

Inquiry into Elder Abuse in Queensland

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Dear Elder Abuse Committee, I am grateful an enquiry is being conducted into elder abuse. The story of my late mother KL aged 84 yrs who passed away in 2023 needs to be told and heard to possibly assist others that have been, or are going through the nightmare of elder abuse.

There is currently a police investigation into the elderly financial abuse/elder abuse of my late mother KL.

The alleged abuser is a daughter RL, of the late KL.

This was reported to police with evidence after her passing and with her blessing to do so.

There are many years of bank statements and cheque book evidence to support the alleged abuse.

There are proven forged cheques and the approximate total of alleged funds fraudulently take over a 10 year period is over \$1,400,000.

Over many years it is alleged RL has coerced, manipulated, lied and triangulated family members to create an imbalance in relationships that created vulnerabilities and opportunities to exploit the trust of KL and her late husband who passed away in late 2017. A position of trust of the relationship was used to enable the predatory behaviour for the financial gain of the abuser RL.

RL was charged and convicted and incarcerated for another crime of director fraud in January 2023.

This situation of RL being incarcerated allowed myself and family members to help KL enquire into bank accounts of KL and it was revealed her account were drained by RL.

The emotional and psychological, cumulative trauma caused by the knowledge and events that unfolded were immense on KL and her health as was in stage 4 heart failure. KL was palliative for approximately 6 months prior and had been living with RL for that time.

KL had done a EPOA days before RL was incarcerated. RL was an attorney on the EPOA and KL was unable to sign on the day. A witness to this was also an attorney on the EPOA and has stated RL held the pen and assisted KL to sign the EPOA.

This is also under investigation with the police.

I did report this to the Justice department in 2023 and have been told they cannot do anything about that, as the JP on the day has stated it is untrue.

It was stated by the Justice Dept person I spoke to that they do not see the notes of the JP as they are not required to. The JP was a friend of RL.

KL did not have dementia etc but was dependant on others for her needs in regards of shopping, banking, doctors visits etc.

KL was not solely dependant on RL as myself and other family members assisted when possible. However RL was in control of all situations and the coercion and manipulation by RL was evident by all.

KL moved to my family home 3 days after RL was incarcerated and from that time on KL navigated the reality of being conned and manipulated and drained of her life savings by RL as best she could. She was heartbroken and in shock and felt ashamed. Her health declined as we assisted her with gathering the evidence of what had happened.

KL attended her bank with myself days after RL was incarcerated and the Bank Manager confirmed the balance and gave her the statements of the last 4 years. It was revealed RL had changed the address for delivery of statements unbeknownst to KL and statements where going to RL and her husbands PO Box. It was further revealed not long after there

were red flags raised by the bank due to the transactions of RL. RL was a signatory on the account.

It was revealed RL branch shopped regularly and staff were aware of this.

KL changed the signatory etc to myself and my brother, however it took a lot of effort as my mothers health declined rapidly with heart attacks etc.

During this time it became evident the Bank was on alert of the situation and they became difficult to deal with.

My mother was highly aware of this and was determined to sort things before she passed away. She changed her will immediately and the EPOA.

KL attended a local branch to be interviewed alone with the manager and a staff member to allowed the change of signatory.

My husband assisted her to that meeting as she was very frail, afterwards we assisted her to home and carried her to her bed. Her words were is everything done now, is it sorted? I replied yes. She passed away 3 days later at my home, she said I am done ,I am going on Tuesday and she went on Wednesday.

She survived 5 weeks after learning the truth.

During this time I had tried to get help as to what could be done and it became very evident it was not that easy.

The bank was not easy to deal with, I was aware they had possibly breached their duty of care of KL.

I stumbled onto a AFCA page during a google search and realised this was a possible direction to proceed with.

At the okay of KL I submitted a complaint to AFCA before her passing.

The AFCA complaint moved forward and changed to the Estate being the complainant after KL passed.

This process with AFCA and the bank in question was a long battle that took over a year.

In the Ombudsman determination it was revealed that the bank did not act consistently with the Banking Code of Practice.

It was revealed the bank had been put on notice 2 years prior of potential fraud by staff and they failed to act fairly and reasonably to prevent further loss to KL.

It was revealed KL had suffered financial loss as it was likely the majority of withdrawals was for the benefit of RL.

Forged cheques were revealed after I pressed to view the cheques.

The determination was in favour of the Estate of KL.

It is stated in the determination, It is not in dispute that KL was a victim of financial elder abuse and was vulnerable.

The determination is pages long and can be viewed on the AFCA WEBSITE- complaint case number is 958771

I believe it is something this committee should read.

What I have learned from this nightmare that has taken my mother away before her time is the following.

There is not enough help to normal people trying to navigate what to do when these situations occur.

The public needs more awareness also.

I have spoken to and been contacted by many families who have been in similar situations and at a loss what to do.

Putting together the evidence and doing statements for the QLD police was eye opening. I tried 5 times to submit the evidence etc I had and believe me it is comprehensive. Spread sheets were done and all accounts and bills were sorted to show what had transpired.

The problem was the form for fraud online I filled out to submit, I was told no we don't used them anymore.

The police stations didn't help with trying to submit it was out of their ability to do so.

I ended up attending a station on the advice of another station etc and trying to get the lady at the front desk to understand what I had.

Hours later I met with a constable that was gobsmacked at the content.

It went to CIB and proceeded from there.

It was submitted May 2023 and it stalled for a while.

I wrote to the Police Commissioner and the Member for Police in September 2024 and things moved again.

It has been a process to keep a check on things.

There were proven forgeries by an analyst in Victoria in Feb 24 and I gave that Info to Qld Police in Feb 24.

It sat for months until Nov 24 when finally cheques were sent to a Qld analyst and were proven Forgeries Late March 25.

We are still awaiting police movement on charges for this.

I have spoken to the Elder abuse hotline, Seniors legal and support service and many other places.

What I have learned is ELDER ABUSE is on the rise and will increase dramatically from here on.

We need more education and training across all sectors.

GP's need to be educated, Banks are failing our elderly on a daily basis.

Banks especially are on the frontline to see what is happening.

Their staff in this case failed over and over again.

Elder abuse needs to be criminalised in QLD as it is in ACT. Legislation needs to be put in place in QLD ASAP.

Regards [REDACTED]