Accounts - available resources for employees on matters relevant to older persons' banking needs; and - escalation processes	- Employees and representatives are encouraged to be respectful, exercise patience and allocate the necessary time when serving older persons, who may have questions and need additional support - Employees and representatives are trained to provide clear and transparent explanations of all products and services when responding to older persons' questions, ensuring they have a thorough understanding of the Bank's offerings - Having communication materials at physical locations (for example: Branches) and digital public locations (for example: dedicated page on the Bank's website) for older persons to reference - Providing information in accessible formats, including large-print documents, and in-branch notification that large-print	- implementing anti-money laundering and fraud detection transaction monitoring - providing quiet, accessible spaces where private discussions can be held - sending real-time low balance and transaction alerts to clients' registered email addresses, keeping them informed about the latest activities in their accounts - training employees and representatives to identify and address the possibility of financial harm to older persons while respecting their privacy and autonomy - regularly conduct financial security knowledge seminars for older persons in various senior communities. In 2023, four successful seminars were held - conduct monthly inspections of older person service at branch locations	

Institution	Employee Training	Communication	Policies and Practices	References
		disclosures are available on request - Ensuring employees and representatives are aware of the accessible formats and delivery channels that are available to older persons - All branches are equipped with private areas to assist older persons with their banking needs, allowing them to meet with employees in a quiet and secluded space for discussions on finances and inquiries - All branches are equipped with accessible facilities, including counters of varying heights to cater to older persons' needs 24/7 telephone banking service at 1-877-779-5588		
Innovation Federal Credit Union	Updating existing annual mandatory training for member-facing employees covering topics such as powers of attorney, joint deposit accounts, financial mistreatment, fraud, scams, financial harm identification and	- Developing a printed brochure for our advice centres about 'Advice and Services for Seniors - Accessibility and usability of our website, online banking, mobile app, and telephone banking for older persons, especially	Appointing a Seniors' Champion, a VP, Consumer Advisors, to provide leadership in the implementation of the Code, promote and raise awareness of matters affecting older persons, and engage with older	(Innovation Federal Credit Union, 2023)

Institution	Employee Training	Communication	Policies and Practices	References
	escalation, and the available resources for older members	those who may face barriers such as vision, hearing, mobility, or cognitive impairments An online resource page, Seniors Services, that provides comprehensive resources and helpful advice on matters of interest to older persons, including our no-fee bank account, self-serve banking, fraud protection, information on powers of attorney and joint accounts, and estate planning services	persons, subject matter experts, and organizations representing older persons - Strengthening our policies and procedures to help member-facing employees identify and escalate incidents of suspected financial fraud, financial abuse, and scams, including romance scams, as these are often directed at older persons - Providing our member-facing employees with information on the red flags and warning signs that indicate a member may be experiencing diminished capacity and providing guidance on how to escalate any concerns	
KEB Hana Bank of Canada (KHBC)	All branch and call center personnel, including management, receive training on how to identify potential elder financial mistreatment and on how to respond. This training includes the following topics: what is elder financial mistreatment, who is at risk, why older persons are	- Adopted guidelines and provided training to employees to allow them to effectively communicate with older persons when delivering banking services - Employees have been provided guidance how to engage in conversations with older persons about	- Implemented guidelines and training for branch and call center personnel to assist them in identifying potential elder financial mistreatment and taking steps to mitigate or prevent financial harm to older persons - Guidelines and training provide information on the	(KEB Hana Bank Canada, 2024)

Institution	Employee Training	Communication	Policies and Practices	References
	vulnerable to exploitation, and who might be financially exploiting older persons • different types of elder financial mistreatment • scams targeted toward older persons • indicators of elder financial mistreatment and suspicious behaviour patterns • responding to suspected elder financial mistreatment • talking to older persons about suspected elder financial mistreatment • available resources on matters relevant to older persons' banking needs • Reporting suspected elder financial mistreatment to the Compliance department	topics such as financial mistreatment, and they have been provided with sources of useful information that can benefit older persons when conducting banking activity • Created a "Seniors Centre" page on its website that provides a consolidated source of information relevant to older persons, including information required under the CBA's Commitment on Powers of Attorney and Joint Deposit Accounts and information on accessibility options. The "Seniors Centre" also provides guidance on reporting financial mistreatment, and links to other resources that may be helpful for older persons in managing their financial affairs and in identifying and preventing financial mistreatment	common forms of elder financial mistreatment, identifying indicators of financial mistreatment (red flags), prevention techniques and reporting procedures • Employees are trained to communicate with older persons who might be the victim of financial mistreatment and to take steps to delay or prevent transactions if the customer is in immediate danger of losing money • Recognizes and rewards employees when they take action to mitigate or prevent financial mistreatment of older persons	
Laurentian Bank of Canada	All team members have received training to ensure they are best equipped to	• Implemented a dedicated webpage for older persons.	• Appointed a Seniors' Champion who actively participates in the	(Laurentian Bank of

