

Allowing Someone Else to Help with Your Accounts

Sometimes you might need someone else, a spouse, partner, family member or solicitor, to look after things, like your finances, for you. There are many reasons why you might need assistance. Assistance on your account(s) can be arranged through different third party access arrangements that can meet your individual needs, depending on how long the help is needed and what the help is needed for:

- You are injured, disabled or physically unwell.
- You have plans to go on holiday and will find it difficult to administer your accounts.
- You are preparing for the future, when you may become mentally incapable.
- You have already lost mental capacity.

Types of third party access arrangements

1. Third party mandate- for long term or short-term restricted assistance
2. Power of Attorney (POA) or Court Orders- for long-term assistance

Third party mandate

What is a third party mandate?

A third party mandate is a formal instruction from you to us. It tells us that you'd like another party to carry out certain banking transactions on your Post Office Savings account.

Could a third party mandate be right for you?

You may use a third party mandate if you have full mental capacity but need help managing your accounts or because you don't have access to them. For example, you may choose a third party mandate if you have an injury or are going on holiday and will find it difficult to administer accounts.

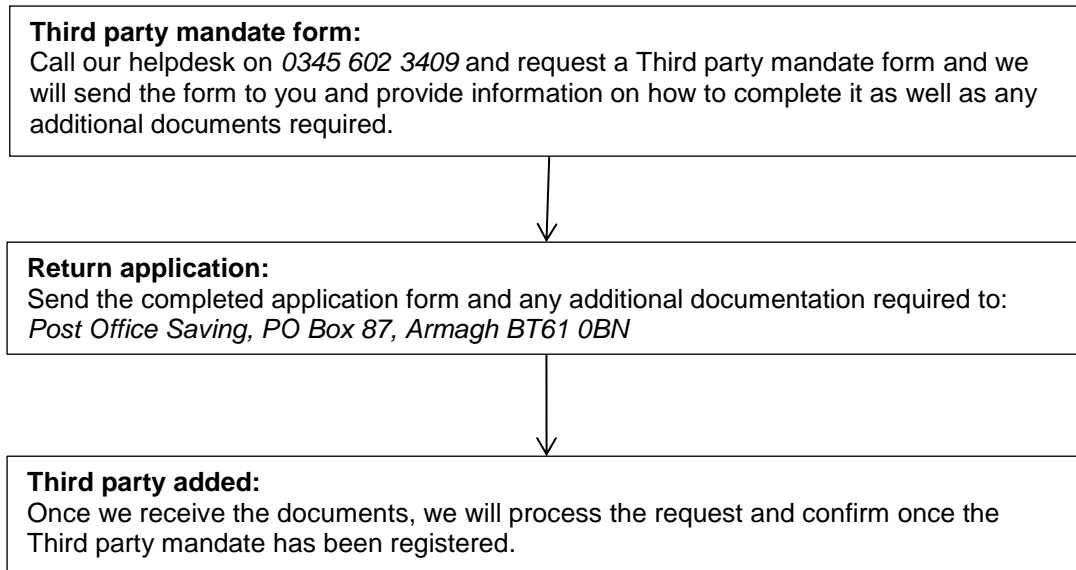
We recommend you consider all the different types of third party access arrangement before deciding if a third party mandate is right for you.

What access does a third party mandate give to your Post Office Savings account?

The third party representative will have permission to;

- Obtain information such as account balances, rate of interest and request statements
- Request cheques to be issued into your name
- If applicable make payments direct to a care home
- Make a withdrawal to your nominated account we already hold
- Deposit Cash/Cheques in to your account
- Access to telephone banking on your account
- If you hold a Bond, give reinvestment instructions on your behalf

How do I register a third party mandate on my Account?



When will third party access stop?

You or the third party person appointed can choose to cancel your third party mandate at any time. Certain events, such as if you or the third party were to die or lose mental capacity, the third party mandate is automatically revoked.

If your circumstances require a more formal representative such as planning for your future or you lose mental capacity then a Power of Attorney or a Court Order is more likely to be an appropriate option for you.

