

How to contact us



In your nearest branch



Application helpline:

0800 414 8414*



visit [santander.co.uk](https://www.santander.co.uk)

Registering a Power of Attorney or Court of Protection Order with Santander

In some circumstances it may be necessary to allow a third party to access or manage accounts on behalf of an account holder.

This document explains when third party access may be necessary and how this can be gained by using a Power of Attorney (POA), Court of Protection Order or Deputyship.

When would third party access be required?

There are various reasons that third party access may be required, including, but not limited to, the following:

- The account holder is preparing for the future, when they may become mentally incapable.
- The account holder is injured, disabled or physically unwell.
- The account holder plans on leaving the country for a period of time and will find it difficult to administer accounts.
- The account holder has lost mental capacity.

Types of Power of Attorney

There are several types of Power of Attorney that may apply in differing situations:

- **Ordinary Power of Attorney (OPA, also known as a General Power of Attorney)** – This is usually put in place by the account holder when they find it hard to manage their own financial affairs for a number of reasons, for example physical disability or travelling abroad. An Ordinary Power of Attorney can be cancelled at any time and becomes invalid if the account holder loses the mental capacity to make decisions.

- **Enduring Power of Attorney (EPA):**

An Enduring Power of Attorney can allow a third party to access and manage the account holder's finances.

An EPA can be used if:

- a) It has been signed by the account holder and their attorney(s).
- b) Each signature was witnessed.
- c) It was signed before 1 October 2007.

An Enduring Power of Attorney can not be entered into since 1/10/2007, when they were replaced by Lasting Power of Attorneys.

- **Lasting Power of Attorney (LPA, known as Continuing Power of Attorney in Scotland)**

There are two types of LPA:

1. Property and Financial Affairs - can allow a third party to access and manage the account holder's finances.
2. Health and Personal Welfare - do not allow a third party to access or manage the account holder's finances.

LPAs must be registered with the Office of the Public Guardian (OPG) before they can be used. The OPG will have sealed each page on the original document. We can't accept a document that does not contain this mark. Once registered, LPA's can be used if the account holder still has mental capacity unless the LPA specifies otherwise.

Court of Protection orders and Deputyships

A Court of Protection order (Guardianship in Scotland) can appoint one or more people to make decisions for an account holder who lacks the mental capacity to do so for themselves. These decisions may relate to the person's property and affairs, healthcare and personal welfare.

Multiple Attorneys/Deputies

Where more than one attorney/deputy is to be appointed, their documentation may authorise them to act 'jointly', or 'jointly and severally'. If the documentation does not state which, they will be treated on the basis that they are appointed jointly.

The differences between a 'joint' and 'joint and several' appointment are:

- Joint attorneys must all act together and not separately.
- Joint and several attorneys may also act independently.



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Registering an Attorneys/Deputies on a Santander account

To register an Attorney/Deputy on a Santander account, simply follow the steps below:

Step 1 – Obtain the relevant document that gives a third party authority to act on behalf of the account holder

This could be a Power of Attorney, Court of Protection Order or Deputyship. Information on how to do this can be found at www.justice.gov.uk/about/opg.



Step 2 – Contact our dedicated application helpline on 0800 414 8414

Our dedicated helpline can:

- provide help & guidance
- book a branch appointment for you (if you want to visit a branch)
- help you complete the Attorney/Deputy Application form
- ensure you have all the right documentation ready to post or take into a branch to make the registration run smoothly



Step 3 – Complete our Attorney/Deputy Application Form

This can be downloaded from our website at www.santander.co.uk Alternatively, you can get a copy from one of our branches or ask our helpline to send one out to you.



Step 4 – Provide identification

For example a passport or driving licence (if posting the application form to us two forms if ID will be required). If you would like to open a new account please also bring identification for the account holder. We recommend calling the helpline to book branch appointments and ensure you have all the correct identification to ensure your application is not delayed.



Step 5 – Submit your Attorney/Deputy Application Form

Bring the following into branch with you:

- Fully completed Attorney/Deputy Application Form.
- Power of Attorney/Court of Protection Order/Deputyship documents.
- Identification for all attorneys.

Please remember that we can book a branch appointment for you if you ring our helpline on **0800 414 8414**.

Alternatively, you can post the documentation to:

Power of Attorney Registration Team
PO Box 1109
Bradford
BD1 5ZJ

On receipt of your documents, Santander will process the application within 10 working days. We will then send written confirmation of your registration.

If your application requires additional information, we may contact you for further information.

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What account access is provided?

Once an attorney/deputy has been registered, depending on the type of the attorney, they may be able to service the accounts in the following ways:

- In branch (please remember to take in ID such as a driving licence or a passport).
- Internet access can be provided for Ordinary Power of Attorneys, Lasting Power of Attorneys and Enduring Power of Attorneys when requested.
- Court appointed deputies can also have internet access when requested. Please note that it is Santander Policy to cancel the account holder's cards and internet access when a court appointed deputy is registered. This is to protect the account holder by ensuring they can't access funds without you.

Please call the helpline on **0800 414 8414*** to discuss your personal needs.

Santander is able to provide literature in alternative formats. The formats available are: large print, Braille and audio CD. If you would like to register to receive correspondence in an alternative format please visit www.santander.co.uk/alternativeformats for more information, ask us in branch or give us a call.

*Lines are open Monday to Friday 8am to 7pm and Saturday 9am to 1pm.

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