Institution	Employee Training	Communication	Policies and Practices	References
(includes B2B Bank)	serve older persons. The training offered to employees covers the following topics: - identifying signs of potential financial mistreatment or financial mistreatment - actions to be taken to deal with elderly customers who are victims of abuse or mistreatment - procedures on how to report a case of potential harm or abuse - types of fraud; and - best practices to interact with older persons	- Updated Problem Resolution brochure to include the Seniors' Champion as an escalation option for older persons Dedicated webpage describes all products and services offered to Seniors: - describe the lending facilities we offer to older persons - provides important information about RRIFs and other investment products Older customers can also access tutorials on our electronic services and useful links to get access to our LBCDirect Services. Older persons can also communicate directly with the Bank or the Seniors' Champion from this page if specific needs arise, such as access to certain documents in specific formats.	implementation of the Code. An internal reporting process facilitates the transmission of potential cases of abuse, financial mistreatment, or fraud to the Seniors' Champion who ensures rapid support to all team members. Made procedures available for team members, front-line representatives, and specialized units to be able to identify and escalate potential cases of financial mistreatment to the Seniors' Champion	Canada, 2023)

Institution	Employee Training	Communication	Policies and Practices	References
Manulife Bank of Canada	Deliver a robust training program for front-line staff about red flags that may indicate elder abuse, fraud/scams and Power of Attorney abuse	A Support for Seniors section on our website	- Appointed a Seniors' Champion to oversee the Code and programs designed to support the Code - Have escalation procedures for addressing the situation when one of these red flags is detected	(Manulife Financial Corporation, 2023)
Motus Bank	Developed a comprehensive training program for new employees which includes content dedicated to providing banking services to older persons. The training program is a requirement for all front-line employees. Components of the training program include: - protecting older persons from financial mistreatment - accessing resources to support older persons' banking needs - powers of attorney and joint deposit accounts - complaints escalation processes; and - multiple fraud-related training programs with emphasis on red flags	- The seniors support web page was enhanced to include information on the CBA's Commitment on Powers of Attorney and Joint Deposit Accounts and on accessibility - Developed modules that can be electronically delivered to older persons to explain our digital banking environment and how to use self-service options	- The Seniors Policy and the Seniors' Champion mandate were reviewed by the Seniors' Champion, the Chief Operating Officer, and the Chief Compliance Officer in 2022, with the next review taking place in 2024 as part of the biennial review cycle - The requirements of the Code are incorporated into the Bank's regulatory compliance management framework	(MotusBank, 2023)

Institution	Employee Training	Communication	Policies and Practices	References
	related to financial mistreatment and scams of older persons			
National Bank	Mandatory training for all employees, especially upon hiring. This training covers the following topics: • how to detect financial mistreatment and fraud • mitigating potential financial harm • the internal reporting process for potential cases of financial mistreatment or fraud • legal incapacity and powers of attorney (Canadian Bankers Association's Commitment on Powers of Attorney and Joint Deposit Accounts) • the resources available to meet the banking needs of older persons • have quiet and accessible areas for private discussions	Documentation • Documentation printed in larger characters for easier reading • Continuous revision of our content in plain and simple language • Serving and Protecting Seniors pamphlet In branches • Quiet and secluded areas to have confidential conversations with a representative • Explanations on how e-readers work (read-aloud tool) for visually impaired clients • Audio function at automatic banking machines (ABMs) • Support to clients using ABMs Phone • Dedicated phone line for our clients aged 70 and over. They can therefore reach us quickly to access	• Transaction monitoring is integrated into the regulatory compliance management framework to prevent and mitigate potential financial harm to older persons • This monitoring helps detect potential cases of financial mistreatment, fraud, scams and money laundering • It covers transactions related to financing, credit cards, investments and banking transactions. The monitoring criteria are continually evolving • Employee vigilance is essential. If an employee has reason to believe that the client is a victim of financial mistreatment or fraud, it is their responsibility to intervene in order to protect the client's interests while respecting the client's privacy, security and independence	(National Bank, 2023)

