

Creating a Power of Attorney



Nobody likes to imagine the possibility of being unable to act for themselves, either through illness, personal accident, or simply by getting older. However, there may come a time in your life where you need some help dealing with complicated situations.

Setting up a Lasting Power of Attorney (LPA) while you're fit and well is a wise precaution to take. An LPA is a legal document managed by the Office of the Public Guardian (OPG), that lets someone (known as a 'donor') appoint people (known as 'attorneys') to make decisions on their behalf. This can apply to financial or health and care decisions and can help take the stress out of what can be a difficult and traumatic time by enabling your 'attorneys' to act on your behalf if you become unable to make your own decisions. For example, appointing an LPA would allow your attorneys access to your savings and accounts with us if you were no longer in a position to do this yourself.

Managing your account

If you chose to have more than one attorney you will need to decide how you want your attorneys to act on your behalf.

Jointly and Severally: If you have your attorneys set up to act jointly and severally, each attorney will be able to manage your account individually without consulting with others.

Jointly: If you have your attorneys set up to act jointly then all attorneys will need to sign when managing your account.

You can create your own LPA, all the forms you will need are available by visiting the OPG page on the Government website. If you are unsure of the process you can consult a professional will writer or solicitor however, you will have to pay costs for their time.

Once you have created your LPA, you should register it immediately with the OPG. The registration process can take up to 14 weeks to complete and there will be a cost for each LPA.

Notifying us

To register your Power of Attorney with us, you will need:

- A completed Power of Attorney Registration form;
- The original Power of Attorney document or your LPA 14-digit access code;
- Two forms of original identification for your chosen attorney, one of which will need to have a signature on it; and
- Two forms of original identification for the account holder/donor.

If you notify us of your Power of Attorney through the post we will need two pieces of original identification to be sent to us.

To view our acceptable identification list, please visit our website, or ask a member of our team.

When we have set up your Power of Attorney, your chosen attorney will be able to manage your account moving forward.

Creating an LPA access code

The Government's online service allows the donor or attorney to create an LPA access code, so that the LPA can be shared securely online with us, meaning you don't have to show us the original document. Your LPA access code typically starts with a 'V' and is only valid for 30 days.

Please note, you can only use this option if the LPA was registered with the Office of the Public Guardian on or after 1 January 2016. If it was registered before then, we'll need to see the original paper copy.

Tipton branch
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70 Owen Street, Tipton,
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Codsall branch
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www.thetipton.co.uk

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Making a will

Making a will allows you to put into writing what you want to happen to your belongings when you pass away. It is important to make a will and review it regularly. If you don't, and a suitable heir isn't found when you pass away, the Government is entitled to keep all of your possessions.

You can make a will by visiting a solicitor or, if you are comfortable with the process, then packaged wills are available for you to buy and complete yourself, however these are only recommended if your estate is simple.

Useful information

Make, register or end a lasting POA on the official government website www.gov.uk/power-of-attorney

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