



DEMENTIA CARE PRODUCT FEATURES CATALOGUE

Yours truly,

FIN BANK

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CONTACTLESS PAYMENTS

Our contactless payment service significantly aids dementia patients in many ways.

- ✚ It simplifies transactions with a tap, reducing the need for complex interactions.
- ✚ It minimizes handling of cash and cards, lowering the risk of loss or theft.
- ✚ It enables more autonomy in managing everyday purchases without needing assistance.
- ✚ It reduces the spread of germs which is especially important for individuals with compromised health.

These benefits contribute to a safer and more manageable daily routine for dementia patients.

AVOIDING FRAUDS AND SCAMS

Following actions help to avoid fraud and scams.

- ✚ Teaching the dementia patients and their caregivers about common scams and warning signs.
- ✚ Regularly review of bank and credit card statements for unusual activity.
- ✚ Usage of prepaid cards with set limits for spending.
- ✚ Transaction alerts setup for immediate notification of any suspicious activity.
- ✚ Carers inform bank and credit card companies about the patient's condition for additional monitoring and support.

CONTROLLING SPENDING

Controlling spending for dementia patients and supporting their caregivers can be managed through several strategies.

- ✚ Set Up Carer dashboard and allow caregivers to monitor and control spending.
- ✚ Using Prepaid Cards and limiting the amount of money accessible to the patient.
- ✚ Automate Bills and reduce the need for patients to handle finances directly.
- ✚ Implement Spending Limits by setting limits on debit and credit cards.
- ✚ Regular Monitoring and frequent review of financial statements by caregivers.
- ✚ Training for caregivers on financial management and recognizing signs of financial abuse.

These measures can help ensure that dementia patients are protected from financial mismanagement while allowing caregivers to effectively manage their finances.

ONE CALL AWAY

When a dementia patient reaches us, our representatives help efficiently by -

- + Practicing Patience and Empathy by Listening carefully and speaking clearly and slowly.
- + Verifying Identity using simple questions to confirm identity without causing frustration.
- + Providing Clear Instructions by Offering step-by-step guidance for transactions or account issues.
- + Offering Assistance Options by informing them about account monitoring and spending limits.
- + We recommend that a trusted person be added to the account for oversight.

Thus, we ensure the patient's financial safety and clarity during the interaction are given the top priority.

AUTOMATED BILL PAYMENTS

Dementia patients can set up automated bill payments by using our below services.

- + Online Bank by Enabling automatic payments through our website.
- + Bank Assistance by visiting a branch or calling customer service to set up automatic payments.
- + Having a caregiver or trusted person helps set up and monitor the payments.
- + Using Direct Debit by authorizing service providers to withdraw payments directly from their account.

Automated bill payments ensure that bills are paid on time without the patient needing to manage each transaction manually.

DOORSTEP SERVICES

- ✚ We deliver various products to the doorsteps of dementia patients to enhance convenience and financial security.
- ✚ Prepaid Debit Cards preloaded with a set amount of money, limiting spending and reducing the risk of overspending.
- ✚ Bank Statements and Financial Summaries with Regular delivery of printed statements for easy review.
- ✚ Personalized cheque books for necessary transactions.
- ✚ Delivery of secure document folders for storing important financial documents.
- ✚ Educational Materials with information on managing finances, recognizing scams, and using online banking safely.

These products help dementia patients manage their finances more effectively and safely.

BANKING ACCESS TO CAREGIVERS

- ✚ Providing read-only banking access to a caregiver helps dementia patients in several ways.
- ✚ Caregivers can monitor transactions and account activity to spot any unusual or fraudulent activities.
- ✚ They can help manage the patient's budget, ensuring bills are paid on time and spending is controlled.
- ✚ Caregivers can set up alerts for low balances or large transactions to prevent overdrafts and unauthorized spending.
- ✚ It provides a comprehensive view to help caregivers make informed financial decisions on behalf of the patient.

This access ensures better financial oversight and reduces the risk of financial abuse.

EXCLUSIVE PRODUCT OFFERS

Exclusive product offers for dementia patients include

- + Fee Waivers means No fees for basic banking services, such as account maintenance or ATM usage.
- + Customized Financial Products comprising specialized savings accounts with features like limited withdrawal options.
- + Low-Limit Credit Cards to manage expenses safely.
- + Secure Online Banking with Enhanced security features and easy-to-use online interfaces.
- + Dedicated Support Lines with priority customer service lines for quick assistance.
- + Educational Workshops with free sessions on financial management and recognizing scams.

These tailored products help dementia patients manage their finances securely and efficiently.

CARDLESS TRANSACTIONS

A dementia patient can withdraw money from ATMs in several ways.

- + Biometric Authentication if want to transact with fingerprint or facial recognition.
- + The caregiver can assist while the patient enters their PIN.
- + Mobile ATM Services such that mobile ATMs that come to the patient's location.
- + Preloaded ATM Cards with preset limits to control spending and reduce risk.

Each method helps ensure that dementia patients can access their funds safely and conveniently.

LOGIN METHODS

Suitable login methods for dementia patients to access a bank website include

- ✚ Biometric Authentication Fingerprint or facial recognition for ease and security.
- ✚ Simple PINs or Passcodes. Short, memorable codes instead of complex passwords.
- ✚ Password Managers as tools that store and auto-fill login credentials.
- ✚ Two-Factor Authentication (2FA) combining something they know (PIN) with something they have (a mobile device).
- ✚ Caregiver Access allowing a trusted caregiver to manage logins and oversee online banking activities.

These methods simplify the login process and enhance security for dementia patients.

If a customer is diagnosed with Dementia, then the customer can submit the medical report and upon verification becomes eligible for our Dementia tailored services.

DEMENTIA KITS FOR PATIENTS

A specially designed Kit is provided which contains the below list of items -

- Magnetic Cards for daily activities
- GPS Tracker with SOS - The customer will wear this tracker all the time.
- Medication space in kit for easy storage.

PATIENTS LOCATION TRACKER MOBILE APPLICATION

It is a mobile application for the caretaker to track all the activities of dementia patient. Caretaker can use following features in the mobile application:

- **Location Log entry** - which shows location logs of patient for the day
- **Resources and Information** - so that care giver can read articles and books about Dementia, watch related videos.
- **Patient Location** - to know current location of the patient
- **Patient Schedule** - so that Caregiver can set a schedule for the dementia person hence eliminating need to remember it.
- **Alerts** -
 - **Info alert** - to know if the patient is away from his preferred location
 - **Warning alert** - to update caretaker that patient is on a new location however within his limits
 - **Time alert** - to know whether the patient is taking more than usual time at the location
 - **Call alert** - to immediately act in case of patient requiring an assistance
 - **Bed time alert** - to know if the patient is away from his bed during bed time
- **Contact Nurse** - Facility to contact Admiral nurses to get immediate support in case required.