



Name Verification

- Current signed UK Passport
- Current signed full UK driving licence (old paper style licence accepted also)*
- HM Revenue & Customs Tax Notification (dated within the last 12 months)
- State pension or benefits document or notification from the Department of Work & Pensions (DWP) (dated within the last 12 months)
- EU Passport/EU Member state ID Card

Address Verification

- Gas, Electricity & Water utility bill (dated within the last 3 months)
- Council Tax bill (dated within the last 12 months)
- Bank, Building Society (savings) or credit card statement (dated within the last 3 months)
- Mortgage Statement (dated with the last 12 months)
- Local Authority or Housing Association tenancy agreement or rent card (dated within the last 12 months)
- Official letters from a care or nursing home confirming residence (dated within the last 12 months)
- Solicitor's letter confirming completion of house purchase or land registration together with proof of previous address (dated with the last 6 months)

* Documents marked with the asterisk can be used for either name or address verification but not both

Registering Power of Attorney

Important Notes

- 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.
- We will retain a copy of your documents in order to satisfy Anti-Money Laundering regulations
- **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.**
- If the Donor or the Attorney are new to Principality and are registering Power of Attorney we will need two forms of identification, one for name verification and one for address verification for each person.
- 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.

*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 Buildings, Queen Street, Cardiff, CF10 1UA. www.principality.co.uk

POAA5 1/16-1



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 www.gov.uk/government/organisations/office-of-the-public-guardian.
- or
- 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://gov.uk/power-of-attorney> 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 (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 the Principality

What we need:

If the donor is already a member:

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

What ID we need from the attorney:

- If the **attorney(s)** is new to the Society, then we will need them to provide two forms of identification, one form as name verification and another as address verification from the list below. If the **attorney** is an existing customer we may still require identification for internal procedures.
- 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 www.principality.co.uk/downloadableforms or we can send you one on request.

You can register by:

- Visit your local branch to book an appointment to register Power of Attorney with the Society;
- Telephone 0330 333 4000 to request a POA pack
- Post the above details to:
Savings Team, Principality Building Society, PO Box 89, Queen Street, Cardiff, CF10 1UA