Power of Attorney (POA) or Court Orders

There are several different types of Power of Attorney and it is important you use the correct one for your circumstances. We have set out below a brief summary of the different types of Powers of Attorney and Court orders in England and Wales, Scotland and Northern Ireland.

England & Wales

1. Lasting Power of Attorney (LPA)

There are two types of LPA:

- I. Property and Financial Affairs - can allow a third party to access and manage the account holder's finances.
- II. Health and Personal Welfare - does not allow a third party to access or manage the account holder's finances.

LPAs must be registered with the Office of the Public Guardian (OPG) before they can be used.

LPAs have replaced Enduring Powers of Attorney in England & Wales since October 2007.

2. Enduring Power of Attorney (EPOA)

An Enduring Power of Attorney can allow a third party to access and manage your finances. Since October 2007, you can't create a new Enduring Power of Attorney in England & Wales as they were replaced by Lasting Power of Attorneys, but, if you set one up before then, you can still use it.

Attorneys should also be aware that it is their responsibility to register the Enduring Power of Attorney should you lose the ability to manage your affairs yourself.

Scotland

Continuing or Combined Power of Attorney (Scotland) - these are similar to a Lasting Power of Attorney.

Northern Ireland

Enduring Power of Attorney

An Enduring Power of Attorney is still valid in Northern Ireland. They were not replaced by LPAs in 2007.

To decide which type of Power of Attorney would work for you we advise you read carefully all the information on the following websites in the jurisdiction applicable to you.

England & Wales: www.gov.uk/power-of-attorney

Northern Ireland: <https://www.justice-ni.gov.uk>

Scotland: www.publicguardian-scotland.gov.uk

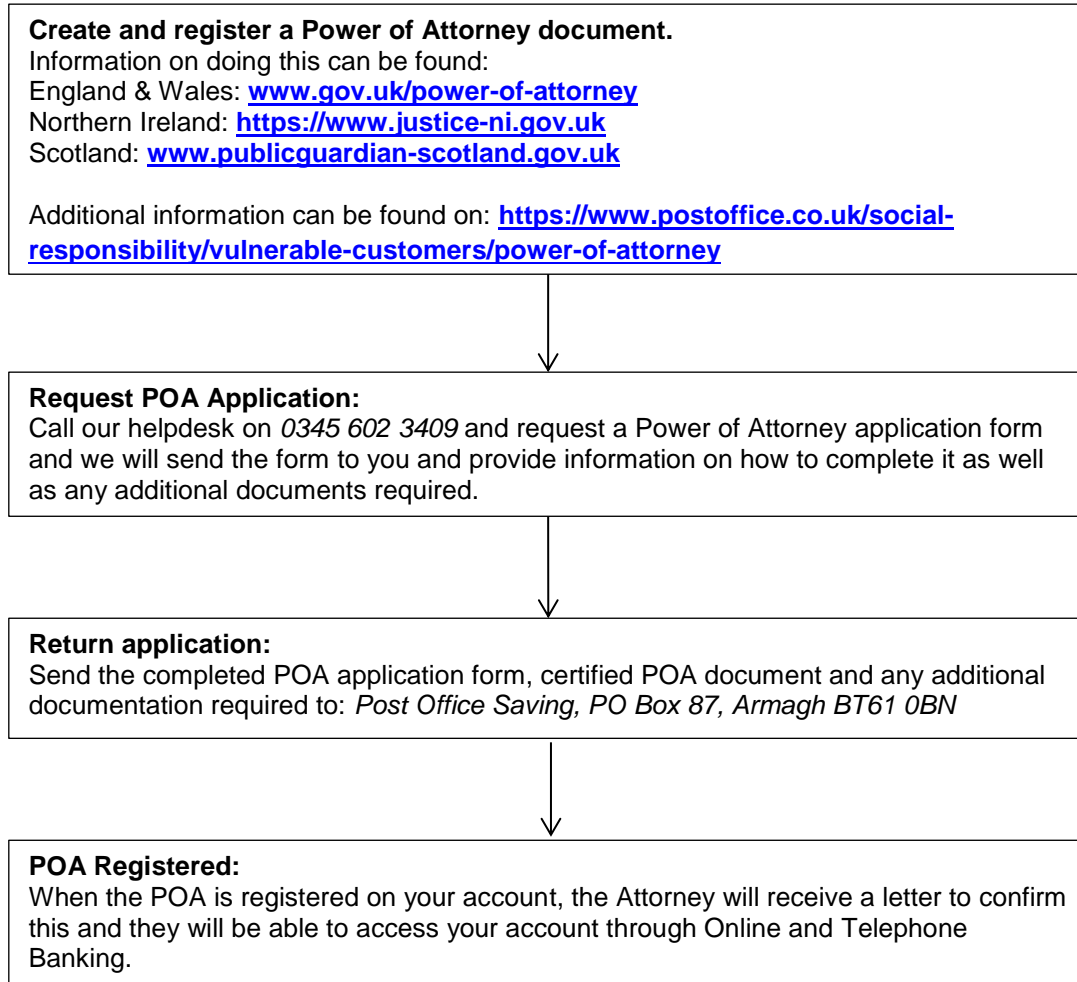
Which Powers of Attorney do we accept?