Institution	Employee Training	Communication	Policies and Practices	References
		banking services with our direct line: 1-844-413-5598 Online Put together all the tools and information for older persons concerning powers of attorney, joint accounts, and fraud on our “Protecting our clients aged 60 and over” page		
Peoples Bank	Provide ongoing training to customer-facing employees to equip them with the knowledge, skills, competencies, and information required to provide banking services to older persons. Competency-based training includes information on the following subjects: - obligations under the Code - how to effectively communicate with older customers - accessible banking options available for older customers - resources available to older persons and employees	- An internal resource and information hub to distribute communication, updates, and educational materials that employees should be aware of when assisting older persons. - All employees have access to these resources through the homepage on their internet browser - Prepare and send out an internal bi-weekly newsletter, The Bulletin, that informs employees of regulatory and legal developments including those that concern Seniors - If additional support is required to meet the needs of an older customer, our Seniors’ Champion and	- The Code and its principles are incorporated into regulatory compliance management framework. - The content of the Code is embedded within the information library of regulatory compliance management system - This allows the bank to regularly assess Peoples Bank’s compliance with the Code - Processes, procedures, and other key controls are reviewed regularly to ensure they remain applicable and appropriate for complying with the Code’s principles	(Peoples Bank, n.d.)

Institution	Employee Training	Communication	Policies and Practices	References
	• how to recognize and respond to suspected financial harm • who to contact to escalate concerns or obtain additional support or assistance • what to know about powers of attorney and joint bank accounts • relevant case studies on recent instances and trends in financial mistreatment, fraud and scams Our training program is completed on an annual basis and, for new customer-facing employees, as part of their onboarding training requirements.	dedicated resource person is available to offer additional support		
President's Choice Bank	• Designed training on the principles of the Seniors Code for our staff and representatives who interact directly with customers that was first delivered in 2021. • This training is mandatory for all staff and representatives who interact directly with	• Accessibility Seniors Support website • Protect yourself against scams • Power of Attorney and important documents	• Complaints handling policy • Our appointed Seniors Champion, Vice President, Payment Products, Strategy, and Communications, within our senior management team continues to provide ongoing leadership throughout our organization, including promoting awareness of	(PC Financial, n.d.)

Institution	Employee Training	Communication	Policies and Practices	References
	customers. Training continues to be completed by our staff and representatives who interact directly with customers annually and during onboarding for new hires. The training module focuses on: ○ how to effectively communicate with and support our older customers and their banking activities ○ instances of financial mistreatment, fraud and scams that older persons may face ○ identifying and escalating situations involving potential financial mistreatment and fraud ○ information on Power of Attorney At the completion of the training module, there is a mandatory competency assessment to evaluate knowledge and understanding of the training content and further reinforce key concepts.		older persons' needs as we enhance our products and services to better serve older persons	

Institution	Employee Training	Communication	Policies and Practices	References
RFA Bank of Canada	Developed competency-based training for its employees and representatives who serve older persons. Leverage our training materials with guidance from external sources such as Canadian government websites and our internal teams. This training includes information on the following subjects: • elder financial mistreatment • fraud and scams that target older persons • the Canadian Bankers Association's Commitment on Powers of Attorney and Joint Deposit Accounts • available employee resources that can assist them while helping older persons • escalation processes and how to support older persons	• A dedicated web page for seniors to provide easily accessible information regarding the Code and matters that may be relevant to older persons including power of attorney, accessibility options, privacy, elder abuse, fraud and scams, and programs and services for older persons. • An Accessibility Customer Service Policy and our employees are encouraged to support the needs of older persons and provide information to them through various accessible formats	• Incorporated the Code into our regulatory compliance management framework	
Rogers Bank of Canada	Annual ongoing mandatory training for new and existing permanent team members and contractors who serve older persons was completed	• Adheres to the World Wide Web Consortium (W3C) Web Content Accessibility Guidelines	Controls are available to ensure changes within projects do not impact accessibility features that support our older cardholders.	

