

A guide to power of attorney

A guide to power of attorney

We understand that it's sometimes necessary for a customer's account to be handled by another person on their behalf, as power of attorney.

We are able to set up a power of attorney on both new and existing accounts, as long as we receive the correct documentation. In this guide, you will find all the information and guidance you need to set up a new power of attorney account or register for power of attorney on an existing account.

How to apply

If you haven't already done so, you will need to call our customer services team on 0800 052 2222 to apply for both a new power of attorney account or register for power of attorney on an existing account.

Checklist for opening a new power of attorney account

To open a new savings account under power of attorney, we will need:

- A completed 'Enduring and lasting power of attorney savings account application form'
- Proof of identity and address for both the attorney and donor (unless they are existing account holders). Please see documents list included with this guide
- The power of attorney document or the receivership or deputy order (as appropriate). This must be an original or a copy certified by a solicitor. In all cases we require certification on every page, signed with the person's name, company stamp and date clearly showing
- The opening payment in the form of a cheque from the nominated account. This should be made payable to Paragon Bank re: the name of the donor/account holder. For example Paragon Bank re Mr Smith

Checklist to register power of attorney on an existing account

To register power of attorney on an existing account, we will need:

- A completed 'Enduring and lasting power of attorney savings account application form'
- Proof of identity and address for the attorney (unless they are existing account holders). Please see documents list included with this guide
- The power of attorney document or the receivership or deputy order (as appropriate). This must be an original or a copy certified by a solicitor. In all cases we require certification on every page, signed with the person's name, company stamp and date clearly showing.

Please send your documents Freepost to us at:

RTEX-LLUT-KKKE, Paragon Bank, PO Box 850, Wallsend, NE28 5BJ.

Registration documents

Lasting power of attorney

- A lasting power of attorney must be registered with the Office of the Public Guardian and the date of registration must be clearly stamped on the first page.

Enduring power of attorney

- We'll accept an unregistered enduring power of attorney, unless it contains a condition that it should not be used until the donor is losing, or has lost, mental capacity.
- An enduring power of attorney must be registered with the Office of the Public Guardian as soon as the donor starts to lose mental capacity.
- Please note that where an unregistered enduring power of attorney (or Ordinary Power of Attorney) is presented to us, we may need written approval from the donor before we can open the account.

Identity documents

Important information

- Documents must show full first name and surname (we will accept initials for documents from list B)
- Documents that contain your address from list A and B must match the full residential address given in your application
- You cannot use the same document for proof of identity and address
- We cannot accept internet or ATM produced bank/building society statements or utility bills
- If, as attorney, you are having difficulty with proof of the donors' identity, you may send documents (e.g. HMRC, Pension Service letter or DWP letters) addressed to you (the attorney) that are in connection with the donor.
- If a letter from the care home is used, it must be an original on letter headed paper and signed by the care home manager, stating how long the donor has lived there for
- All documents sent will need to be reviewed to check they are acceptable

List A - Identity

Passport	Must be current and valid (signed). If sending a copy, please send the personal details page – the one with your photo.
UK or Northern Ireland driving licence	Must be current photocard OR full old-style paper licence
National identity card for EU nationals	
Confirmation of entitlement to state or local authority benefits (including pension, tax credit, child benefit, housing benefit, educational grants, winter fuel bill etc)	Must be dated within the last 6 months
HMRC tax notifications valid for the current tax year or previous tax year	Must be dated within the last 12 months. A P45 or P60 is not acceptable
Armed Forces ID Card	

List B - Address

UK or Northern Ireland driving licence	Must be current photocard OR full old-style paper licence. Not acceptable as proof of address if already used for identity
Confirmation of entitlement to state or local authority benefits (including pension, tax credit, child benefit, housing benefit, educational grants, winter fuel bill etc)	Must be dated within the last 6 months Not acceptable as proof of address if already used for identity
HMRC tax notifications valid for the current tax year or previous tax year	Must be dated within the last 12 months. A P45 or P60 is not acceptable Not acceptable as proof of address if already used for identity
UK bank, Building Society or Credit Card Statement	Must be dated within the last 3 months
Recent Mortgage statement from a recognised lender	Must be dated within the last 12 months
Gas, electric, landline telephone or water bill	Must be dated within the last 6 months
Local Authority council tax demand valid for the current year	Must be dated within the last 12 months
Letter from College or University	Must be dated within the last 12 months
Letter from care home	Must be an original on letter headed paper, dated within the last three months and signed by the care home manager stating how long the donor has lived there for

Documents you send to us need to be original or certified copies. However, we recommend that you send certified copies. A number of professional persons and organisations can certify your documents such as the post office or a professional such as a solicitor or an accountant. Please refer to the helpful information section on our website for a full list of acceptable certifiers. Every page should be certified and you must provide contact details, address and telephone number for the person certifying your documents as we may need to contact them.

If sending originals of important documents such as passports, licences and identity documents, please use registered post. We'll return all original documents we receive.

Next steps

Once the account is open we will send a welcome pack to you as power of attorney. This contains details of your username and information about accessing the account.

In the meantime, you can make your opening payment by cheque. Cheques must be made payable to: Paragon Bank re: the name of the account holder (this should be the donor) and from the nominated account detailed on your application. Once your account is open and we've provided you with an account number you'll be able to send payments electronically.

As the attorney, how do I operate and manage the account?

All our accounts are managed online and this remains the same for those held under power of attorney.

Once the account is open, call us on 0800 052 2222 to set up a password. You can then log in online and complete the rest of the security information and access the account.

How do I pay into a power of attorney account?

If an application is made under power of attorney you will need to make the opening payment by cheque. Cheques must be made payable to: Paragon Bank re: the name of the account holder (this should be the donor) and from the nominated account.

Once you receive the welcome pack you will have details of your account number and can make payments either electronically or by cheque from the nominated account.

How to get in touch...



Email

savings@online.paragonbank.co.uk



Secure message

Log in to your account to send us a secure message



Write

Paragon Bank PLC, PO Box 850, Wallsend, NE28 5BJ



Call

0800 052 2222 (lines are open Monday to Friday, 9am to 5pm, excluding bank holidays)

Paragon Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England number 5390593. Registered office 51 Homer Road, Solihull, West Midlands B91 3QJ. Paragon Bank PLC is registered on the Financial Services Register under the firm reference number 604551