

POWER OF ATTORNEY



Our printed material is available in alternative formats e.g. large print, braille or audio. Please contact us in branch or call us on **0345 1200 100**.

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security.

Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile.

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PLANNING AHEAD

We all have to make important decisions in life that affect our future and our family. There may come a time when you're not able to make these decisions for yourself anymore due to ill health, disability or an accident. Or you might be moving abroad and need someone to help you manage your affairs.

You'll want to make sure the right choices are made for your finances, even if you're not able to make them yourself. Fortunately there are steps that you can take to plan ahead and things that we can do to help.

WHAT IS A POWER OF ATTORNEY

A Power of Attorney is a legal document that allows the attorney(s) to make decisions or carry out transactions for another person. It can be used to ensure your interests are looked after and your wishes are followed.

MAKING A POWER OF ATTORNEY

Powers of Attorney are often needed in times which are already difficult. If you need to register a Power of Attorney with us we'll always try and make the process as simple and easy to understand as possible.

■ Choosing your attorney(s)

Your attorney is the person that you let make the decisions for you. They could be a friend, relative, professional (such as a solicitor), your spouse or partner. They need to be 18 or over and have the mental capacity to make their own decisions.

Make sure it is someone you trust to follow your wishes and make the right choices for you. They'll need to agree to be your attorney and you can choose to have one or more than one. For further information please visit gov.uk/power-of-attorney/choose

■ What can an attorney do?

When a Power of Attorney is used to help manage finances it could give the Attorney rights to do things like issue cheques, make payments or access your account information.

■ Creating a Power of Attorney document

You may need to ask a solicitor to help you create a Power of Attorney. For assistance with finding a solicitor you can contact the Law Society (their details are on page 5).

Upon registration all correspondence will be sent to the 1st Attorney detailed on the appointee form.

Please be aware that when a Power of Attorney is registered on a savings account, the account holder will no longer receive correspondence.

On page 5 we've included a glossary to explain some of the words that are often used when discussing Powers of Attorney.

POWER OF ATTORNEY TYPES

There are different types of Power of Attorney documents and we'd recommend that you seek advice on which type of Power of Attorney is most suitable for you. Please note: we're only able to accept English, Welsh, Scottish or Northern Irish Power of Attorney documents.

There are three main types in England and Wales:

- **Lasting Power of Attorney** – There are two different Lasting Powers of Attorney; one which relates to health and welfare, and one for property and financial affairs. **It would be one relating to property and financial affairs that you would register with us.** They need to be registered at the Office of the Public Guardian. We accept the LPA Online Access Code for Lasting Power of Attorneys. This is a 16 digit code, a combination of numbers and letters.
- **General Power of Attorney** – These do not need to be registered, however, if you lose mental capacity they will no longer be valid. They are often used to give rights for a specific event, for example if you need someone to be able to make decisions for you temporarily when you go on holiday.
- **Enduring Power of Attorney** – Enduring Powers of Attorney are only valid if they were signed and written before 1 October 2007. You can use them even if they haven't been registered at the Office of the Public Guardian, provided that you still have mental capacity. If you start to lose mental capacity, the Power of Attorney will need to be registered at the Office of the Public Guardian.

HOW TO REGISTER A POWER OF ATTORNEY WITH US

Once you've decided on and made your Power of Attorney, you'll next need to register it with us by following the steps below. We can also help guide you through the process. Just call us on **01274 472 220** or contact us using the details on page 5.

1 Please read and complete our Power of Attorney/Court Appointee form

The attorney(s) need to please read and complete our Power of Attorney/Court Appointee form. You can download this from **ybs.co.uk/power-of-attorney** pick one up from any branch, or call us on **01274 472 220** and we'll send one to you. We accept the LPA online access code for Lasting Power of Attorneys.

For Lasting Powers of Attorney we accept the LPA online access code, which can be provided on the form. This will allow us to view the LPA digitally.

If you registered the Lasting Power of Attorney on or after 17th July 2020, the letter you received from the Office of the Public Guardian (OPG) telling you the LPA had been registered included an activation key to get your LPA access code. Use your activation key at gov.uk/use-lasting-power-of-attorney.

If the LPA was registered on or after 1 January 2016 up to and including 16 July 2020, you can visit the website above to ask for a new or replacement activation key.

Please note that an LPA access code will only be valid for 30 days after being issued.

2 Provide identification for the attorney(s):

Each attorney will need to provide 2 forms of identification to prove their name and address, if they take documentation into one of our branches.

If ID documentation is being posted to the address then 3 forms of ID will be required: this will need to be one name, one address and an additional from either category. Please see page 3 which explains what forms of ID we can accept.