Institution	Employee Training	Communication	Policies and Practices	References
	by December 2024. The training material for our frontline teams includes Frontline Rogers Bank Call Centre team is trained in the following areas: • recognizing and assisting with red flags and other issues that affect older persons, such as romance scams, grandparent scams, and financial mistreatment • educating older persons about credit monitoring and consumer statement alerts with the credit bureau • recognizing when an older person needs additional support understanding information • encouraging customer care representatives to educate older persons about our self-serve options, such as the Rogers Bank app and online banking to view statements and recent transactions, lock and unlock their account, sign up for pre-authorized debit, etc.	Supporting our Seniors page on the Rogers Bank website includes resources that older persons may find helpful: • a summary of our self-serve features that include the Rogers Bank app, online banking, and our automated phone system • how to enroll in pre-authorized debit to make it easy to pay Rogers Bank statements. • information about common fraud, scams, and phishing techniques • how to set up a Power of Attorney (POA) guides older persons to access their statements via the Bank's website or app.	Continue to monitor cardholders, including older persons. • Have a suite of monetary and non-monetary rules designed to detect potential fraud on a Rogers Bank cardholder's account • Rules are designed primarily to detect uncharacteristic spending patterns on established accounts, as well as risky spending on new accounts, particularly those in a non-face-to-face manner • When an issue/opportunity is identified, Rogers Bank engages the applicable Bank departments to address the issue • This can be done by initiating a project where a team of experts work together to develop a solution	

Institution	Employee Training	Communication	Policies and Practices	References
	- educating older persons about the features of the Supporting our Seniors page that should be used as a reference, and where they can find more information about our Power of Attorney process and alternative ways to contact us - taught employees where to find information about the Voluntary Code of Conduct Banking Services for Seniors - taught employees about how to educate older persons on the features we have in place to protect them from financial abuse and mistreatment - specialized training was created for fraud and AML agents to bring more attention to the needs of older persons and issues that may affect older persons more than other age groups - a seniors fraud escalation queue was created for vulnerable older cardholders			

Institution	Employee Training	Communication	Policies and Practices	References
Royal Bank of Canada	Client-facing employees and representatives complete mandatory fraud and POA training. This training includes information on financial mistreatment, fraud and scams, including how to discuss these topics with older persons. More specifically, objectives of this training include, but are not limited to: - recognizing common forms of fraud and potential red flags, with relevant examples - supporting the appropriate use of a POA and joint deposit accounts per the Canadian Banking Association's Commitment on POA and Joint Deposit Accounts - identifying and helping prevent financial mistreatment - considering POA mental capacity and legal appointment considerations - retirement-related, scenario-based training for our advisors, designed to guide them in providing	RBC offers the following to facilitate effective communication for older persons: - in-branch brochures on topics that consider the needs of older persons (for example: fraud prevention, cashing Government of Canada cheques, investments, planning for unexpected events, executor services, deposit protection) - dedicated website for older persons, RBC Resource Centre for Seniors, which consolidates relevant information and provides options for accessing resources in non-digital formats - variety of accessible formats, including printed materials in alternative formats and teletypewriter (TTY) services, for older persons to receive information and communicate with the bank - a specialized, proprietary planning platform,	- Designated Seniors Champion leads implementation - Enhance transaction-monitoring protocols to prevent fraud, financial scams, and money laundering as part of our ongoing efforts to mitigate potential financial harm to older persons, while respecting clients' privacy, security and autonomy - To facilitate confidential discussions, our full-service branches feature quiet and private spaces - Given the increase in scams targeting older persons, made additional investments to develop scam-detection capabilities with subject-matter experts in fraud detection and investigative services	(Royal Bank of Canada, 2023)

Institution	Employee Training	Communication	Policies and Practices	References
	advice tailored to older persons	MyAdvisor®, that helps our clients take control of their finances from the comfort of their homes, or at the branch, with the assistance of RBC advisors – whether planning for, transitioning into or living in retirement • our branch advisors are equipped with video conferencing technology to enable face-to-face virtual appointments for added convenience • front-of-the-line, in-branch service at most of our branches for older persons and clients with special accessibility needs • RBC has established a cross-enterprise steering group to oversee and direct RBC's accessibility efforts, including receiving feedback from our clients, community partners and employees as outlined in our RBC Accessibility Plan		
SBI Canada (SBIC)	• Coached employees about the Senior Code so that they understand the	• Branches are equipped to offer information about Powers of Attorney and Joint Accounts to assist	• Designated its Head – Retail Banking, who is also a senior member of Bank's	(State Bank of India Canada Bank, n.d.)

