**Ulster Bank partners with Women’s Aid to further strengthen supports for customers impacted by financial abuse**

***Frontline colleagues given specialist training to spot common indicators***

***Enhanced contact facilities introduced, including a secure online form so customers can contact the bank on their own terms***

**Wednesday, 16 December 2020:** Ulster Bank has partnered with Women’s Aid to further strengthen its response to customers who may be impacted by financial abuse, with key frontline colleagues becoming the first bank workers in Ireland to receive specialist training from the charity, which will enable them to recognise the potential signs of financial abuse and respond to impacted customers in a meaningful way.

Recognising that reporting and seeking support for financial abuse can be an emotional and challenging time for those impacted by it, Ulster Bank is also introducing a specific online form so customers can contact the bank confidentially and securely, on their own terms.

The training and form build upon the bank’s existing customers supports, including its Friends Against Scams fraud education and awareness programme, and its ‘Banking My Way’ platform, which enables vulnerable customers to privately share with the bank any challenges they face and outline what support they'd like from colleagues.

Commenting, Women’s Aid Chief Executive Officer, Sarah Benson, said:

*“Financial abuse is insidious and invisible and can have truly devastating impacts on people’s lives and we are proud to partner with Ulster Bank to provide vital training to key frontline colleagues to ensure that they are equipped with the knowledge and support they may need to help those impacted by financial abuse. We urge any woman who is impacted by this to contact our National Freephone Helpline on 1800 341 900, 24 hours a day, seven days a week.”*

Commenting, Ulster Bank’s managing Director of Personal Banking, Ciarán Coyle, said:

*“Research\** [*has shown*](https://www.esri.ie/publications/domestic-abuse-of-women-and-men-in-ireland-report-on-the-national-study-of-domestic-abuse) *that when abusive partners control decisions about money, Women in Ireland are seven times more likely to experience severe domestic abuse so banks like Ulster Bank have an important role to play in supporting any customer who may be affected by financial abuse. We are grateful that Ulster Bank is the first bank in Ireland to receive this specialist training from Women’s Aid, so we can continue to support any customer who may need it.*

Commenting, Ulster Bank’s Community Protection Advisor, Denise Cusack, said:

 *“We recognise that seeking support for financial abuse is not easy, neither emotionally nor mentally, so Ulster Bank has also developed a new online form so customers can contact the bank on their own terms. Impacted customers will then be able to speak to a dedicated financial abuse specialist, securely and confidentially, at a time and place that is convenient to them.”*

According to Women’s Aid, one in five women in Ireland experience domestic violence including emotional, physical, sexual and financial abuse. In 2019 alone, there were almost 21,000 contacts with the charity’s Direct Services and Women’s Aid heard over 2,034 disclosures of financial abuse within intimate relationships.

In addition to the specialised training programme provided and delivered by Women’s Aid to key Ulster Bank frontline colleagues, all customer-facing colleagues will receive Ulster Bank internal training to support them in understanding what financial abuse is, what its possible indicators are, and outline where to obtain further support and guidance.

The training provided by Women’s Aid to Ulster Bank comes towards the end of the charity’s 16-day public information campaign for 2020, the theme of which focused on raising awareness of abuse among women aged 18-25.

Read [more about domestic violence and keeping safe](https://www.womensaid.ie/help/domesticviolence.html) or call Women’s Aid to talk to one of its Helpline workers on 1800 341 900. The Helpline is open 24 hours a day, seven days a week.

**ENDS**

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**NOTES TO THE EDITOR**

\*Source: [ESRI - Domestic Abuse of Women and Men in Ireland: Report on the National Study of Domestic Abuse](https://www.esri.ie/publications/domestic-abuse-of-women-and-men-in-ireland-report-on-the-national-study-of-domestic-abuse)

**Case Study\* (please attribute to Women’s Aid)**

I've been with my husband for 11 years. When we first got together, we both worked full time, Anthony is self-employed and I was in the Civil Service. We got married after three years together and our first child, Zoe, arrived two years later. All of the household utility bills have always been in my name as it was my house that we moved into when we got married. What we did was put Anthony’s name on the deeds and he sold his apartment and that money went into our joint account for our future together. I returned to work after Zoe was born but when our son, James, came two years later Anthony felt strongly that it would make more financial sense for me to stay at home and give up work as he earned more money – although I never have known exactly how much he makes.

Anthony started keeping all of his wages in his own account from that time on as, he argued, there was no point having a joint account with just one income and so the joint account was closed to save on unnecessary bank charges. All the money from the apartment was transferred into his account too. As I then had no direct access to the family finance, Anthony began giving me an allowance every week to cover the bills and cover household costs.

It was okay at first and seemed a good system but then he started calculating the amount that he believed should be spent on food, clothing and other items. Anthony became more and more critical of any additional spending and began calling me a ‘waster’ and a spendthrift even when I spent money on small extra things for the children – just a small toy or a book would make him so angry. He began to itemise the shopping bills and accused me of running up heating bills and using too much hot water. Sometimes I would not put on any heat until he came home and me and the kids just put up with the cold.

There is also all the other verbal abuse: he calls me stupid and worthless and tells me that I am an awful mother, which just cuts me up inside completely. It just seems like there is nothing I can do right: my cooking is awful muck and the house is always a mess– everything I do is scrutinised and critiqued.

I now find myself unable to do the simplest things that I used to just take completely for granted, such as bring the children to the Cinema, or meet friends or even my sister for a cup of coffee. Literally every cent I spends must be accounted for and I just feel too embarrassed to allow friends or family to pay for me so I put them off by saying I am too busy to meet up. Gradually they have stopped calling and asking and I suppose I can’t blame them. The worst of it is just how degraded and humiliated I feel by having to ask Anthony for money for “extras” such as tampons when I have my period, and I can only take the children out or go out myself within walking distance of the house as we only have one car, that he takes for work, and I have no money for bus fare. Recently, he has also started checking the mileage on the car if I use it at weekends to ensure that she I only going as far as I have told him – i.e. the 3 miles to the supermarket and back. He always wants to know where I am going and who I am seeing. He even checks the phone bill to see how much has been spent on calls but also who I have been speaking to.

When I rang the Women’s Aid Freephone Helpline and spoke to a worker about my feelings and what is going on I actually surprised myself, I really cannot quite believe how trapped I have become in the relationship. Having had my own independent means and a wide circle of friends, colleagues and family just a few years ago my world has shrunk to the four walls of the house with my two beautiful children my only company.

To the outside world our family probably looks rosy and fine but; to be honest, it feels like my entire self has been eroded away and that I cannot get out or away.

- Caroline\*.

*\* Name and some details changed to protect identity.*