We require a Power of Attorney document that deals with your financial and property affairs. This can cover selling your home, paying the mortgage and bills and making investments.

Court of Protection, Guardianship and Controllership Orders

A Court of Protection, (England & Wales), Guardianship (Scotland) and Controllership Orders (Northern Ireland) can appoint one or more people to make decisions for you when you lacks the mental capacity to do so for yourself when you don't have an attorney in place. These decisions may relate to your property and affairs, healthcare and personal welfare.

How to register an Attorney on to an account



Multiple attorneys

- We can register a maximum of two attorneys on to your account(s).
- Where more than one attorney is to be appointed, their Power of Attorney must authorise them to act 'jointly and severally'. This means they can give instructions independently from each other.
- We do not accept POAs where Attorneys are acting 'Jointly' and not 'jointly and severally'
- The differences between a 'joint' and a 'joint and several' appointment are:
 - Joint attorneys must all act together and not separately.
 - Joint and several attorneys may also act independently.
- All correspondence will be sent to the first attorney recorded on the POA application form only. It will be the responsibility of the first attorney to provide the correspondence to the second attorney.

What can a Power of Attorney do?

Task	Customer has mental capacity	Customer lacks mental capacity
<i>Signing rights</i>	Both the customer and the Attorney will have the right to sign on the account.	Only the Attorney will have the right to sign on the account.
<i>Opening and closing accounts</i>	Both the customer and the Attorney can open and close accounts on behalf of the customer.	Only the Attorney can open and close accounts on behalf of the customer.
<i>Setting up and cancelling Direct Debits</i>	Both the customer and the Attorney can add, cancel or amend Direct Debits.	Only the Attorney can add, cancel or amend Direct Debits.
<i>Statements</i>	The Attorney will have all statements sent to their address. (If two Attorneys are registered, statements are sent to the first Attorney noted on the application form.)	The Attorney will have all statements sent to their address. (If two Attorneys are registered, statements are sent to the first Attorney noted on the application form.)
<i>ATM card (Instant saver only)</i>	An ATM card in the customer's name is sent to the Attorneys address. (If two Attorneys are registered, it is sent to the first Attorney noted on the application form.)	An ATM card in the customer's name is sent to the Attorneys address. (If two Attorneys are registered, it is sent to the first Attorney noted on the application form.)
<i>Internet and Telephone access</i>	Both the customer and the Attorney can access the accounts via their own internet and telephony banking.	Only the Attorney can access the accounts via their own internet and telephony banking.

What ID and Address documents are acceptable in registering a Power of Attorney or a third party mandate?

Please note we will require relevant ID documents from the two lists below belonging to the third party representative or appointed attorney you wish to register.