Institution	Employee Training	Communication	Policies and Practices	References
	sensitivity with which they need to serve our seniors	customers in understanding how these options could be used by them • Work on improving reach to the customers and ensure that all our communications are clear and simple and do not have any difficult jargon/information that might cloud the understanding and intent of the communication. To ensure this, the Bank has formed a committee that reviews all communication sent out to customers	management as the Seniors' Champion • Establishing and implementing appropriate policies, procedures, and processes to support the Code. • Making endeavours to mitigate potential financial harm to older persons Making adequate resources available to employees dealing with older persons to help them understand their banking needs. • Providing training to our employees who serve older persons • Communicating effectively with older persons. • Considering market demographics and the needs of older persons while developing products and services offered to clients. • Publicly disclosing the steps taken by SBIC to support the principles set out in the Code	

Institution	Employee Training	Communication	Policies and Practices	References
Shinhan Bank Canada	Mandatory for all frontline employees and is updated annually to reflect the latest industry developments and regulatory guidance. Key areas of focus include: • anti-money laundering (AML) and counter-terrorist financing (CTF) • management of Powers of Attorney and joint deposit accounts • preventing financial mistreatment, fraud, and scams • effective communication strategies • confidential support for Seniors • complaint escalation protocols	• Clear, accessible, and personalized communication • To accommodate the diverse linguistic needs of our customers, provide bilingual services in English and Korean, ensuring seamless communication across all channels Senior Banking Webpage serves as a centralized, user-friendly platform, designed to provide Seniors with essential tools and information for managing their financial well-being. The page offers: • Customized banking solutions • Personalized financial guidance • Guidance on Powers of Attorney and joint accounts • Digital literacy support: Step-by-step guides and tutorials designed to enhance Seniors' confidence in using digital banking services	• Internal policies are meticulously designed to address the complex needs of Seniors, with a particular focus on Powers of Attorney, Joint Deposit Accounts, Notice of Proposed Branch Closure or Cessation of Activities, Complaint-Handling Procedure, Information Disclosure, Anti-money Laundering Monitoring and Fraud Detection. These policies are subject to continuous review and enhancement, ensuring they remain relevant and responsive to emerging challenges • Seniors' Champion provides specialized support to frontline staff, ensuring they are well-prepared to address older person-specific financial concerns with heightened sensitivity and expertise	(Shinhan Bank Canada, 2024)

Institution	Employee Training	Communication	Policies and Practices	References
		Additionally, fraud prevention resources offer practical tools and guidance to help Seniors recognize and avoid common scams.		
Tangerine Bank	- Client-facing employees and third-party representatives who sell bank products or services must complete training that equips them with the knowledge and skills needed to effectively communicate with older Clients, including employee procedures on identifying and escalating concerns. Topics include: - senior client overview - senior-friendly practices - understanding mental capacity and decision-making - power of Attorney and joint Accounts - fraud and financial mistreatment	- The Seniors Centre in the Help Centre section of website consolidates valuable resources to help older persons bank with confidence. It provides information on digital and online banking services, accessibility features, security and protection against fraud. - The Seniors Centre also includes helpful information on topics such as Powers of Attorney (POA) and joint Accounts - Blog, now called The Juice, includes financial literacy content on how older persons can make the most of their money - Committed to meeting the accessibility needs - ABMs that are physically accessible and include audio navigation for Clients who are visually impaired	- Internal policies and procedures support employees when they're engaging with our older Clients. These policies and procedures include a series of training modules and internal resources to assist employees in recognizing circumstances where older persons may need additional assistance and identifying and escalating incidents of suspected financial mistreatment or fraud - Escalation procedures connect frontline employees with management and support departments to help older persons with complex or unique circumstances - Seniors Customer Policy enables partners to consider older persons' needs in the design and	(Tangerine, 2023)

