



paragon

# A guide to power of attorney

Savings

## 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

To apply for a power of attorney as a new or existing customer, or if you want to register as power of attorney on an existing account, you will need to contact our UK based customer services team on 0800 052 2222.

If you have power of attorney on an existing Paragon account, you won't need to send any documentation to apply for another 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 or a solicitor acting on behalf of the attorney). 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 or a solicitor acting on behalf of the attorney). 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, PO Box 850, Wallsend, NE28 5BJ.**

## Registration documents

The power of attorney document we receive must give the attorney the authority to deal with the donors financial affairs and without restrictions

Where more than one attorney is appointed they must have the authority to act independently

### 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 some 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 ATM produced bank/building society statements

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 or invoice 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	
Driving licence	Full or Provisional UK or Northern Ireland driving licence Must be current photocard OR full old-style paper licence
Passport	Must be current and valid (signed). If sending a certified copy, please send the personal details page - the one with your photo.
Birth certificate	If your name doesn't match your Birth certificate, please provide official documentary proof to support the change of name. (see list of accepted documents)*
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 12 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	

<b>List B - Address</b>	
<b>Driving licence</b>	<p>Full or Provisional UK or Northern Ireland driving licence</p> <p>Must be current photocard OR full old-style paper licence</p> <p>Not acceptable as proof of address if already used for identity</p>
<b>Confirmation of entitlement to state or local authority benefits (including pension, tax credit, child benefit, housing benefit, educational grants, winter fuel bill etc)</b>	<p>Must be dated within the last 6 months</p> <p>Not acceptable as proof of address if already used for identity</p>
<b>HMRC tax notifications valid for the current tax year or previous tax year</b>	<p>Must be dated within the last 12 months. A P45 or P60 is not acceptable</p> <p>Not acceptable as proof of address if already used for identity</p>
<b>UK bank, Building Society or Credit Card Statement</b>	<p>Must be dated within the last 3 months - please note online statements are acceptable. All statements must confirm your sort code, account number and residential address</p>
<b>Recent Mortgage statement from a recognised lender</b>	<p>Must be dated within the last 12 months</p>
<b>Gas, electric, landline telephone or water bill</b>	<p>Must be dated within the last 6 months</p>
<b>Local Authority council tax demand valid for the current year</b>	<p>Must be dated within the last 12 months</p>
<b>Letter from College or University</b>	<p>Must be dated within the last 12 months</p>
<b>Letter or invoice from care home</b>	<p>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</p>

\*Marriage certificate, Civil partnership certificate, Gender recognition certificate, Enrolled deed poll, Change of name deed, Certificate of naturalisation or registration, Statutory declaration or affidavit, Certificate from the Court of the Lord Lyon of Scotland

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. 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 you're providing certified documents, please make sure the certifier has specified the date they signed the copy. This needs to be within 1 month of you providing the documents to us.

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. Any confirmation of entitlement needs to be 12 months.

### **Who can certify your documents**

- Accountant
- Bank/building social official
- Barrister
- Commissioner for oaths
- Dentist
- Doctor
- Financial services intermediary, eg a stock broker or insurance broker
- Justice of Parliament
- Lecturer
- Optician
- Paralegal – certified paralegal, qualified paralegal or associate member of the Institute of Paralegals
- Police officer
- Post Office document checking service
- Solicitor
- Surveyor
- Teacher

## **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.

## Helpful information

### **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 (Freepost)

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



### Call our UK based team

**0800 052 2222**

Monday to Friday 8:00am to 7:00pm  
Saturday and Sunday 10:00am to 4:00pm  
Closed bank holidays

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