

# Third Party Access: Helping you manage day-to-day banking.

There might be occasions when you need to ask a third party to help you manage your accounts with us for a temporary period of time. This would be suitable for short or medium term needs. For anything else, other options, like a Power of Attorney, could be considered. This factsheet helps you, or your third party, know what to expect when being asked to be added onto an account.

## When would third party access be required?

There are a few reasons why third party access may be needed. It could include (but not limited to) the following:

- The account holder will be going into hospital or will need to stay at home for a known period
- The account holder plans on leaving the country for an extended duration and will find it difficult to manage or look after their accounts
- The account holder requires a third party to support with day to day banking needs

## Who can be a registered third party?

To be a registered third party you must:

- Be a UK resident
- Be over the of 18

## What accounts can third party access be provided on?

- Third party access can be given on any Santander bank account and most savings accounts. If the account has more than one person on it, like a joint account, we will ask all account holders to give their authority to add someone on.
- We are unable to register this type of access on any other products, like a credit card, loan, mortgage or investment. If you need help in managing these types of products, talk to us to find out what your options are.

## How does third party access work?

We'll register the third party to your account to enable them to act on the account, which will permit them to have most of the same information and services you have. We'll give the third party their own Card & PIN and their own credentials to use services like telephone banking, online and mobile banking and the third party can also elect to receive a copy of account statements.

The third party is not an 'account holder', which means they are not able to make decisions about the account (such as closing the account or asking us to switch), and that means there will be some restrictions on what they can do, like asking for an overdraft.

It's important to understand, the account holder is responsible for the transactions made by their third party including for any unauthorised overdraft created. They are responsible for making sure the third party acts within the Terms & Conditions of the account which will apply to all the instructions the third party gives us.

## What account access is provided?

Once third-party access has been registered, a third party is able to service the accounts in the following ways:

- In branch (using their own Card & PIN)
- Over the phone on 0800 9 123 123
- Online or Mobile (with some restrictions)

## What account access is not provided?

Once a third party has been registered, they are able to service the accounts in all the same ways as an account owner, with some exceptions of:

- Arranging or increasing an overdraft or applying for a Credit Card or Loan in the account holders name
- A registered third party is not able to change any of the account holder's personal details, for example someone's address or phone number
- A registered third party cannot make a same-day bill payment to a new payee however payments with a date in the future can be made, for example a payment dated the following day.
- If your only relationship with Santander is as a Third Party on another customer's account, you may not be eligible for Retailer Offers. See our terms and conditions on our website at [www.santander.co.uk](http://www.santander.co.uk) for more information

It is important to note that when a third party is registered on an account – if the account owner would like to increase the overdraft facility, they will need to contact us to arrange this.

## Removing a third party from an account?

- Either the account owner or the third party can choose to cancel the third party at any time – just visit any of our branches or call us on 0800 9 123 123 to request this.
- We will remove the Third Party Access from any accounts if a request to register a Power of Attorney or Court of Protection is received.
- If we are notified of a loss of mental capacity of either the account owner or the Third Party, we will remove this access.
- If the account holder should pass away, then Santander will remove the Third Party from all accounts they are registered on and they will no longer be able to view or transact on any of the account holder's accounts.