Institution	Employee Training	Communication	Policies and Practices	References
		• Accessible or alternate document formats available upon Client request • Website also features a Security Centre, which provides Clients with tips on avoiding fraud and instructions for those who suspect they've fallen victim to fraud	delivery of banking solutions and services • The seven principles of the Code are included in the regulatory compliance management framework, which ensures regular reviews of our policies and procedures • Seniors Team ensures the Bank remains compliant with the Code while also formalizing and executing a strategic roadmap that considers the needs of our older Clients	
Toronto Dominion Bank (TD)	Customer-facing employees required to complete training including information on: • financial mistreatment, fraud detection and red flags • Canadian bankers association commitment on powers of attorney and joint deposit accounts • available resources and how to escalate issues within TD	Dedicated sector for older persons "Banking Advice for Seniors (60+)" on TD.com. Includes information on: • self-serve banking • fraud protection • advice for the future and seniors' bank account rebates	• Internal information available to client-facing employees to bring awareness on how TD can help to protect vulnerable customers • Financial education sessions • Resources available on "Banking Advice for Seniors (60+)" webpage	(Toronto Dominion Bank, 2023)

Institution	Employee Training	Communication	Policies and Practices	References
UBS Wealth Management Canada	All client-facing employees and their supervisors are required to complete a training module for elderly and vulnerable clients. All new hires must complete this training when they first join UBS and revisit the training on an annual basis. The training focuses on how to recognize signs of cognitive decline and financial exploitation, how to prepare clients for these possibilities, and how to escalate concerns.	• Communication designed with accessibility in mind. • Client advisors have developed a personal relationship with clients and contact clients via accessible emails • direct phone calls, and face-to-face or video meetings based on the client's preference and needs • Accessible email communication • Confirm that all client-facing employees are aware of the accessible formats and delivery channels that are available to older persons and facilitate effective communication with older persons based on their preference	Designated a member of the business management team to promote older persons' interests known as the "Seniors Champion" whose role in UBS is to lead the implementation of the internal policies and procedures Since the introduction of the Seniors' Code, we have implemented and continue to improve on the following: • update our internal procedures and manuals to be more comprehensive and relevant when conducting business dealings with older persons • provide training to employees on issues affecting our older clients • enhance client experience through personalized communication from their advisor • take initiatives on fraud and financial mistreatment prevention • perform regular check-ins on older clients to support their banking needs	

Institution	Employee Training	Communication	Policies and Practices	References
			• obtain TCP information in case of concerns about potential financial exploitation or diminished mental capacity; and • offer broad channels to communicate concerns raised by older persons and vulnerable clients and escalate these concerns immediately to the Seniors' Champion to ensure a quick resolution	
Vancity Community Investment Bank	• To ensure employees and representatives have a good understanding of the core principles and best practices of the Seniors Code, instituted, and delivered, a competency-based training program that is mandatory to all employees at the time of hiring and annually on an ongoing basis • Training includes an annual review of the Code of Conduct and regular updates to the organization's policies and procedures on supporting older persons, providing staff a detailed	• Established communication approaches that are appropriate when interacting with older or vulnerable clients to help them understand their banking needs • Work on improving our reach to the clients and ensure our communications are clear and simple	• These policies and standards speak to the various ways VCIB enacts the Seniors Code, including processes to identify and report suspect financial mistreatment of older persons and the associated training staff must undergo on an annual basis to remain familiar and current with these subjects, along with highlighting circumstances where older persons may require enhanced assistance with their banking	(Vancity Community Investment Bank, 2024)

Institution	Employee Training	Communication	Policies and Practices	References
	understanding of topics such as fraud, financial mistreatment, and the associated red flags they can look out for			
VersaBank	- The live training sessions, conducted by Seniors Champion - Training platform includes both live training sessions and written materials. The live training sessions, conducted by our Seniors' Champion, provide an excellent forum for employees to strengthen and refresh their knowledge of the Code, share experiences, ask questions, and receive feedback, which has been particularly beneficial for new hires	VersaBank maintains a dedicated webpage titled Information for Seniors the webpage includes: - information and web links related to The Code, - direct contact information for our designated Seniors' Champion - our Annual Report - the CBA's commitment on Powers of Attorney and Joint Deposit Accounts - accessibility options - fraud protection, scams, and financial mistreatment resources - additional relevant resources	Established comprehensive, Board-approved policies and procedures for the delivery of banking services. These policies incorporate the seven principles of the Code and focus on: - providing Targeted Training: Training for employees and representatives on issues affecting older persons. - enhancing Identification Capabilities: Improving our ability to identify circumstances where older persons may require additional assistance with their banking activities - mitigating Harm to Seniors: Strengthening our ability to identify and escalate incidents of suspected financial fraud against older persons	(VersaBank, 2024)