Please note: you can provide photocopies or original documents except in the case of documents which have a photo or signature on them. So, if you're sending your driving licence or passport for example, you **MUST** send photocopies.

- You can't use the same document for both your name and address.
- You mustn't alter or amend the document in any way.
- Any numbers shown on the document must be clearly visible.

3 Send completed documents and proof of identity to our team below

Please post to:
Customer Services
POA Team
Yorkshire Building Society
Yorkshire Drive
Bradford
BD5 8LJ

Once all of the correct documentation has been received, the Power of Attorney will be sent to our specialist team who will notify your attorney(s) in writing once registration is complete.

4 Online access

When the Power of Attorney has been registered and has online access, your attorney will be able to access the account(s) online to view balances and may be able to carry out transactions. For more information call **0345 1200 300** or you can chat online at **ybs.co.uk**



Types of ID we can accept

PROOF OF NAME AND IDENTITY

- Current signed passport (UK or foreign)
- Current EU or UK photo card driving licence (full/provisional) or full UK driving licence (copies of the front and back are required)
- Biometric Residence Permit issued by the Home Office to foreign nationals from 30 June 2021
- eVisa issued by the Home Office. A share code and date of birth must be provided
- Current EU member state ID card
- Current British Armed Forces ID card
- HMRC coding/assessment/statement/tax credit letter, issued in the last 12 months (not a P45 or P60)
- Letter from the Department for Work and Pensions (DWP), Pension Service, Job Centre Plus, government or

local authority confirming right to benefits issued in the last 12 months

- Current UK Firearms Certificate
- Current Foreign National ID card
- Current UK disabled person's blue badge

If you're under 16 we can also accept:

- Birth certificate
- Adoption certificate
- Letter from the DWP (or from the EMA if you're in Scotland, Wales & Northern Ireland) to your parent or guardian confirming their right to benefits in relation to you.

We will also accept ID from this list if you are under 18 and the account is being opened in trust.

PROOF OF ADDRESS

All documents you send us as address ID (except online statements and utility bills) must show they were posted to the address being verified and include the name being verified.

- HMRC coding/assessment/statement/tax credit letter issued in the last 12 months (not a P45 or P60)
- Letter from commanding officer or military unit issued in the last 3 months and confirming residency in service quarters
- Letter from UK college/university issued in the last 12 months and confirming in-house residency and dates
- Letter from UK employer issued in the last 3 months and confirming residency in hospital accommodation (medical doctors only)
- Letter from local authority over tenancy/local authority or housing association tenancy agreement, issued in the last 12 months
- Current EU or UK (full/provisional) photo card driving licence or full UK driving licence (copies of the front and back are required)
- UK Credit Union statement issued in the last 3 months
- UK utility bill/prepayment agreement issued in the last 3 months showing current address (not mobile phone bill)
- UK bank/building society current or savings account/credit card/credit union statement issued in the last 3 months and showing current address
- UK credit card statement issued in the last 3 months and showing current address
- UK bank/building society mortgage statement issued in the last 12 months showing current address
- Letter from Department for Work and Pensions (DWP), Pension Service, Job Centre Plus, government or local authority confirming right to benefits issued in the last 12 months
- Council Tax bill issued in the last 12 months
- Water bill issued in the last 12 months.
- Letter from HMRC confirming national insurance number, and must include name and address. Valid to use up to 3 months after the date of their 16th birthday.

If you're under 16 we can also accept:

- Letter from the DWP (or we can also accept a letter from the EMA if you're in Scotland, Wales & Northern Ireland) to your parent or guardian confirming the right to benefits in relation to you.

If the account is being opened in trust, you are under 18 and are unable to provide any of the ID in this box, we can accept your parent's or guardian's utility bill/bank statement issued in the last 3 months confirming full details of an active account.

CHANGE OF NAME

To change your name on an account you'll need to provide one of the following documents, other than for divorce/ending a civil partnership, which will need two pieces of ID:

- Marriage certificate
- Civil Partnership certificate
- Driving licence
- Passport
- Divorce - if the divorce was before 6 April 2022, we'll need the Decree Absolute. If it was after this date, we'll need the Final Order. To go back to your pre-married/maiden name we also need to see your birth or marriage certificate to show what name you're reverting to.
- Ending Civil Partnership – we'll need the Final Order. To go back to your pre-married/maiden name we also need to see your birth or marriage certificate to show what name you're reverting to.
- Enrolled Deed Poll
- Unenrolled Deed Poll along with driving licence or passport showing the new name
- Statutory Declaration of Change of Name which is signed by a solicitor or notary.

IMPORTANT - HOW TO CERTIFY THE POWER OF ATTORNEY DOCUMENT

If you're sending the Power of Attorney document through the post then you should send a certified copy and not the original. Certified copies are documents which have been checked and verified as being the same as the original.