Verification of Name	
Current, signed, valid passport	Not more than 10 years old
EU National Identity Card (photographic)	Valid & in date
UK / EU / EEA / US / Canadian / Australian Photo card Full Driving Licence*	Not more than 10 years old
UK or Irish Photo card Provisional Driving Licence*	Not more than 3 years old
Full UK Driving Licence (old style)*	Not more than 51 years old
Correspondence from DWP e.g. pension/allowance benefit*	Dated within last 13 months
Tax Coding Notice / Assessment*	Dated within last 13 months
UK Biometric Residency Permit	Valid & in date
Firearms Certificate	Valid & in date
*If used for name validation it cannot be used again for address verification	

Verification of Address	
UK / EU / EEA / US / Canadian / Australian Photo card Full Driving Licence*	Not more than 10 years old
UK or Irish Photo card Provisional Driving Licence*	Not more than 3 years old
Full UK Driving Licence (old style)*	Not more than 51 years old
HMRC correspondence e.g. Tax coding notice (excluding P60/P45)*	Dated within last 13 months
Local Authority correspondence (e.g. rates / council tax)	Dated within last 13 months
Utility bill / E-bill** (not mobile phone or dongle contracts)	Dated within last 6 months
Bank / Building Society / Credit Card / Credit Union Statement / E-statement**	Dated within last 6 months
Mortgage Statement / E-statement**	Dated within last 13 months
UCAS letter (Students only)	Dated within last 12 months
*If used for name validation cannot be used again for address verification	
**E-statement / bill may be accepted only if the evidence of name is one of the following forms: Passport, UK driving licence or EU ID card. An e-statement must be: a) printed as a PDF standalone document(.pdf), not an Excel download (.xls) b) contain the bank/company name, branding, date, full name and address(if used in conjunction with a driving licence as name verification, the addresses must match)	

If you are not providing the original documents then the documents will need to be certified.

Who can certify a document?

- Accountant;
- Solicitor;
- Commissioner of Oaths / Notary Public;
- FCA registered broker / introducer;
- Barrister;
- Bank or Building Society Official;
- Justice of the Peace;
- Post Office Official (UK only).

ALL certified documents MUST include:

1. The printed name of the person certifying the documents and their signature. As long as it is clear which employee has seen the original document and certified the photocopy, then signature or printed name is acceptable;
2. The date of the certification;
3. Their business stamp if they have one, and if not, the company name, address and Business telephone contact number.

For documents with no photo (e.g. a utility bill) the person certifying must write one of the following on the document:

- "I certify this is a true copy of the original document"
- "True certified copy of original document"
- "Certified copy of original, original document seen"
- "Certified original sighted"
- "This copy is a true likeness of the original" – where the certification is carried out by the Post Office.

Please send two supporting documents original or certified (one from each list above) belonging to third party representative or appointed attorney via recorded, trackable mail to ensure items are not lost in the post. The same document cannot be used twice. We will always confirm receipt and return documents by the same method.

Managing an account under third party access arrangements

Actions undertaken on behalf of the account holder	Third Party Mandate	Lasting Power of Attorney	Enduring Power of Attorney	Court Orders
<i>Signing rights</i>	-	✓	✓	✓
<i>Opening and closing accounts</i>	-	✓	✓	✓
<i>Setting up and cancelling Direct Debits</i>	-	✓	✓	✓
<i>Hold an ATM card (Instant Saver)</i>	-	✓	✓	✓
<i>Make withdrawals</i>	-	✓	✓	✓
<i>Request for cheques to be issued in the customer's name</i>	✓	✓	✓	✓
<i>Obtain information e.g. statements</i>	✓	✓	✓	✓
<i>Make care home payments</i>	✓	✓	✓	✓
<i>Deposit Cash/Cheques</i>	✓	✓	✓	✓
<i>Internet Banking</i>	-	✓	✓	✓
<i>Telephone banking</i>	✓	✓	✓	✓
<i>Withdraw funds in to nominated account in customers name</i>	✓	✓	✓	✓
<i>Reinvestment following maturity</i>	✓	✓	✓	✓



Post Office is able to supply customers with this leaflet, free of charge, in an alternative format for people who are visually impaired. Once your account has been opened we can also provide account correspondence documentation and statements in large print or Braille, excluding the 6 Digit Security Number.

To obtain a copy call the Post Office helpline on *03457 22 33 44* or Textphone *03457 22 33 55*.