Institution	Employee Training	Communication	Policies and Practices	References
Wealth One Bank of Canada	Employees continue to receive Code of Conduct for the Delivery of Banking Services to Seniors related training. The training includes: • an overview of the 7 Principles of the Code mitigating Potential Financial Harm • CBA's Commitment on POA and Joint Deposit Accounts • complaint handling • protecting Seniors' privacy • internal and External resources for employees to help Seniors	• Providing quiet, accessible, and private spaces for confidential conversations in our office to address Seniors' unique needs, provide multi-language customer service in English, Mandarin or Cantonese to help explain our services and related materials. "Support for Seniors" webpage provides information, resources, and tools such as: • programs and Services from the Government of Canada, including Fraud reporting and understanding Powers of Attorney and Joint Bank Accounts • access and information on our online and mobile banking services, including online security • in- office accessibility	• Appointed a Seniors' Champion, who holds accountability for improving the banking experience for Seniors • Clients are offered to consider having the name of a TCP on file with the bank Given the rise in scams targeting Seniors, our procedures include: • robust 'Know Your Customer' (KYC) and customer due diligence processes • employee training focused on Senior vulnerability factors, signs of financial mistreatment, POA abuse, anti-money laundering (AML), and ongoing market scans of potential financial threats, frauds, and scams • streamlined and centralized processes to act swiftly when a fraud or suspected fraud has occurred against one or more of our Senior customers	(Wealth One Bank of Canada, 2024)

Institution	Employee Training	Communication	Policies and Practices	References
			ongoing monitoring of Senior customers' activity, transactions, and reassessing customer transaction risks	

Appendix G - Provincial and territorial helplines and networks

Information used to populate this table came from CNPEA's [Future Us Report 2022-2025](#). (Canadian Network for the Prevention of Elder Abuse, 2022)

Table 15: Overview of provincial and territorial helplines, reporting pathways, and support networks for financial mistreatment of older persons in Canada

Province/ Territory	Helpline or Reporting Pathway	Financial Mistreatment – Specific Support
Alberta	Family Violence Info Line (310-1818)	Refers financial mistreatment cases to police, PGT, and supports coordination.
British Columbia	SAIL (1-866-437-1940) via Seniors First BC	Offers legal advice and victim services for POA misuse.
Manitoba	Manitoba Seniors Abuse Support Line (1-888-896-7183)	Province-wide coordination; connects to legal, financial, and social services.
New Brunswick	No dedicated line	Reporting via Adult Protection and RCMP; limited EA coordination.
Newfoundland and Labrador	Regional EA Networks Adult Protection Reporting System (1-855-376-4957) SeniorsNL (1-800-563-5599)	Supported by a provincial strategy but lacks stable funding.
Northwest Territories	811 (Government funded): NWT Seniors' Information Line (1-800-661-0878); GNWT Seniors Strategic Framework	NWT has an active seniors' strategy; coordination occurs through regional health and social services.
Nova Scotia	Senior Abuse Line (1-877-833-3377)	Links to Adult Protection Services and financial sector actors.

Province/ Territory	Helpline or Reporting Pathway	Financial Mistreatment – Specific Support
Nunavut	No dedicated EA line	Elder abuse response typically routed through family services; no financial mistreatment-specific supports.
Ontario	Seniors Safety Line (1-866-299-1011) Elder Abuse Networks Ontario	Financial mistreatment is a key focus; trained responders and legal referrals.
Prince Edward Island	PEI Family Violence Prevention Services Adult Protection Services (1-902-368-4790)	Some financial mistreatment education but lacks full strategy and annualized funding.
Québec	Ligne Aide Maltraitance Adultes Aînés (LAMAA) Ligne Aide Abus Aînés (1-888-489-2287) Autorité des marchés financiers (AMF) 811-Helpline can also provide assistance	Strong coordination: teams work directly with financial institutions and social services.
Saskatchewan	No dedicated EA line or network	Ad hoc local coordination; lacks strategy or funding.
Yukon	Adult Protection Services (1-800-661-0408; ext. 3946)	Elder abuse response embedded within health and social services; limited financial mistreatment support. Also dedicated Adult Protection Services line.

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Footnotes