

How you can get help from someone you trust to look after your money



This easy read is about the different ways you can get someone you trust to help you with your money at Nationwide.



This easy read has information about:

- third party mandate
- power of attorney
- court of protection order.

Third party mandate



A third party mandate is when you let someone you trust help you with your money for a short time.



A third party mandate is not the same as having a joint account with someone you trust.



A joint account means you and the other person can both spend the money in the account.



A third party mandate means the account is yours, but you let someone you trust help with things like taking out money for you. You can stop this help at any time.



There are 2 sorts of third party mandates:

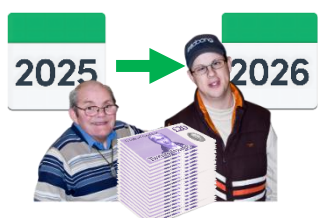
- one-off withdrawal mandate
- regular mandate.



A one-off withdrawal mandate is when you let someone you trust take some cash out of your account.



They can only do this once.

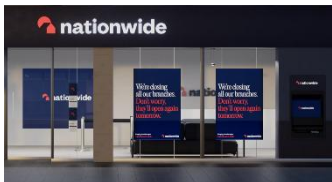


A regular mandate is when you let someone you trust help you with your money in 1 of your accounts for up to a year.



They can do things like:

- take out cash
- pay bills
- move money between your Nationwide accounts.



They have to go to a Nationwide branch to do anything with your money.



If they can not go to a branch, they can phone us to find out how they can help you with your money.

Phone 0800 917 2393

Monday to Friday 9.00 – 5.00

Saturday 9.00 – 1.00



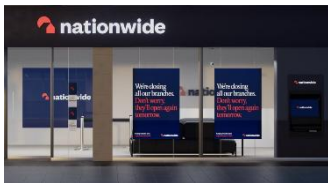
They can not:

- have a card or cheque book for your account
- use online banking or the Nationwide app to help you with your money.

To set up a third party mandate:



- Phone 0800 917 2393
Monday to Friday 9.00 – 5.00
Saturday 9.00 – 1.00



- Call in to a branch of Nationwide. You can find your local branch of Nationwide on our [branch finder](#).

Power of Attorney



A Power of Attorney is a legal document which lets you choose someone you trust to help support you with your money.

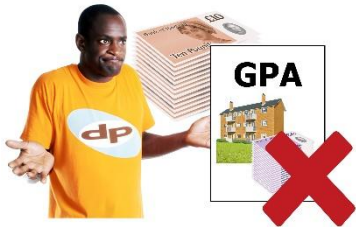


There are 2 sorts of Power of Attorney:

- General Power of Attorney
- Lasting Power of Attorney.



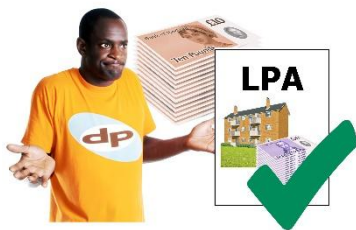
A General Power of Attorney is for when you want help from someone you trust for a short time.



If you set up a General Power of Attorney and then are no longer able to decide things about your money, the General Power of Attorney will end.



A Lasting Power of Attorney is for when you want help from someone you trust for a longer time.

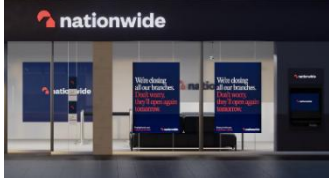


If you set up a Lasting Power of Attorney and then are no longer able to decide things about your money, the Lasting Power of Attorney will carry on.



If you set up a Power of Attorney, the person you trust might be able to:

- pay bills
- take out cash
- manage regular payments you make
- sell any houses you own
- manage your mortgage payments.



The person you trust does not have to go to a Nationwide branch each time they want to help you with your money.



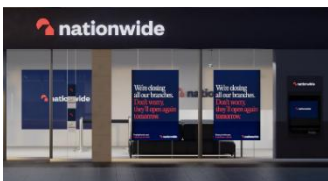
They can have things like:

- a card for your account
- online access to your account.

If you have any questions about Power of Attorney:



- Phone 0800 464 3018
Monday to Friday 9.00 – 5.00
Saturday 9.00 – 1.00



- Call in to a branch of Nationwide. You can find your local branch of Nationwide on our [branch finder](#).

Court of Protection Order

If you are no longer able to decide things about your money





and you do not have a Lasting Power of Attorney in place,



someone you trust can apply to the Court of Protection to help you with your money.



The court will choose someone who they think will look after your money well.



The court will decide if the person can do things like:

- pay bills
- take cash out of your accounts
- manage regular payments
- sell any houses you own
- manage your mortgage payments.



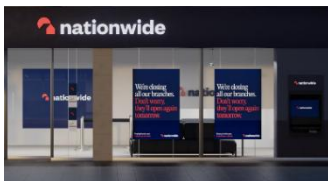
The court will also decide if the person can have things like:

- a card for your account
- online access to your account.

If you have any questions about Court of Protection orders:



- Phone 0800 464 3018
Monday to Friday 9.00 – 5.00
Saturday 9.00 – 1.00
- Call in to a branch of Nationwide. You can find your local branch of Nationwide on our [branch finder](#).



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