

A guide to power of attorney



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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.

You can set up a power of attorney on both new and existing accounts, as long as we receive the right documentation. In this guide, you will find all the information 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 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 the Identity Documents section of this guide for details of what you can send as proof of ID or residency
- The power of attorney document or the receivership or deputy order (as appropriate). This must be an original, a copy certified by a solicitor or an online copy through the Government website
 - *If you send a certified copy please ensure every page of the document is certified and the first page includes the name, address and telephone number of the person certifying the document as we might need to contact them*
 - *If you have access to the Power of Attorney document online you can share it with us using the LPA Access Code from your online Government account. The code is 13 characters long starting with a V and is valid for 30 days. If your code expires before your account is opened we might need to contact you*
- The opening deposit as a signed and dated cheque from the nominated bank account, made payable to: "Paragon Bank re: name of doner/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 the Identity Documents section of this guide for details of what you can send as proof of ID or residency
- The power of attorney document or the receivership or deputy order (as appropriate). This must be an original, a copy certified by a solicitor or an online copy through the Government website
 - *If you send a certified copy please ensure every page of the document is certified and the first page includes the name, address and telephone number of the person certifying the document as we might need to contact them*
 - *If you have access to the Power of Attorney document online you can share it with us using the LPA Access Code from your online Government account. The code is 13 characters long starting with a V and is valid for 30 days. If your code expires before your account is opened we might need to contact you*

Please send your documents with your Power of Attorney application in the prepaid envelope provided.

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 of the power of attorney document.

If you give us an LPA Access Code and the Donor has specified certain instructions or preferences, we may need an original/certified copy of the Power of Attorney document by post.

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 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.

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, valid and signed. If sending a certified copy, please send the personal details page with your photo. If you are sending a Non-EU Passport, please also send certified evidence of your indefinite leave to remain.
Birth certificate	If your name doesn't match your birth certificate, please provide official documentary proof to support your change of name*.
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)	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	

List B - Address	
Driving licence	Full or Provisional 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)	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 or credit card statement	Must be dated within 3 months. Online statements are accepted, but ATM produced statements are not. Must confirm your sort code, account number and residential address.
Recent mortgage statement from a recognised lender	Must be dated within the last 12 months
Utility, landline telephone or internet bill	Must be dated within the last 3 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 - only acceptable for current students
Letter or invoice 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

*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.

Certifying your documents

Any documents you provide need to be original or certified copies; we recommend that you send certified copies. Several professional persons and organisations can certify your documents, they must be certified within one month of us receiving it (except the Power of Attorney document). Every page must be certified. The first page should include the name, address and telephone number of the certifier, we may need to contact them. They should sign, date and include the declaration "I certify this is a true copy of the original" on the copy of your document.

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.

Who can certify your documents

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

Your documents must be certified by an impartial third party, we can't accept documents that have been certified by spouse or relative.



Next steps

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

In the meantime, you can make your opening deposit 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 bank account detailed on your application. Once your account is open and you receive an account number you'll be able to send deposits electronically.

Helpful information

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

Existing Account - When registering a Power of Attorney on an existing account, the account will continue to be operated in the original way, either online or by post.

New Account - When applying for a new account as a Power of Attorney, you can choose to operate your account online or by post during the application. 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 deposit into the account?

Opening deposits into accounts managed under power of attorney are made by cheque. Cheques must come from the nominated bank account and made payable to: "Paragon Bank re: the name of the account holder (the donor)".

When you've received your account number you will be able to make deposits by cheque or electronic bank transfers, where the account allows.

How to get in touch...



Email

savings@online.paragonbank.co.uk



Secure message

Online accounts only - 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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