

Managing an account for someone else

A guide for Members and Associates

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The Society understands that it is sometimes necessary for a customer's account to be handled by another person. The ways this can be done are set out in this leaflet.

If you are given the authority to handle another person's account you normally have the same power to manage the account as the account holder, depending on the account's terms and conditions, security procedures and any requirements specified by the account holder.

It is important for the account holder to think about how any specific requirements or arrangements may affect the running of their account. For example, an account holder might specify that both of their children should authorise all withdrawals but one of them may not live locally. This causes problems with making withdrawals.

Power of Attorney

A lasting power of attorney (LPA) is a legal document that lets you (the 'donor') appoint one or more people (known as 'attorneys') to help you make decisions or to make decisions on your behalf.

This gives you more control over what happens to you if you have an accident or an illness and cannot make your own decisions (you 'lack mental capacity').

You must be 18 or over and have mental capacity (the ability to make your own decisions) when you make your LPA. You do not need to live in the UK or be a British citizen.

There are 2 types of LPA:

- health and welfare
- property and financial affairs

You can choose to make one type or both.

Once the LPA is registered with the Office of Public Guardian (OPG) you will need to contact the Society to set up the appropriate arrangements to let you manage the account.

The LPA must be the original document or a copy which the OPG has stamped on every page. Please note a separate leaflet is available to support you in setting up a Power of Attorney.

Enduring Power of Attorney (EPA)

Only EPAs made and signed before October 1, 2007 can still be used. After that date donors had to make a lasting power of attorney (LPA) instead.

You must register the EPA when the donor starts to lose or has lost their mental capacity and are unable to make their own decisions.

You must still involve the person in making decisions whenever possible and only make decisions on their behalf which are in their best interests.

Court of Protection

You can apply to become someone's deputy if they 'lack mental capacity'. This means they cannot decide for themselves at the time it needs to be made. They may still be able to make decisions for themselves at certain times.

People may lack mental capacity because, for example:

- they've had a serious brain injury or illness
- they have dementia
- they have severe learning disabilities

As a deputy, you'll be authorised by the Court of Protection to make decisions on their behalf. There are 2 types of deputy:

1. Property and financial affairs deputy

You'll do things like pay the person's bills or organise their pension.

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2. Personal welfare deputy

You'll make decisions about medical treatment and how someone is looked after. You cannot become someone's personal welfare deputy if they're under 16. Get legal advice if you think the court needs to decide about their care.

The court will usually only appoint a personal welfare deputy if:

- there's doubt whether decisions will be made in someone's best interests, for example because the family disagree about care; and/or
- someone needs to be appointed to make decisions about a specific issue over time, for example where someone will live.

Joint accounts

A joint account allows two people to use an account either separately or together. Depending on the terms and conditions of the joint account, another person may be given access to a joint account on behalf of one of the account holders. If one joint account holder loses mental capacity, the Society can decide whether to temporarily restrict the use of the account to essential transactions only (for example, living expenses and medical or residential-care bills) until a deputy has been appointed or a power of attorney registered. If a person has a joint account with someone who is losing mental capacity, they should contact the Society.

Adding Names

In certain circumstances it is possible to add another person too your account, making it a joint account. An authorisation form and a new application form would be needed, along with two pieces of original identification for the person to be added. If the identification that we hold for the existing account holder is more than 12 months old, two pieces of original identification will also be needed for them.

Temporary Third-Party Mandate

Third party withdrawals are an arrangement allowing you to nominate a person to access your savings account. It may be suitable for you if you need help to manage or access your savings for a limited period of up to six months.

App accounts

For any donors with an app account, we will consider providing their Power of Attorney with online banking access. Please, get in touch with us directly to discuss your individual circumstances.

Identification requirements

We require identification before we let you manage another person's account. A list of acceptable identification is available on our website www.thetipton.co.uk

Alternatively, please visit your local branch, or use our contact us page.

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Useful contacts

Office of Public Guardian (England and Wales)

0300 456 0300

www.gov.uk/government/organisations/office-of-the-public-guardian

Department for Work and Pensions (DWP)

0800 055 6688

www.gov.uk/government/organisations/department-for-work-pensions

Citizens Advice Bureau (CAB)

03444 111 444

www.citizensadvice.org.uk

Age UK

Telephone 0800 678 1602

www.ageuk.org.uk

Alzheimer's Society

Telephone 0300 222 1122

www.alzheimers.org.uk

Accord Legal Service

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