

YOUR  
SOCIETY

# Registering Power of Attorney

---

### Why do I need Power of Attorney?

There are some circumstances where you might want someone to deal with your affairs on your behalf. People sometimes do this if they suffer from a disability or an illness or are no longer able to operate their accounts e.g. hospitalised, admission to care etc.

### What is Power of Attorney?

Power of Attorney is a written authority granted by one individual (donor) to another individual (attorney) to deal with the donor's financial affairs, Property Affairs and/or Health and Welfare. The donor can nominate one or more attorney(s) to act on their behalf. Power of Attorney can only be granted when a person still has mental capacity.

### Lasting Power of Attorney (LPA)

The appointed person (the attorney) can manage someone's finances if this person (the donor) requires support and may allow the attorney to manage the affairs of the donors if in the future they are unable to make decisions for themselves. We only need to see the 'Property & Financial Affairs' document, we don't need the 'Health & Welfare' document.

### Enduring Power of Attorney (EPA)

If you have an unregistered EPA (these were replaced with LPAs in October 2007), we still accept EPAs but the attorney(s) must register the EPA with the Office of the Public Guardian (OPG) if they believe the persons (donor) accounts they are operating on behalf of are, or are becoming, mentally incapable.

**These are the most common types of POAs, however we do accept others. Please contact us for more information.**

If Lasting Power of Attorney or Enduring Power of Attorney is not in place but you need to manage someone else's affairs, that doesn't have the ability to make decisions for

themselves, a court order may be needed. This would involve applying to become a deputy for this person through the **Court of Protection (COP)**.

### How to apply for Power of Attorney?

#### To apply for Lasting Power of Attorney (LPA):

- The donor or attorney can apply for LPA online by visiting the Office of the Public Guardian (OPG) website <https://www.gov.uk/power-of-attorney/make-lasting-power>.
- The donor or attorney can instruct a solicitor to assist with the application.
- Once the application has been completed it will need to be submitted to the Office of the Public Guardian (OPG) for registration (we will only accept LPA if it has been registered with the OPG).

#### cancelling POA:

If a donor no longer wants an attorney to act on their behalf, whilst the donor has mental capacity they can revoke this. Please visit <https://www.gov.uk/power-of-attorney/end> to see how. You must let us know if you choose to do this.

### Explanation of terms you may find useful

**Attorney:** The person who has been authorised to act on someone else's (the donors) behalf.

**Donor:** The owner of the funds who has granted permission to attorneys to act on their behalf.

**Deputy:** A person appointed by the COP to look after a person's affairs.

**Court of Protection (COP):** A specialist court which has the power to make decisions on financial matters for people who can't make decisions at the time they need to be made (they 'lack mental capacity'). A deputy can be appointed through the COP where a person is unable to grant authority.

To apply to be a deputy over someone's affairs please visit <https://www.gov.uk/become-deputy>.

### Registering Power of Attorney or Court of Protection with Principality

#### What we need:

The original or a copy of the Power of Attorney document or the Court of Protection Document.

#### If the donor is already a Member:

- The donor's passbook(s) if there is one.

#### If the donor is not a Member:

- If the **donor** is new to the Society then we will need identification from them as well. We will need one form as name verification and another as address verification from the list below.

#### What we need from the attorney:

- We will need the attorney to provide two forms of identification, one form as name verification and another as address verification from the list below.
- If you are registering an Enduring or Lasting Power of Attorney the Principality Power of Attorney Declaration form must be completed and signed by the attorney(s).

If you are registering POA through the post make sure to return the POA declaration form which can be downloaded from the website [principality.co.uk/downloadableforms](https://www.principality.co.uk/downloadableforms) or we can send you one on request.

#### You can register by visiting a branch:

- Visit your local branch to book an appointment to register Power of Attorney with the Society;
- Visit [principality.co.uk/downloadableforms](https://www.principality.co.uk/downloadableforms) to download the Power of Attorney declaration.
- Post the above details to: Savings Team, Principality Building Society, Principality House, The Friary, Cardiff, CF10 3FA.

### Name Verification

- Current signed UK Passport.
- Current signed full UK driving licence (old paper style licence accepted also).
- HM Revenue & Customs Tax Notification (under 12 months old) (not self-assessment).
- State pension or benefits document or notification from the Department of Work & Pensions (DWP) (under 12 months old).
- EU Passport/EU Member state ID Card/ Non EU Passport.

### Address Verification

- Gas, Electricity bill (under 3 months old).
- Water bill (under 12 months old).
- Local authority tax bill (under 12 months old).
- Bank, Building Society (savings) or credit card statement (under 3 months old).
- Mortgage Statement (under 12 months old).
- Local Authority or Housing Association tenancy agreement (under 12 months old).
- Official letters from a care or nursing home confirming residence (under 12 months old).
- Solicitor's letter confirming completion of house purchase or land registration together with proof of previous address (under 6 months old).
- Letter from a Government Department about your personal affairs (under 12 months old).

# Important notes

---

- Identification copy documents will only be accepted if they are officially certified by a solicitor, a registered accountant, a bank official or an individual regulated by the Financial Conduct Authority and Prudential Regulation Authority.
- The certification must state “I certify that this is a true copy of the original document which I have witnessed”.
- The certification must include the certifier’s name, address, position, employer or firm, with a signature and date.
- We will retain a copy of your documents in order to satisfy Anti-Money Laundering regulations.
- Two forms of identification are required for the attorney. If the donor is new to Principality they will also need two forms of identification.
- If a Solicitor has been instructed to act as an attorney we will need them to send us a letter confirming this on their headed paper, a practising certificate, or one form of name identification from the above.
- We will not accept downloadable documents from the internet such as bank and credit card statements or any letters for benefits.



**ONLINE**  
principality.co.uk



**VISIT**  
Pop into branch



**CALL US**  
0330 333 4030\*

- To help us maintain our service and security standards, telephone calls may be monitored and recorded.

Principality Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, reference number 155998. Principality Building Society, Principality House, The Friary, Cardiff, CF10 3FA.

   @principalityBS

POAA5 03/22-1