POWER OF ATTORNEY
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.
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 11 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 10).
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 353 230 or contact us using the details on page 12.

1 **Completing the ‘Power of Attorney / Court Appointee - Information form’** – You can download this from ybs.co.uk/power-of-attorney, pick up one from your local branch, or if you contact us using the details on page 12 we’ll send one to you. The Attorney(s) need to read and complete the form.

2 **Preparing identification (ID)** – If you’re not a Yorkshire Building Society customer or if it’s a new account, we’ll need to verify who you are. We’ll also need to verify each of the Attorneys. See page 6 for more information and the types of ID we can accept.

3 **Providing the documents to us** – we’ll need to see the following documents:
   (a) the original or certified copy Power of Attorney document;
   (b) the original ‘Power of Attorney / Court Appointee - Information form’; and
   (c) ID (see page 6 for the types of ID we can accept).

   You can send them to our team at the address on page 12 or take them to your local branch.

   **Important:** If you’re sending the Power of Attorney document or ID documents with a photo or a signature by post please send certified copies and not originals. Please see page 8 which explains what this means and tells you how to certify documents.

4 **Registering the Power of Attorney** – Once we’ve received all of the correct documentation, the Power of Attorney document will be dealt with by our specialist team who will notify you in writing when the registration is complete.

5 **Online Access (optional)** – When the Power of Attorney has been registered, you 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. If you’re going into branch we will need one type for proof of name from the box below and one type from the box on the next page for proof of address. If you are sending your request in by post we will also need a third document from either box.

Please note the following:

1. Proof of name ID for you (the main account holder) can be accepted even if it shows the Attorney or Attorneys’ address(es).

2. If you’ve recently moved into a care home then we can accept ID from your previous address as long as it matches the address on the Power of Attorney document.

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 (which must state your National Insurance number), 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 (which must state your National Insurance number) issued in the last 12 months (Not a P45 or P60)
- Letter from UK bank/building society issued in the last 12 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 3 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 bank/building society 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 mortgage statement issued in the last 12 months (most recent) from a recognised lender
- 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
IMPORTANT - HOW TO CERTIFY DOCUMENTS

If you're sending the Power of Attorney document (or any ID with a photo or signature through the post) then you should send copies and not the originals.

All copies of documents must be certified. Our employees can certify them for you at your local branch at no cost.

Certified copies are 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, independent financial advisers or the Post Office. The person certifying the documents may charge a fee so check with them.

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:

1. Take your documents to the person certifying them and ask them to add to the first page of each item their:
   - Full name
   - Profession
   - Business name (and Financial Conduct Authority number if they are an independent financial adviser)
   - Business address and telephone number
   - 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 353 230 or using the contact details on page 12.
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 register a Deed of Revocation at the Office of the Public Guardian. If the Attorney(s) no longer wants to act then a Deed ofDisclaimer 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 10 for details.

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 353 230, visit your local branch or write to us at the address on page 12.

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 on page 10).
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 5953
Online: nidirect.gov.uk/office-of-care-and-protection
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, independent financial advisers or the Post Office.

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.

- **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 your local 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.