The donor (i.e. the person who is authorising someone else to act on their behalf) can certify the document as long as they're still capable of making their own decisions. Where the donor has lost mental capacity then they would not be able to certify the document.

If you prefer you can take the original to your local branch, they can take copies of your documents and send them to us on your behalf free of charge. If this isn't convenient for you we also accept copies that have been certified by a bank/building society employee, solicitor, accountant, commissioner for oaths or independent financial advisor. Please note they cannot be certified by a member of your family or anyone named as an attorney within the document.

Here's what you need to do:

Where the donor is certifying the Power of Attorney document they should add to the first copied page:

- The words 'I certify that pages 1- 5 are a certified true copy.' Their full name, the date and their signature.
- All subsequent pages must also be signed by the donor. Documents certified in full on every page will also be accepted.

Where a professional is certifying the Power of Attorney document then you'll need to:

1 Take your document to the person certifying them and ask them to add to the first page their:

- Full name
- Profession (not required where the donor is certifying the document)
- Business name (and Financial Conduct Authority number if they are an independent financial adviser)
- Business address and telephone number (not required where the donor is certifying the document)
- Signature and the date
- Plus the statement "I certify that pages 1 to 5 are a certified true copy."

2 All other pages in the documents must simply be signed by the person certifying them.

If the documents have been fully certified on each page we will also accept them.

If you need any help getting documents certified let us know by calling **01274 472 220** or using the contact details on page 5.

REMOVING A POWER OF ATTORNEY

If you have an English or Welsh Power of Attorney and would like it to end, you'll need to obtain a Deed of Revocation. If the attorney(s) no longer want(s) to act then a Deed of Disclaimer is required.

In Scotland or Northern Ireland there are different requirements for ending Power of Attorney documents, or where an attorney no longer wants to act. For more information contact the relevant Government department please see page 5.



HOW DO I FIND OUT MORE?

We're here to help. If you have any questions or would like guidance on how to register Powers of Attorney with us, call our team on **01274 472 220**, visit us in branch or write to us at the address below.

You can also read the relevant information online from the Office of Public Guardian (in England, Scotland or Wales) or the Office of Care and Protection (in Northern Ireland) and contact them for further information (see the details below).

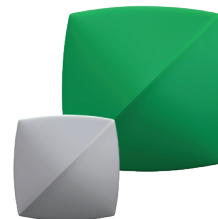
WE'RE HERE TO HELP - POWER OF ATTORNEY TEAM

 **CALL US ON 01274 472 220**

 **VISIT US IN BRANCH**

 **VISIT [YBS.CO.UK/POWER-OF-ATTORNEY](https://ybs.co.uk/power-of-attorney)**

 **WRITE TO US AT:**
CUSTOMER SERVICES
POA TEAM
YORKSHIRE HOUSE
YORKSHIRE DRIVE
BRADFORD
BD5 8LJ



USEFUL CONTACT INFORMATION

England and Wales

Office of the Public Guardian

Call 0300 456 0300

Email: customerservices@publicguardian.gsi.gov.uk

Online: gov.uk/government/organisations/office-of-the-public-guardian

or gov.uk/power-of-attorney

Or write to: PO Box 16185, Birmingham, B2 2WH

Scotland

Office of the Public Guardian

Call 01324 678 300

Email opg@scotcourts.gov.uk

Online: publicguardian-scotland.gov.uk

Or write to: The Office of the Public Guardian,
Hadrian House, Callendar Business Park, Callendar
Road, Falkirk, FK1 1XR

Northern Ireland

Office of Care and Protection

Call 028 9072 4733

Online: courtsni.gov.uk/en-GB/services/OCp

Or write to: The Office of Care and Protection, Room
2.2A, Second Floor, Royal Courts of Justice, Chichester
Street, Belfast, BT1 3JF

Law Society

Call 020 7320 5650

Online: solicitors.lawsociety.org.uk

Or write to: The Law Society's Hall, 113 Chancery
Lane, London, WC2A 1PL

GLOSSARY

Attorney - A person who has been appointed to carry out decisions for another person.

Certified copies - These are copy documents which have been checked and verified as being the same as the original by one of the following: bank/building society employees, solicitors, accountants, commissioner for oaths or independent financial advisers.

Deed of Disclaimer - This is required when an individual no longer wishes to act as an attorney. This deed needs to be sent to the Office of the Public Guardian for registration before it can be used.

Deed of Revocation - This is used in England and Wales when you want to end the rights you have given under a Power of Attorney. It needs to be sent to the Office of the Public Guardian for registration before it can be used. See gov.uk/power-of-attorney/end for more information.

Donor - The donor is the person who lets someone else (the attorney) make decisions for them.

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