



POWER OF ATTORNEY

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 ensure 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.

A Power of Attorney can be used to let someone else make certain important decisions for you, ensuring that your interests are looked after and your wishes are followed.

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

Upon registration all correspondence will be sent to the 1st Attorney detailed on the Appointee Form.

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.

On page 6 we've included a glossary to explain some of the words that are often used when discussing Powers of Attorney.

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.

▪ Choosing your Attorneys

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. 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.

▪ 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).



HOW TO REGISTER A POWER OF ATTORNEY WITH US

Once you've created 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 472220 or contact us using the details on page 5.

1 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 if you contact us using the details on page 5 we'll send one to you.

We accept the LPA online access code for Lasting Power of Attorneys.

If you registered the Lasting Power of Attorney on or after 17th July 2020, the letter you received from the OPG (Office of the Public Guardian) telling you the LPA had been registered included an activation key. To get your LPA access code visit gov.uk/use-lasting-power-of-attorney. If the LPA was registered on or after 1 January 2016, you can use this service to ask for a new or replacement activation key.

The LPA access code can be provided on the Power of Attorney/Court Appointee form and this will allow us to view the LPA digitally. Please note that an LPA access code will only be valid for 30 days after being issued.

The Attorney(s) need to read and complete the form.

2 Send completed documents and proof of identity to our team below:

Your attorney will need to provide 2 forms of identification to prove their name and address if taking documentation into one of our branches on your behalf. If documentation is being posted to the address below then 3 forms will be required, this will need to be one name, one address and an additional from either category. Please see page 3 which explain what forms of ID we can accept.

Please post to:

General Servicing

POA Team

Yorkshire Building Society

Yorkshire Drive

Bradford

BD5 8LJ

3 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.

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 (optional)

When the POA has been registered your attorney may be able to access the account(s) online to view balances and carry out transactions. For more information call 0345 1200 300.



PROOF OF IDENTITY

ID we're able to accept

Below and on the next page are details of ID which we can accept. We will need to verify your attorney(s) when registering them to your account(s) and the number of ID documents we require will differ depending on how you send us your documentation. If you would like to send documentation to us via post, we require three forms of identification for each of your attorneys – one name, one address and a third from either list. If your attorney is face to face in one of our branches (either with you, or dropping documents off on your behalf) then we only need two – one name and one address.

It may be your wish to open a new account with the Society and have your attorney(s) registered to the new account. In this circumstance we may need to confirm your identity and the same requirements will apply – three via post, or two face to face. You can either contact us about an account you would like to open, or visit one of our branches where they will be able to give you the relevant application form.

Please note:

PROOF OF NAME

- Current signed passport (UK or foreign)
- Current EU or UK photo card Driving Licence (full/provisional) or full UK Driving Licence (old style)
- Current residence permit issued by the Home Office to EU National
- Current EU member state ID card
- Current British armed forces ID card
- HMRC (Inland Revenue) coding/assessment /statement/ tax credit letter issued in the last 12 months (Not a P45 or P60)
- Letter from Department for Works and Pension (DWP), Pension Service, Job Centre Plus or local authority confirming right to benefits issued in the last 12 months
- Current signed employer's photo ID card
- Current UK firearms certificate
- Current Foreign National ID card
- Current UK disabled person's blue badge

PROOF OF ADDRESS

Documents must have been posted to the address being proven. Documents printed from the internet are not acceptable.

- HMRC (Inland Revenue) coding/assessment/statement/ tax credit letter issued in the last 12 months (Not a P45 or P60)
- Letter from UK bank/building society issued in the last 3 months and confirming full details for an active account
- 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)
- Correspondence from local authority over tenancy/ local authority tenancy agreement, issued in the last 12 months
- Current EU or UK (full/provisional) photo card driving licence or full UK driving licence (old style)
- 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 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 or local authority confirming right to benefits issued in the last 12 months
- Current post office re-direction letter
- Council Tax bill issued in the last 12 months
- Letter from UK solicitor issued in the last 3 months and confirming house purchase
- Letter from HMRC (Inland Revenue) issued in the last 3 months confirming National Insurance number which must include name and address
- If you have recently moved into a care home we are able to accept ID documents with your previous address on as long as it matches the address on the Power of Attorney document.
- If you are currently residing in a care home we can accept a letter from the care home (on letter headed paper) confirming the date you became a resident. The letter also needs to be signed and profession of the signatory underneath.

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, 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- [insert total number] are a certified true copy.' Their full name, and 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 [insert total number of pages] 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 472220 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 wants 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 - 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 353 501 (option 1, option 2), visit us in branch or write to us at the address below.

For further information 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).

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

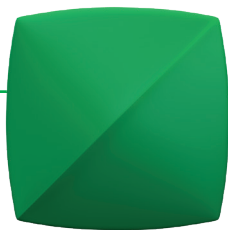
WE'RE HERE TO HELP - POWER OF ATTORNEY TEAM

CALL US ON 01274 472220

(option 1, option 2)

VISIT US IN BRANCH

 VISIT YBS.CO.UK/POWER-OF-ATTORNEY



WRITE TO US AT:

GENERAL SERVICING

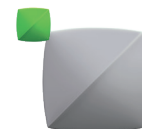
POA TEAM

YORKSHIRE HOUSE

YORKSHIRE DRIVE

BRADFORD

BD5 8LJ



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.

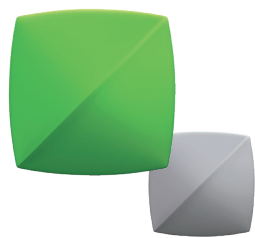
Deed of Disclaimer - This is required when an individual no longer wishes to act as an Attorney. This deed needs to be sent to the Office of the Public Guardian for registration before it can be used.

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.

Power of Attorney - A Power of Attorney is a legal document that allows the Attorney to make decisions or carry out transactions for another person. 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.



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.

Yorkshire Building Society is a member of the Building Societies Association and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Yorkshire Building Society is entered in the Financial Services Register and its registration number is 106085. Head Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ. ybs.co.uk